



IAPD Report

JOHN HENRY KROEGER

CRD# 2399809

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

JOHN HENRY KROEGER (CRD# 2399809)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **12/15/2020**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PERSONAL BENEFITS PLANNING LLC	CRD# 172531	09/04/2014

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	FOOTHILL SECURITIES, INC.	1027	PHOENIX, AZ	08/03/2009 - 09/02/2014
IA	CUE FINANCIAL GROUP, INC.	21033	PHOENIX, AZ	04/03/2006 - 09/02/2014
B	CUE FINANCIAL GROUP, INC.	21033	PHOENIX, AZ	11/01/2002 - 08/03/2009

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Criminal	1
Bond	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PERSONAL BENEFITS PLANNING LLC**
Main Address: 2701 EAST THOMAS ROAD
SUITE A
PHOENIX, AZ 85016
Firm ID#: 172531

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	09/04/2014

Branch Office Locations

PERSONAL BENEFITS PLANNING LLC
2701 EAST THOMAS ROAD
SUITE A
PHOENIX, AZ 85016



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B General Securities Representative Examination (S7)	Series 7	10/29/1993
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State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	11/02/1993
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	08/03/2009 - 09/02/2014	FOOTHILL SECURITIES, INC.	CRD# 1027	PHOENIX, AZ
IA	04/03/2006 - 09/02/2014	CUE FINANCIAL GROUP, INC.	CRD# 21033	PHOENIX, AZ
B	11/01/2002 - 08/03/2009	CUE FINANCIAL GROUP, INC.	CRD# 21033	PHOENIX, AZ
B	02/22/1994 - 11/05/2002	FOX & COMPANY INVESTMENTS INC.	CRD# 18517	SCOTTSDALE, AZ

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2014 - Present	PERSONAL BENEFITS PLANNING LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	PHOENIX, AZ, United States
01/2009 - Present	SELF-EMPLOYED- TAX PREPARATION SERVICES	OWNER	N	PHOENIX, AZ, United States
01/1995 - Present	SELF-EMPLOYED- LEGAL DOCUMENT PREPARATION	OWNER	N	PHOENIX, AZ, United States
02/1982 - Present	SELF-EMPLOYED- INSURANCE SALES	AGENT	N	PHOENIX, AZ, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1) INSURANCE SALES; JOHN H. KROEGER; P.O. BOX 26069 PHOENIX, AZ 85068; NON-INVESTMENT-RELATED; OWNER; START DATE 2/01/1982; 20 HOURS PER MONTH; SOME OF THESE HOURS ARE DURING MARKET HOURS. REVIEW, PLANNING, RECOMMENDATION, SALE, AND SERVICE OF LIFE, HEALTH, AND DISABILITY, LONG TERM CARE, AND FIXED ANNUITY INSURANCE PRODUCTS.

2) LEGAL DOCUMENT PREPARATION; JOHN H. KROEGER P.O. BOX 26069 PHOENIX, AZ 85068; NON INVESTMENT-RELATED; OWNER; START DATE 1/1/1995; 20 HOURS PER MONTH; SOME OF THESE HOURS ARE DURING MARKET HOURS. PREPARATION OF LEGAL DOCUMENTS FOR CLIENTS NOT REPRESENTED BY LEGAL COUNSEL FOR THE SAME ENGAGEMENT/MATTER. PRIMARY DOCUMENT OFFERINGS INCLUDE THE PREPARATION OF WILLS, TRUSTS, POWERS OF ATTORNEY, WARRANTY DEEDS, BENEFICIARY DEEDS, AND INFORMAL PROBATE FILINGS/NOTICES. SECONDARY DOCUMENT OFFERINGS INCLUDE THE PREPARATION OF LLC, CORPORATION, AND PARTNERSHIP



Registration & Employment History



OTHER BUSINESS ACTIVITIES

FORMATION DOCUMENTS, PROMISSORY NOTES, BUY/SELL AGREEMENTS, AND RESIDENTIAL REAL ESTATE LEASES.

3) TAX PREPARATION SERVICES; ACCOUNTING SERVICES; SELF-EMPLOYED; 4450 EAST WILLOW AVENUE PHOENIX, AZ 85032; NON INVESTMENT-RELATED; OWNER; START DATE 01/01/2009; 20-120 HOURS PER MONTH; SOME ARE DURING MARKET HOURS. TAX RETURN PREPARATION, TAX CONSULTATION, ACCOUNTING SERVICES.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Criminal	1
Bond	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 05/12/2015

Docket/Case Number: [2013035794201](#)

Employing firm when activity occurred which led to the regulatory action: FOOTHILL SECURITIES, INC.

Product Type: No Product

Allegations: WITHOUT ADMITTING OR DENYING THE FINDINGS, KROEGER CONSENTED TO THE SANCTION AND TO THE ENTRY OF FINDINGS THAT HE AND HIS WIFE FILED A BANKRUPTCY PETITION IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF ARIZONA, WHICH WAS SUBSEQUENTLY DISCHARGED AND HIS FORM U4 WAS NOT TIMELY AMENDED TO DISCLOSE THE BANKRUPTCY FILING.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

05/12/2015

Sanctions Ordered:

Suspension

Other: IN LIGHT OF KROEGER'S FINANCIAL STATUS, NO MONETARY SANCTIONS HAVE BEEN IMPOSED.

