



IAPD Report

KRISTY H NICOL

CRD# 2778038

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7 - 8
Disclosure Information	9

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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

KRISTY H NICOL (CRD# 2778038)

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 **01/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/16/2011
IA	LPL FINANCIAL LLC	CRD# 6413	09/21/2011

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	PRIMEVEST FINANCIAL SERVICES, INC.	15340	BYRON CENTER, MI	10/05/2010 - 08/30/2011
IA	PRIMEVEST FINANCIAL SERVICES, INC.	15340	BYRON CENTER, MI	10/05/2010 - 08/30/2011
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	BYRON CENTER, MI	01/02/2009 - 10/07/2010

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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	09/16/2011
B	FINRA	General Securities Representative	Approved	09/16/2011
B	FINRA	Invest. Co and Variable Contracts	Approved	09/16/2011
B	FINRA	Municipal Fund	Approved	09/16/2011
B	Arizona	Agent	Approved	06/23/2022
B	California	Agent	Approved	02/08/2012
B	Florida	Agent	Approved	12/23/2011
IA	Florida	Investment Adviser Representative	Approved	02/07/2017
B	Illinois	Agent	Approved	02/11/2019
B	Michigan	Agent	Approved	09/16/2011
IA	Michigan	Investment Adviser Representative	Approved	09/21/2011
B	New Jersey	Agent	Approved	07/15/2021
B	North Carolina	Agent	Approved	08/19/2019



