IAPD Report

GEORGE EDWIN CROMER IV

CRD# 2462662

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

GEORGE EDWIN CROMER IV (CRD# 2462662)

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 **06/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	08/01/2023
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	08/02/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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
IA	WOODBURY FINANCIAL SERVICES, INC.	421	NORTH RICHLAND HILLS, TX	03/22/2007 - 08/03/2023
B	WOODBURY FINANCIAL SERVICES, INC.	421	NORTH RICHLAND HILLS, TX	01/17/2007 - 08/03/2023
B	AIG FINANCIAL ADVISORS, INC.	133763	BEDFORD, TX	10/31/2005 - 01/19/2007

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

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 42046

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	08/01/2023
B	FINRA	General Securities Representative	Approved	08/01/2023
B	FINRA	Municipal Securities Principal	Approved	08/01/2023
B	FINRA	Municipal Securities Representative	Approved	08/01/2023
B	Arkansas	Agent	Approved	06/29/2026
B	California	Agent	Approved	03/14/2025
B	Florida	Agent	Approved	09/03/2025
B	Kansas	Agent	Approved	04/23/2024
B	Kentucky	Agent	Approved	08/01/2023
B	Louisiana	Agent	Approved	08/01/2024
B	Montana	Agent	Approved	04/30/2024
B	New Jersey	Agent	Approved	08/01/2023
B	Ohio	Agent	Approved	08/01/2023

Qualifications

	Regulator	Registration	Status	Date
B	Oklahoma	Agent	Approved	08/03/2023
B	Tennessee	Agent	Approved	08/01/2023
B	Texas	Agent	Approved	08/02/2023
B	Utah	Agent	Approved	08/01/2023
B	Washington	Agent	Approved	08/01/2023

Branch Office Locations

NFP ADVISOR SERVICES, LLC
8613 Mid Cities Blvd
#100
North Richland Hills, TX 76182

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 283330

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Approved	08/02/2023

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
8613 Mid Cities Blvd.
Suite 100
North Richland Hills, TX 76182

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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	03/31/2003
B	General Securities Principal Examination (S24)	Series 24	02/16/2000

General Industry/Product Exams

	Exam	Category	Date
B	Municipal Securities Representative Examination (S52TO)	Series 52TO	08/01/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	03/07/1994

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/03/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/21/1994

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	03/22/2007 - 08/03/2023	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	NORTH RICHLAND HILL TX
B	01/17/2007 - 08/03/2023	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	NORTH RICHLAND HILL TX
B	10/31/2005 - 01/19/2007	AIG FINANCIAL ADVISORS, INC.	CRD# 133763	BEDFORD, TX
B	11/28/2000 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	06/05/1995 - 11/30/2000	NATIONAL SECURITIES CORPORATION	CRD# 7569	BOCA RATON, FL
B	03/23/1994 - 06/05/1995	G.R. STUART & COMPANY, INC.	CRD# 29101	MAYNARD, MA

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
08/2023 - Present	Kestra Advisory Services, LLC	Investment Advisor Rep	Y	North Richland Hills, TX, United States
08/2023 - Present	Kestra Investment Services, LLC	Register Rep	Y	North Richland Hills, TX, United States
01/2007 - 08/2023	WOODBURY FINANCIAL	REGISTERED REP	Y	WOODBURY, MN, 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.

Business Name: CROMER FAMILY FINANCIAL POSITION: Principal NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/02/2018 ADDRESS: 8613 Mid Cities Blvd, Suite 100, North Richland Hills TX 76182 DESCRIPTION: Sale of non-variable life insurance and LTC;

Business Name: CROMER FAMILY FINANCIAL POSITION: Investment Advisor NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 45 START DATE: 08/01/2023 ADDRESS: 8616 Mid Cities Blvd., Suite 100, North Richland Hills TX 76182 DESCRIPTION: Financial planning, investing client's accounts in stocks, bonds, mutual funds, etc. Implementing client accounts in appropriate asset allocation models.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Business Name: KESTRA ADVISORY SERVICES POSITION: Investment Advisor NATURE: Investment advisory services through Kestra Advisory Services, LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 75 START DATE: 08/01/2023
ADDRESS: 5707 Southwest Parkway, Buiding 2, Suite 400, Austin TX 78735 DESCRIPTION: Creating financial plans, implementing asset allocation models according to client risk tolerance, developing retirement plans as appropriate.