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	TWO MONTHS
Start Date:	05/18/2015
End Date:	07/17/2015

Reporting Source:	Individual
Regulatory Action Initiated By:	FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA")
Sanction(s) Sought:	Suspension
Date Initiated:	05/12/2015
Docket/Case Number:	2013035794201

Employing firm when activity occurred which led to the regulatory action: FOOTHILL SECURITIES, INC.

Product Type:	Annuity-Variable Debt-Corporate Debt-Government Debt-Municipal Direct Investment-DPP & LP Interests Equity Listed (Common & Preferred Stock) Insurance Money Market Fund Mutual Fund Options Unit Investment Trust
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Allegations: ALLEGED VIOLATIONS:
FAILURE TO AMEND U4 WITHIN THIRTY DAYS OF PERSONAL BANKRUPTCY FILING: VIOLATION OF ARTICLE V, SECTION2(C) OF FINRA'S BY-LAWS AND FINRA RULES 1122 AND 2010.



Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/12/2015
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	SUSPENSION OF JOHN H. KROEGER FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY
Duration:	FOR TWO MONTHS BEGINNING MAY 18, 2015 AND ENDING JULY 17, 2015.
Start Date:	05/18/2015
End Date:	07/17/2015
Broker Statement	JOHN H. KROEGER AND HIS WIFE FILED A BANKRUPTCY PETITION IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF ARIZONA ON SEPTEMBER 30, 2010. DISCHARGE OF DEBTS OCCURRED ON JANUARY 28, 2011, AND THE CASE (TRUSTEESHIP) WAS TERMINATED (CLOSED) ON OCTOBER 21, 2013. MR. KROEGER'S BROKER DEALER, FOOTHILL SECURITIES, INC. AMENDED MR. KROEGER'S U4 ON HIS BEHALF ON APRIL 3, 2013, PRIOR TO CLOSURE OF THE BANKRUPTCY CASE BUT MORE THAN THIRTY DAYS AFTER FILING OF THE PETITION - A "MINOR RULE VIOLATION" PER FINRA SECTION 9216 AND 9217. WITHOUT ADMITTING OR DENYING ANY FINDINGS, MR. KROEGER SUBMITTED AN "ACCEPTANCE, WAIVER AND CONSENT" WHICH WAS ACCEPTED BY FINRA ON MAY 12, 2015 TO SETTLE THE ALLEGED RULE VIOLATIONS DESCRIBED ABOVE.



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	MARION SUPERIOR COURT
Location of Court:	MARION COUNTY, INDIANA
Docket/Case #:	CR83-231A
Charge Date:	12/02/1983
Charge(s) 1 of 1	
Formal Charge(s)/Description:	ONE COUNT OF RECKLESS HOMICIDE AND ONE COUNT OF OPERATING A MOTOR VEHICLE WHILE UNDER THE INFLUENCE OF ALCOHOL STEMMING FROM A FATAL AUTOMOBILE ACCIDENT ON 11-06-83
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	GUILTY
Disposition of charge:	Pled guilty
Current Status:	Final
Status Date:	07/19/1984
Disposition Date:	07/19/1984
Sentence/Penalty:	GUILTY PLEA TO RECKLESS HOMICIDE (CLASS D FELONY) AND OPERATING A MOTOR VEHICLE WHILE UNDER THE INFLUENCE OF ALCOHOL (MISDEMEANOR). SENTENCE FOR BOTH COUNTS WAS SUSPENDED SUBJECT TO A TWO YEAR PROBATIONARY PERIOD AND A SUSPENSION OF DRIVING PRIVILEGES FOR ONE YEAR. I SUBSEQUENTLY RECEIVED SATISFACTORY DISCHARGE FROM PROBATION AND FULL RESTORATION OF DRIVING PRIVILEGES.
Broker Statement	IN THE EVENING HOURS OF NOVEMBER 6, 1983, I LOST CONTROL OF THE AUTOMOBILE WHICH I WAS DRIVING AND COLLIDED WITH A BRIDGE ABUTMENT, KILLING MY PASSENGER AND GOOD FRIEND, [THIRD PARTY]. CRIMINAL CHARGES WERE FILED AFTER IT WAS DETERMINED THAT I WAS BOTH EXCEEDING THE POSTED SPEED LIMIT AND DRIVING WHILE UNDER THE INFLUENCE OF ALCOHOL



Bond

This disclosure event involves a bond for the Investment Adviser Representative that has been denied, paid, or revoked by a bonding company.

Disclosure 1 of 1

Reporting Source:	Individual
Policy Holder:	JOHN H. KROEGER
Bonding Company Name:	CBIC INSURANCE
Disposition:	Denied
Disposition Date:	10/04/2008
Broker Statement	INSURER NON RENEWED MORTGAGE BROKER BONDING FOR STATE OF ARIZONA. REASON GIVEN WAS ADVERSE CREDIT ASSOCIATED WITH APPLICATION FOR MORTGAGE MODIFICATION ATTEMPT.



End of Report

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