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	01/26/2026

Branch Office Locations

LPL FINANCIAL LLC
 2636 44TH ST SW
 WYOMING, MI 49519

LPL FINANCIAL LLC
 34391 12 MILE ROAD
 FARMINGTON HILLS, MI 48331

LPL FINANCIAL LLC
 5986 METO-WAY
 WYOMING, MI 49519

LPL FINANCIAL LLC
 3810 SPARKS DR SE
 GRAND RAPIDS, MI 49546

LPL FINANCIAL LLC
 3870 SOUTH DIVISION AVE
 WYOMING, MI 49548

LPL FINANCIAL LLC
 1820 LEONARD NE
 GRAND RAPIDS, MI 49505

LPL FINANCIAL LLC
 7409 COTTON WOOD DR.
 JENISON, MI 49428

LPL FINANCIAL LLC
 3326 GULL RD
 KALAMAZOO, MI 49048

LPL FINANCIAL LLC
 4560 ALPINE AVE NW
 GRAND RAPIDS, MI 49321

LPL FINANCIAL LLC
 5453 NORTHLAND DR NE
 GRAND RAPIDS, MI 49525

LPL FINANCIAL LLC
 6615 HIGHLAND RD
 WHITE LAKE, MI 48313

LPL FINANCIAL LLC
 310 WEST FRONT STREET
 TRAVERSE CITY, MI 49684

LPL FINANCIAL LLC
 310 LAFAYETTE AVE SE STE 230

LPL FINANCIAL LLC
 734 W. LONG LAKE ROAD
 TROY, MI 48098

LPL FINANCIAL LLC
 6206 KALAMAZOO AVE SE
 KENTWOOD, MI 49508

LPL FINANCIAL LLC
 3493 WEST SHORE DR
 HOLLAND, MI 49424

LPL FINANCIAL LLC
 106 GRAND ST
 SCHOOLCRAFT, MI 49087

LPL FINANCIAL LLC
 1619 E. MT. GARFIELD RD
 MUSKEGON, MI 49444

LPL FINANCIAL LLC
 2720 LAKE MICHIGAN DR NW
 GRAND RAPIDS, MI 49504

LPL FINANCIAL LLC
 4100 32ND AVE
 HUDSONVILLE, MI 49426

LPL FINANCIAL LLC
 951 JACKSON ST
 GRAND HAVEN, MI 49417

LPL FINANCIAL LLC
 5701 28TH ST. SE.
 GRAND RAPIDS, MI 49546

LPL FINANCIAL LLC
 17830 BEN HILL GRIFFIN PARKWAY
 FORT MYERS, FL 33913

LPL FINANCIAL LLC
 5430 STATE ST
 SAGINAW, MI 48603

LPL FINANCIAL LLC
 2335 10 MILE ROAD
 ROCKFORD, MI 49341



Qualifications

GRAND RAPIDS, MI 49503

LPL FINANCIAL LLC
675 68TH ST SW
BYRON CENTER, MI 49315

LPL FINANCIAL LLC
21910 S TAMIAMI TRL
ESTERO, FL 33928

LPL FINANCIAL LLC
7920 SUMMERLIN LAKES DR
FORT MYERS, FL 33907

LPL FINANCIAL LLC
1653 SUN CITY CENTER PLAZA
SUN CITY, FL 33573

LPL FINANCIAL LLC
2370 VANDERBILT BEACH RD
NAPLES, FL 34109

LPL FINANCIAL LLC
530 CAPE CORAL PARKWAY
CAPE CORAL, FL 33904

LPL FINANCIAL LLC
3201 S. STATE ST
ANN ARBOR, MI 48108

LPL FINANCIAL LLC
925 W. SHERMAN BLVD
MUSKEGON, MI 49441

LPL FINANCIAL LLC
342 MICHIGAN ST NE
GRAND RAPIDS, MI 49503

LPL FINANCIAL LLC
2470 IMMOKALEE RD
NAPLES, FL 34114

LPL FINANCIAL LLC
16916 ROBBINS RD
GRANHAVEN, MI 49417

LPL FINANCIAL LLC
408 S MACDILL AVE
TAMPA, FL 33609

LPL FINANCIAL LLC
2180 4TH ST N
ST PETERSBURG, FL 33704

LPL FINANCIAL LLC
439 S FLORIDA AVE

LPL FINANCIAL LLC
5023 MICHIGAN DRIVE
ALLENDALE, MI 49401

LPL FINANCIAL LLC
2350 WEST MAIN STREET
LAWELL, MI 49331

LPL FINANCIAL LLC
2209 PLAINFIELD AVE NE
GRAND RAPIDS, MI 49505

LPL FINANCIAL LLC
3003 TAMIAMI TRAIL STE 100
NAPLES, FL 34103

LPL FINANCIAL LLC
2120 KINGS HIGHWAY
PORT CHARLOTTE, FL 33980

LPL FINANCIAL LLC
435 S. WESTNEDGE AVE
KALAMAZOO, MI 49007

LPL FINANCIAL LLC
310 W. TIENKEN RD
ROCHESTER HILLS, MI 48306

LPL FINANCIAL LLC
8630 E MAIN AVE
ZEELAND, MI 49464

LPL FINANCIAL LLC
7175 BROADMOOR SE
CALEDONIA, MI 49316

LPL FINANCIAL LLC
7405 DEVONSHIRE BLVD
NAPLES, FL 34104

LPL FINANCIAL LLC
19025 NEWBURGH RD
LIVONIA, MI 48152

LPL FINANCIAL LLC
4084 W CENTRE AVE
PORTAGE, MI 49024

LPL FINANCIAL LLC
12471 W LINEBAUGH AVE
TAMPA, FL 33626

LPL FINANCIAL LLC
17635 BRUCE B DOWNS BLVD
TAMPA, FL 33647



Qualifications

LAKELAND, FL 33801

LPL FINANCIAL LLC
7580 WINKLER RD
FORT MYERS, FL 33908

LPL FINANCIAL LLC
35653 DODGE PARK RD
STERLING HEIGHTS, MI 48312

LPL FINANCIAL LLC
521 DEL PRADO BLVD S
CAPE CORAL, FL 33990

LPL FINANCIAL LLC
904 84TH STREET SW
BYRON CENTER, MI 49315

LPL FINANCIAL LLC
12409 STAFFORD STREET
RAVENNA, MI 49451

LPL FINANCIAL LLC
5140 E FOWLER AVE
TAMPA, FL 33617

LPL FINANCIAL LLC
8635 COLLIER BLVD
NAPLES, FL 34114

LPL FINANCIAL LLC
2470 IMMOKALEE RD
NAPLES, FL 34110

LPL FINANCIAL LLC
3987 BONITA BEACH RD
BONITA BEACH, FL 34134

LPL FINANCIAL LLC
332 W MAIN ST
BRIGHTON, MI 48116



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 3 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	02/26/2008
	General Securities Principal Examination (S24)	Series 24	10/15/1999

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	03/15/1999
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/23/1996

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	05/01/2006
	Uniform Combined State Law Examination (S66)	Series 66	11/24/2003
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/23/1996

