



## IAPD Report

# JOHN GERSON KUYKENDALL

CRD# 2424869

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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 GERSON KUYKENDALL (CRD# 2424869)

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 **05/06/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	GULFCOAST FINANCIAL SERVICES, INC.	CRD# 137201	01/02/2006
<b>B</b>	KOVACK SECURITIES INC.	CRD# 44848	03/17/2017

### QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **6** 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>B</b>	NEXT FINANCIAL GROUP, INC.	46214	LAKE CITY, FL	03/23/2015 - 03/21/2017
<b>IA</b>	NEXT FINANCIAL GROUP, INC.	46214	LAKE CITY, FL	03/25/2015 - 04/08/2015
<b>B</b>	SUMMIT BROKERAGE SERVICES, INC.	34643	LAKE CITY, FL	10/29/2010 - 04/01/2015

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



## 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 **6** jurisdiction(s) and 2 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **KOVACK SECURITIES INC.**  
Main Address: 6451 N. FEDERAL HWY.  
SUITE 1201  
FT. LAUDERDALE, FL 33308  
Firm ID#: 44848

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Principal	Approved	03/17/2017
<b>B</b> FINRA	General Securities Representative	Approved	03/17/2017
<b>B</b> FINRA	Municipal Fund	Approved	03/17/2017
<b>B</b> Nasdaq Stock Market	General Securities Principal	Approved	03/17/2017
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	03/17/2017
<b>B</b> California	Agent	Approved	03/22/2017
<b>B</b> Florida	Agent	Approved	03/21/2017
<b>B</b> Georgia	Agent	Approved	10/08/2024
<b>B</b> Idaho	Agent	Approved	07/19/2019
<b>B</b> Oklahoma	Agent	Approved	05/19/2021

### Branch Office Locations

**RK ADVISORS**  
248 N MARION AVE  
LAKE CITY, FL 32055

### Employment 2 of 2



### Qualifications

Firm Name: **GULFCOAST FINANCIAL SERVICES, INC.**  
Main Address: 248 N. MARION AVENUE  
SUITE 101  
LAKE CITY, FL 32055  
Firm ID#: 137201

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	01/02/2006
IA	Texas	Investment Adviser Representative	Approved	03/29/2006

### Branch Office Locations

**GULFCOAST FINANCIAL SERVICES, INC.**  
248 N. MARION AVENUE  
SUITE 101  
LAKE CITY, FL 32055





## 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 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	04/08/2003
	General Securities Principal Examination (S24)	Series 24	03/21/1994

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/13/1993

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	09/27/2005
	Uniform Securities Agent State Law Examination (S63)	Series 63	03/07/1994

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



## 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	03/23/2015 - 03/21/2017	NEXT FINANCIAL GROUP, INC.	CRD# 46214	LAKE CITY, FL
IA	03/25/2015 - 04/08/2015	NEXT FINANCIAL GROUP, INC.	CRD# 46214	LAKE CITY, FL
B	10/29/2010 - 04/01/2015	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	LAKE CITY, FL
IA	06/28/2006 - 11/11/2010	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	LAKE CITY, FL
B	02/08/2001 - 11/11/2010	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	LAKE CITY, FL
IA	03/28/2005 - 05/09/2006	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	FAIRFIELD, IA
IA	02/09/2001 - 03/28/2005	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	LAKE CITY, FL
B	08/31/2000 - 02/08/2001	CAPITAL GROWTH MANAGEMENT INC.	CRD# 18456	BIRMINGHAM, AL
B	09/11/1997 - 07/31/2000	MERIDIAN ASSET MANAGEMENT, INC.	CRD# 29223	TALLAHASSEE, FL
B	02/08/1997 - 06/26/1997	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	06/22/1995 - 01/15/1997	MERIDIAN ASSET MANAGEMENT, INC.	CRD# 29223	TALLAHASSEE, FL
B	12/14/1993 - 03/28/1995	AMERICAN MUNICIPAL SECURITIES, INC.	CRD# 8365	ST. PETERSBURG, FL