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

Reporting Source:	Regulator
Regulatory Action Initiated By:	TEXAS STATE SECURITIES BOARD
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	02/10/1999
Docket/Case Number:	99-009
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	Not Provided
Current Status:	Final
Resolution:	Order
Resolution Date:	02/10/1999
Sanctions Ordered:	Monetary/Fine $1,250.00
Other Sanctions Ordered:	
Sanction Details:	ADMINISTRATIVE DISCIPLINARY ORDER REPRIMANDING AN INVESTMENT ADVISER AND AGENT
Regulator Statement	ON FEB 10, 1999, THE TX SECURITIES COMMISSIONER ENTERED A DISCIPLINARY ORDER AND UNDERTAKING REPRIMANDING

	AND FINING TAD EDWIN CROMER, D/B/A FINANCIAL SECURITY ANALYSIS, AND RANDEL RAY STRINGER. RESPONDENT CROMER ACTED AS AN INVESTMENT ADVISER AND AS AN AGENT OF AN INVESTMENT ADVISER WITHOUT BEING EGISTERED WITH THE SECURITIES COMMISSIONER AND RESPONDENT STRINGER ENCOURAGED AND PERMITTED RESPONDENT CROMER TO RENDER SERVICES AS AN INVESTMENT ADVISER AGENT AT A TIME WHEN RESPONDENT CROMER WAS NOT REGISTERED WITH THE SECURITIES COMMISSIONER AS REQUIRED BY THE TEXAS SECURITIES ACT, SECTIONS 12 AND 14.A(6) AND PURSUANT TO SECTION 23-1, A FINE OF $1,250.00 WAS ASSESSED EACH RESPONDENT. CONTACT: ENFORCEMENT DIVISION, (512) 305-8392

Reporting Source:	Individual
Regulatory Action Initiated By:	TEXAS STATE SECURITIES BOARD
Sanction(s) Sought:	Reprimand
Other Sanction(s) Sought:	
Date Initiated:	02/10/1999
Docket/Case Number:	99-009
Employing firm when activity occurred which led to the regulatory action:	NATIONAL SECURITIES CORP.
Product Type:	Other
Other Product Type(s):	REGISTERED INVESTMENT ADVISOR
Allegations:	THE TEXAS SECURITIES COMMISSIONER FOUND THAT RESPONDENT CROMER, DBA FINANCIAL SECURITY ANALYSIS, ACTED AS AN INVESTMENT ADVISOR AND AS AN AGENT OF AN INVESTMENT ADVISOR WITHOUT BEING REGISTERED WITH THE SECURITIES COMMISSIONER AS REQUIRED BY THE TEXAS SECURITIES ACT SECTIONS 12 AND 14 A(6).
Current Status:	Final
Resolution:	Order
Resolution Date:	02/10/1999
Sanctions Ordered:	Monetary/Fine $1,250.00
Other Sanctions Ordered:	
Sanction Details:	ON FEBRUARY 10, 1999, THE TEXAS SECURITIES COMMISSIONER ENTERED A DISCIPLINARY ORDER AND REPRIMAND, AND, PURSUANT TO SECTION 23-1 OF THE TEXAS SECURITIES ACT, ASSESSED AN ADMINISTRATIVE FINE OF $1,250.00. UPON PAYMENT OF THE FINE ON 2/10/99, THE REGISTRATION OF RESPONDENT CROMER DBA FINANCIAL SECURITY ANALYSIS AS AN INVESTMENT ADVISOR AND AS AN AGENT WAS GRANTED.
Broker Statement	NOT PROVIDED

End of Report

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