



IAPD Report

KENNETH MICHAEL FORD

CRD# 2651512

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

KENNETH MICHAEL FORD (CRD# 2651512)

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 **01/29/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PRIVATE ADVISOR GROUP, LLC	CRD# 155216	08/22/2011

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	LPL FINANCIAL LLC	6413	WARWICK, NY	09/15/2003 - 01/29/2025
IA	LPL FINANCIAL LLC	6413	WARWICK, NY	12/09/2003 - 06/14/2013
IA	INTEGRA INVESTMENT SERVICE, LLC	125408	RUTHERFORD, NJ	03/12/2004 - 10/10/2006

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PRIVATE ADVISOR GROUP, LLC**
Main Address: 305 MADISON AVENUE
MORRISTOWN, NJ 07960
Firm ID#: 155216

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	05/27/2021

Branch Office Locations

PRIVATE ADVISOR GROUP, LLC
28 Railroad Ave STE 2B
Warwick, NY 10990-1347



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

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
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 General Securities Representative Examination (S7)	Series 7	08/25/1995
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State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	11/26/2003
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 Uniform Securities Agent State Law Examination (S63)	Series 63	09/06/1995
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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	09/15/2003 - 01/29/2025	LPL FINANCIAL LLC	CRD# 6413	WARWICK, NY
IA	12/09/2003 - 06/14/2013	LPL FINANCIAL LLC	CRD# 6413	WARWICK, NY
IA	03/12/2004 - 10/10/2006	INTEGRA INVESTMENT SERVICE, LLC	CRD# 125408	RUTHERFORD, NJ
B	04/29/2002 - 09/18/2003	RYAN BECK & CO.	CRD# 3248	FLORHAM PARK, NJ
B	05/01/2000 - 05/17/2002	GRUNTAL & CO., L.L.C.	CRD# 372	NEW YORK, NY
B	07/09/1997 - 05/17/2000	TUCKER ANTHONY INCORPORATED	CRD# 837	BOSTON, MA
B	08/30/1996 - 07/15/1997	SAMUEL A. RAMIREZ & CO., INC.	CRD# 6963	NEW YORK, NY
B	10/18/1995 - 05/21/1996	RYAN, BECK & CO.	CRD# 3248	FLORHAM PARK, NJ
B	08/28/1995 - 11/06/1995	A.S. GOLDMEN & CO., INC.	CRD# 23180	RED BANK, 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
07/2011 - Present	PRIVATE ADVISOR GROUP, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	WARWICK, NY, United States
09/2003 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	WARWICK, NJ, 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. 10/1/2004: No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance.
2. 5/2/2006: Ford Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity



Registration & Employment History



OTHER BUSINESS ACTIVITIES

for LPL business).

3. 3/15/2011: Warwick Valley Financial Advisors - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business).
4. 9/24/2012: Private Advisor Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor - Time Spent 90% - (Hybrid) Provide financial planning and asset management for a fee.
5. 9/19/2014: Private Advisor Group - DBA: (Hybrid) Warwick Valley Financial Advisors - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 02/02/2011 - 200 Hours Per Month During Securities Trading.
6. 10/30/2019 - K 12 Financial Advisors - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 11/01/2019 - 50 Hours Per Month/3 Hours During Securities Trading



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:	PRIVATE ADVISOR GROUP
Allegations:	CUSTOMER ALLEGES THAT BEGINNING MAY 2020 THROUGH MARCH 2021, THE ADVISOR FAILED TO FOLLOW HER INSTRUCTIONS TO REINSTATE A \$300 MONTHLY CASH CONTRIBUTION TO HER ACCOUNT.
Product Type:	Other: MANAGED ACCOUNT HELD AT FIDELITY
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	\$5,000 OR MORE
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:	03/30/2022
Complaint Pending?	No
Status:	Denied
Status Date:	06/21/2022

**Settlement Amount:****Individual Contribution Amount:****Disclosure 2 of 3**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: GRUNTAL & CO., L.L.C.

Allegations: CLIENT, THROUGH ATTORNEY, ALLEGES THAT AE FORD BEGAN SPECULATION IN STOCK TRANSACTION, CONTRARY TO HER CONSERVATIVE INVESTMENT OBJECTIVES, WHICH LED TO LOSSES IN HER ACCOUNT.

Product Type: Equity - OTC

Alleged Damages: \$80,000.00

Customer Complaint Information

Date Complaint Received: 11/07/2001

Complaint Pending? No

Status: Denied

Status Date: 01/03/2002

Settlement Amount:**Individual Contribution Amount:****Broker Statement** THE MATTER IS CLOSED. THE CLAIM HAS BEEN DENIED.**Disclosure 3 of 3**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: TUCKER ANTHONY

Allegations: CLIENT ALLEGES UNSUITABLE RECOMMENDATION

Product Type: Equity - OTC

Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 12/06/2001

Complaint Pending? No

Status: Settled

Status Date: 03/01/2003

Settlement Amount: \$70,000.00

Individual Contribution Amount: \$0.00

**Arbitration Information**

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 01-06072

Date Notice/Process Served: 01/01/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/01/2003

Monetary Compensation Amount: \$70,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: TUCKER ANTHONY & GRUNTAL & CO. LLC

Allegations: CUSTOMER ALLEGED THAT WHILE HIS INVESTMENT ASSETS WERE MAINTAINED AT GRUNTAL IN FIVE SEPARATE MANAGED ACCOUNTS, HE INSTRUCTED REPRESENTATIVE TO NOT PURCHASE RISKY INVESTMENTS. CUSTOMER ALLEGED THAT ACCOUNTS WERE INAPPROPRIATELY TRADED AND MISMANAGED, AND THAT REPRESENTATIVE FAILED TO FOLLOW INSTRUCTIONS. CUSTOMER ALSO ALLEGED UNSUITABLE RECOMMENDATIONS WITH RESPECT TO EQUITY INVESTMENTS AT TUCKER ANTHONY AS WELL.

Product Type: Equity-OTC

Alleged Damages: \$500,000.00

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: 07/09/2001

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 07/09/2001

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): NASD-DR



Docket/Case #: 01-06072

Date Notice/Process Served: 12/11/2001

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/10/2003

Monetary Compensation Amount: \$79,000.00

Individual Contribution Amount: \$9,000.00

Broker Statement

ACCOUNT AT GRUNTAL WAS MANAGED BY OUTSIDE THIRD PARTY INVESTMENT ADVISOR FOR WHICH REP HAD NO TRADING AUTHORITY. HOWEVER, REP SETTLED MATTER WITHOUT ANY ADMISSION OF LIABILITY, WHICH WAS AN REMAINED DENIED AT ALL TIMES, AND SOLELY IN AN EFFORT TO AVOID PROTRACTED AND COSTLY LITIGATION (WHERE GRUNTAL HAD FILED FOR BANKRUPTCY). SIMILARLY, TUCKER ANTHONY RESOLVED CLAIMS WITHOUT ANY ADMISSION OF LIABILITY, AND SOLELY TO AVOID COSTLY LITIGATION.



End of Report

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