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	10/05/2010 - 08/30/2011	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	BYRON CENTER, MI
IA	10/05/2010 - 08/30/2011	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	BYRON CENTER, MI
IA	01/02/2009 - 10/07/2010	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	BYRON CENTER, MI
B	07/03/2006 - 10/07/2010	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	BYRON CENTER, MI
IA	07/14/2006 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	BYRON CENTER, MI
IA	05/03/2006 - 06/06/2006	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	TRAVERSE CITY, MI
B	10/01/1997 - 06/06/2006	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	TRAVERSE CITY, MI
B	08/26/1996 - 10/01/1997	FMB INVESTMENT SERVICES	CRD# 28080	HOLLAND, MI

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
09/2011 - Present	LAKE MICHIGAN CREDIT UNION	PROGRAM MANAGER / Registered Representative	Y	NAPLES, FL, United States
09/2011 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	NAPLES, 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) 08/01/2016: Lake Michigan Investment Services - DBA for LPL Business (entity for LPL business) - INV REL - At Reported Business Location(s) - Start 09/04/2011 - Investment services and Wealth Management. Note All - 120 Hr/Mo; 120 Hours During



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Securities Trading

- 2) 04/06/2017 - Lake Michigan Investment Svc - Not Investment Related - At Reported Business Location(s) - Financial Institution Duty - Program Manager - Start Date 01/12/2017 - 12 Hours Per Month/10 Hours During Trading.
- 3) 02/06/2018 - Lake Michigan Credit Union - DBA: MaxWealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date 04/02/2018 - 40 Hours Per Month/40 Hours During Securities Trading.
- 4) 3/28/2018 - Premier Banking - Investment Related - At Reported Business Location(s) - Financial Institution Duty - Start Date 04/01/2018 - 10 Hours Per Month During Securities Trading - Credit Union Products and Services, deposit accounts and LOC. (Line Of Credit).
- 5) 2/1/2021 - American Equity Life - Investment Related - American Equity Life Insurance Company, 6000 Westown Parkway, West De Moines, IA 50266 - Non-Variable Insurance - Started 01/25/2021 - 1 Hour Per Month During Securities Trading.
- 6) 10/21/2021 - Oceanview Life, Fidelity & Guaranty Life - Investment Related - 410 N, 44th Street, Suite 210, Phoenix, Arizona 85008 - Non-Variable Insurance - Agent - Started 10/14/2021 - 8 Hours Per Month/2 Hours During Securities Trading.
- 7) 10/27/2021 - Hansen Brokerage Services, Inc. - Investment Related - 5380 Cascade Road SE, Suite 150, Grand Rapids, MI 49546 - Non-Variable Insurance - Agent - Started 09/02/2021 - 8 Hours Per Month/2 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:	LPL FINANCIAL LLC
Allegations:	Complaint alleges misrepresentation of interest rate
Product Type:	Other: PRIVATE PLACEMENT
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Over \$5,000
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:	06/14/2023
Complaint Pending?	No
Status:	Settled
Status Date:	07/12/2023
Settlement Amount:	\$4,000.00



Individual Contribution Amount: \$4,000.00

Broker Statement The complaint was settled without any admission of liability and purely to avoid the time and expense of litigation. I continue to deny any wrongdoing in connection with the complaint and believe the product was appropriately discussed and disclosed to the client. The client came in asking for a 1031 exchange to reduce taxes on a sale of property. His CPA recommended that he purchase a 1031 exchange product to defer taxes on the sale of his property. I provided a recommendation based on the client's specific objectives for the funds. The client has taken no loss of his principal investment.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL, LLC

Allegations: CUSTOMER IS DISSATISFIED WITH FEES ASSOCIATED WITH ANNUITY RIDERS.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN \$5,000.

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: 07/26/2016

Complaint Pending? No

Status: Denied

Status Date: 10/05/2016

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENT ALLEGES THAT FUNDS WERE REMOVED FROM HER CHECKING ACCOUNT (TO HER INVESTMENT ACCOUNT) WITHOUT HER AUTHORIZATION.

Product Type: Other



Other Product Type(s): EQUITY LISTED

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 09/28/2007

Complaint Pending? No

Status: Closed/No Action

Status Date: 11/01/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement

PLEASE NOTE THAT THE CLIENT REQUESTED A SALE OF THE 12,000 SHARES OF EBS STOCK ON 10/11/2007. THE CLIENT HAD A GAIN OF \$4,614.08 FROM THE SELL REQUESTED.



End of Report

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