



IAPD Report

CHRISTIAN JOSEPH STOLTZ

CRD# 2437081

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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

CHRISTIAN JOSEPH STOLTZ (CRD# 2437081)

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 **11/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CENTAURUS FINANCIAL, INC.	CRD# 30833	01/03/2007
IA	CENTAURUS FINANCIAL, INC.	CRD# 30833	04/23/2008

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	QUESTAR CAPITAL CORPORATION	43100	MOUNTAIN TOP, PA	12/01/2006 - 01/03/2007
B	USALLIANZ SECURITIES, INC.	40875	MOUNTAIN TOP, PA	09/01/2004 - 12/01/2006
B	JEFFERSON PILOT SECURITIES CORPORATION	3870	FORT WAYNE, IN	10/01/1997 - 08/11/2004

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
Customer Dispute	3



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 11 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CENTAURUS FINANCIAL, INC.**

Main Address: 2300 EAST KATELLA AVE
SUITE 200
ANAHEIM, CA 92806

Firm ID#: 30833

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/03/2007
B FINRA	Invest. Co and Variable Contracts	Approved	01/03/2007
B Arkansas	Agent	Approved	04/26/2024
B Colorado	Agent	Approved	08/22/2008
B Connecticut	Agent	Approved	01/03/2007
IA Connecticut	Investment Adviser Representative	Approved	02/01/2012
B Delaware	Agent	Approved	07/02/2025
B Florida	Agent	Approved	01/03/2007
IA Florida	Investment Adviser Representative	Approved	01/04/2011
B Louisiana	Agent	Approved	07/05/2023
B New Mexico	Agent	Approved	11/09/2007
B New York	Agent	Approved	02/12/2007
B Ohio	Agent	Approved	11/01/2007



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	01/03/2007
IA Pennsylvania	Investment Adviser Representative	Approved	04/23/2008
B South Carolina	Agent	Approved	04/02/2014

Branch Office Locations

CENTAURUS FINANCIAL, INC.
1654 WYOMING AVENUE
FORTY FORT, PA 18704



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, 3 general industry/product exams, 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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/27/2004
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/12/1994

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	01/14/1994
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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	12/01/2006 - 01/03/2007	QUESTAR CAPITAL CORPORATION	CRD# 43100	MOUNTAIN TOP, PA
B	09/01/2004 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	MOUNTAIN TOP, PA
B	10/01/1997 - 08/11/2004	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	08/27/1997 - 10/01/1997	JEFFERSON-PILOT INVESTOR SERVICES, INC.	CRD# 5178	FORT WAYNE, IN
B	01/13/1994 - 09/30/1997	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
01/2007 - Present	CENTAURUS FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	ORANGE, CA, 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.

OWNER, STOLTZ FINANCIAL, 10 WILDERNESS DRIVE, MT. TOP, FORTY FORT, PA 18707. NON INVESTMENT RELATED SINCE 05/1994 AND I SPEND APPROX. 2 HOURS PER MONTH ON THIS ACTIVITY. SALES OF FIXED INSURANCE AND FIXED ANNUITIES.



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
Customer Dispute	3

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Centaurus Financial, Inc.
Allegations:	Claimant alleges her managed account and annuities we unsuitable.
Product Type:	Annuity-Fixed Annuity-Variable Other: Managed Account
Alleged Damages:	\$32,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	16-01982
Date Notice/Process Served:	08/08/2016
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/16/2017
Monetary Compensation Amount:	\$30,000.00
Individual Contribution Amount:	\$0.00

**Broker Statement**

I vehemently deny any wrongdoing and assert that the customer's allegations are completely without merit. The customer was an active participant in the selection of investments and was well aware of the features and risks of the investments selected. The customer confirmed in writing that she not only received the requisite investment documentation, but that she understood its content. The investments about which she complained were recommended based on her objectives, goals and financial circumstances and were offered only after the customer's review of all material documentation related to the investment. At all times, I put the customer's interest first and I will vigorously defend this matter to the fullest extent of the law.

Disclosure 2 of 3**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

Centaurus Financial, Inc.

Allegations:

In and around June 2014 the client came to representative Stoltz after being awarded a \$375,000 settlement. After reviewing multiple options, the client chose a market index annuity with an eight-year surrender schedule, for the security of principal feature for \$200,000. Client signed that their investment time horizon was over ten years and liquidity was not important. Two years after the purchase, the client is now claiming they were not aware of the surrender schedule and claiming they wanted a two-year term.

Product Type:

Other: EIA

Alleged Damages:

\$200,000.00

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC reparation or civil litigation?

No

Customer Complaint Information**Date Complaint Received:** 06/16/2016**Complaint Pending?** No**Status:** Closed/No Action**Status Date:** 08/19/2016**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

Claim is disingenuous. The client clearly indicated in writing on the application that their investment time horizon was over ten years and liquidity did not matter.

Disclosure 3 of 3**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

LINCOLN FINANCIAL SECURITIES

Allegations:

CLAIMANT ALLEGES THE REPRESENTATIVE NEVER ADEQUATELY



EXPLAINED THE RISKS AND COSTS ASSOCIATED WITH THE VARIABLE UNIVERSAL LIFE INSURANCE POLICY PURCHASED IN 1999, THAT THE POLICY UNSUITABLE AND THAT MATERIAL MISREPRESENTATIONS WERE MADE TO INDUCE ITS PURCHASE.

Product Type: Insurance
Alleged Damages: \$400,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA
Docket/Case #: 13-03122
Date Notice/Process Served: 11/04/2013
Arbitration Pending? No
Disposition: Settled
Disposition Date: 12/15/2014
Monetary Compensation Amount: \$196,000.00
Individual Contribution Amount: \$100,000.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL SECURITIES CORPORATION, CENTAURUS FINANCIAL, INC.

Allegations: ALLEGATIONS INCLUDE VIOLATIONS OF SECTIONS 10(B) AND 20(A) OF THE 1934 ACT AND RULE 10B-5; VIOLATIONS OF THE PENNSYLVANIA SECURITIES ACT; BREACH OF FIDUCIARY DUTY; COMMON LAW FRAUD; NEGLIGENCE AND BREACH OF CONTRACT IN THE INITIAL PURCHASE OF THE INVESTMENT IN 1997 AND THE ONGOING ADVICE GOING FORWARD.

Product Type: Insurance
Alleged Damages: \$800,000.00
Alleged Damages Amount Explanation (if amount not exact): CLAIMANT SEEKS NO LESS THAN \$800,000 IN COMPENSATORY DAMAGES, PLUS INTEREST.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA
Docket/Case #: 13-03122
Date Notice/Process Served: 11/05/2013
Arbitration Pending? No
Disposition: Settled
Disposition Date: 12/10/2014



Monetary Compensation Amount:	\$196,000.00
Individual Contribution Amount:	\$100,000.00



End of Report

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