### 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
01/2019 - Present	GULFCOAST TAX SERVICES, INC.	FOUNDER/CEO	N	LAKE CITY, FL, United States
03/2017 - Present	Kovack Securities, Inc.	Registered Representative	Y	Fort Lauderdale, FL, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2006 - Present	GULFCOAST FINANCIAL SERVICES, INC.	IA REP	Y	LAKE CITY, FL, United States
04/1992 - Present	GULFCOAST FINANCIAL SERVICES, INC.	CEO/CCO	Y	LAKE CITY, FL, United States
03/2015 - 03/2017	NEXT FINANCIAL GROUP, INC	REGISTERED REPRESENTATIVE	Y	LAKE CITY, FL, 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) DBA: GULFCOAST FINANCIAL SERVICES INC - 248 N. Marion Ave., Lake City FL 32055; INVESTMENT RELATED;CEO & FOUNDER; SEMINARS AS GULF COAST EDUCATIONAL SERVICES; MEET WITH CLIENTS, RESEARCH FUNDS; MARKETING, BILLING AND OTHER ADMINISTRATIVE OPERATIONS; 99% OF TIME SPENT
- 2) Rotary Club of Lake City - 161 SW Quail Heights Terrace, Lake City, FL 32025; Charity/Non-profit; Non-investment related; Member; Training District Rotary clubs; 1% of time spent.
- 3) INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES. - POSITION - AGENT 248 NORTH MARION AVE, LAKE CITY, FL 32055; COMMENCED 11/1995; APPROX 32 HOURS A MONTH; APPROXIMATELY 32 HOURS A MONTH DURING TRADING HOURS
- 4) JOHN KUYKENDALL REAL ESTATE/RENTAL PROPERTIES, 727 NW OLD MILL DR, LAKE CITY, FL 32055. NON INVEST RELATED. BEGAN 3/06 AS OWNER RENTING OFFICE SPACE. DEVOTES 1 HR/MNTH 0/TRADE.
- 5) GIDEONS; CHARITY/NON-PROFIT; NON-INVESTMENT RELATED; MEMBER, ATTENDS MEETINGS; 1 HR/MO; NO COMPENSATION.
- 6) NATIONAL ASSOCIATION OF CHRISTIAN FINANCIAL CONSULTANTS; FL; CHARITY/NON-PROFIT; NON-INVESTMENT RELATED; ASSOC. FOCUSED ON TRAINING PROFESSIONALS IN BIBLICAL STEWARDSHIP; MEMBER; 1 HR/MO; NO COMPENSATION.
- 7) KINGDOM ADVISORS; GA; PROFESSIONAL ORGANIZATION/ASSOCIATION; NON-INVESTMENT RELATED; COMMUNITY FOR CHRISTIAN PROFESSIONALS; MEMBER; 2 HRS/MO; NO COMPENSATION.
- 8)GULFCOAST TAX SERVICES - 248 N. MARION AVE, LAKE CITY, FL 32055; NON-INVESTMENT RELATED; PRESIDENT; PREPARING TAX RETURNS; 5% OF TIME SPENT
- 9) FINANCIAL BOOK - 248 N. MARION AVE, LAKE CITY, FL 32055; INVESMENT RELATED; FINACIAL ADVISOR/ AUTHOR; SALES OF A EDUCATIONAL COMPLIANCE APPROVED BOOK ON AMAZON; 1% OF TIME SPENT.



## 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

### 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

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	OFFICE OF THRIFT SUPERVISION
<b>Sanction(s) Sought:</b>	Cease and Desist
<b>Date Initiated:</b>	12/14/1995
<b>Docket/Case Number:</b>	ATL-95-13
<b>Employing firm when activity occurred which led to the regulatory action:</b>	KEY FLORIDA BANK
<b>Product Type:</b>	No Product
<b>Allegations:</b>	INACCURATE DRAFTING OF MINUTES & MAINTAINING OF COMPANY RECORD, USE OF CORPORATE RESOURCES FOR PERSONAL USE.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Stipulation and Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	Yes
<b>Resolution Date:</b>	12/14/1995
<b>Sanctions Ordered:</b>	Cease and Desist
<b>Broker Statement</b>	IN DEC 95 THE OTS ISSUED AN ADMINISTRATIVE CONSENT ORDER



AGAINST ME THIS ORDER WAS ISSUED WITH MY CONSENT IN ORDER TO RESOLVE ISSUE RAISED IN A 1991 OTS EXAMINATION AND WAS ISSUED WITHOUT JUDICIAL OR ADMINISTRATIVE FINDING OF ANY WRONG DOINGS. ON MARCH 24, 2020, THE CEASE AND DESIST ORDER WAS TERMINATED BY THE U.S. OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC).



## End of Report

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