



IAPD Report

KRISTOPHER WAYNE MILLER

CRD# 2868616

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7



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

KRISTOPHER WAYNE MILLER (CRD# 2868616)

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 **03/04/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TANDEM SECURITIES, INC.	CRD# 140546	10/25/2006
IA	T & M FINANCIAL INC.	CRD# 291786	05/23/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	T & M FINANCIAL INC.	144295	TOPEKA, KS	05/16/2008 - 11/30/2016
IA	WOODBURY FINANCIAL SERVICES, INC.	421	TOPEKA, KS	03/14/2005 - 10/30/2006
B	WOODBURY FINANCIAL SERVICES, INC.	421	TOPEKA, KS	05/05/1997 - 10/30/2006

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
Regulatory Event	2
Criminal	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 **16** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **TANDEM SECURITIES, INC.**
Main Address: 3706 SW TOPEKA BOULEVARD
SUITE 420
TOPEKA, KS 66609
Firm ID#: 140546

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	10/25/2006
B FINRA	General Securities Representative	Approved	10/25/2006
B FINRA	Invest. Co and Variable Contracts	Approved	10/25/2006
B FINRA	Operations Professional	Approved	12/15/2011
B FINRA	Compliance Officer	Approved	10/01/2018
B California	Agent	Approved	02/09/2021
B Colorado	Agent	Approved	05/10/2021
B Connecticut	Agent	Approved	08/11/2021
B Georgia	Agent	Approved	11/01/2016
B Illinois	Agent	Approved	01/19/2023
B Iowa	Agent	Approved	09/24/2014
B Kansas	Agent	Approved	12/11/2006
B Maryland	Agent	Approved	03/25/2026



Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	12/04/2024
B Nebraska	Agent	Approved	03/18/2025
B North Carolina	Agent	Approved	10/01/2015
B Ohio	Agent	Approved	10/21/2021
B South Dakota	Agent	Approved	03/11/2025
B Tennessee	Agent	Approved	02/04/2026
B Texas	Agent	Approved	06/12/2020
B Washington	Agent	Approved	12/02/2013

Branch Office Locations

TANDEM SECURITIES, INC.
 3706 SW TOPEKA BOULEVARD
 SUITE 420
 TOPEKA, KS 66609

TANDEM SECURITIES, INC.
 3706 SW TOPEKA BLVD.
 SUITE 420
 TOPEKA, KS 66609

TANDEM SECURITIES, INC.
 2601 NW EXPRESSWAY
 SUITE 510W
 OKLAHOMA CITY, OK 73112

Employment 2 of 2

Firm Name: **T & M FINANCIAL INC.**
 Main Address: 3706 SW TOPEKA BLVD.
 SUITE 400
 TOPEKA, KS 66609
 Firm ID#: 291786

Regulator	Registration	Status	Date
IA Kansas	Investment Adviser Representative	Approved	05/23/2018

Branch Office Locations

T & M FINANCIAL INC.



Qualifications

3706 SW TOPEKA BLVD.
SUITE 400
TOPEKA, KS 66609





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, 4 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 Compliance Officer Examination (S14)	Series 14	01/02/2023
 General Securities Principal Examination (S24)	Series 24	02/15/2006

General Industry/Product Exams

Exam	Category	Date
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/12/2005
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/02/1997

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/25/1997

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
IA	05/16/2008 - 11/30/2016	T & M FINANCIAL INC.	CRD# 144295	TOPEKA, KS
IA	03/14/2005 - 10/30/2006	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	TOPEKA, KS
B	05/05/1997 - 10/30/2006	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	TOPEKA, KS

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
10/2007 - Present	TANDEM ADVISORS, INC.	PRESIDENT, ADVISORY REPRESENTATIVE	Y	TOPEKA, KS, United States
03/2006 - Present	TANDEM SECURITIES, INC.	PRINCIPAL, PRESIDENT	Y	TOPEKA, KS, United States
06/1997 - Present	T&M FINANCIAL, INC.	DIRECTOR OF OPERATIONS	Y	TOPEKA, KS, 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.

PROPERTY RENTAL, NOT INVESTMENT RELATED, 2025 SW TARA AVE, TOPEKA KS, PROPERTY RENTAL 50% OWNER, OVERSEE THE UPKEEP AND MAINTENANCE FOR RENTAL PROPERTY DEVOTE 50 HRS PER YEAR NOT DURING TRADING HRS, STARTED OCTOBER 2000 T&M FINANCIAL, INC. IS INVESTMENT RELATED. LOCATED AT 3706 SW TOPEKA BLVD. STE 400, TOPEKA, KS. FINANCIAL PLANNING, DIRECTOR OF OPERATIONS. START DATE JUNE 1, 1997. HRS/MO DEVOTED IS 120 HRS. HRS/MO DURING TRADING HRS IS 60 HRS. DUTIES ARE RECRUIT, HIRE, TRAIN, SUPERVISE NEW AND CURRENT ASSOC. OF THE FIRM, IN ADDITION TO PERSONAL PRODUCTION IN INVESTMENTS AND TRADITIONAL INS PRODUCTS. TANDEM ADVISORS, INC. IS INVESTMENT RELATED. LOCATED AT 3706 SW TOPEKA BLVD. TOPEKA, KS. RIA. PRESIDENT/OWNER. 10/23/07. HRS/MO DEVOTED 60. DURING TRADING HRS 40 NE KS CHAPTER OF FINANCIAL SERVICE PROFESSIONALS. NOT INVESTMENT RELATED. NEWTOWN SQUARE, PA. EDUCATION. PRESIDENT. JULY 08. 2 HRS. RECRUIT, INCREASE MEMBERSHIP, SCHED MTNGS INDEPENDENT INSURANCE AGENT MUL



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	2
Criminal	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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
Sanction(s) Sought:	Monetary Penalty other than Fines
Date Initiated:	06/26/2014
Docket/Case Number:	220290
Employing firm when activity occurred which led to the regulatory action:	T&M FINANCIAL, INC.
Product Type:	No Product
Allegations:	FAILURE TO PROVIDE ADMINISTRATIVE ACTION IN ANOTHER JURISDICTION
Current Status:	Final
Resolution:	VOLUNTARY FORFEITURE AGREEMENT
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	06/26/2014
Sanctions Ordered:	Monetary Penalty other than Fines



Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$250.00

Portion Levied against individual: \$250.00

Payment Plan: PAID IN FULL

Is Payment Plan Current: Yes

Date Paid by individual: 06/26/2014

Was any portion of penalty waived? No

Amount Waived:

Broker Statement MONETARY AMOUNT WAS PAID 06/26/2014 TO THE STATE SCHOOL MONYES FUND

Disclosure 2 of 2

Reporting Source: Individual

Regulatory Action Initiated By: GEORGIA DEPARTMENT OF INSURANCE

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 02/15/2008

Docket/Case Number: 2008-283

Employing firm when activity occurred which led to the regulatory action: T&M FINANCIAL, INC.

Product Type: No Product

Allegations: FAILED TO DISCLOSE CRIMINAL CONVICTIONS ON THE LICENSE APPLICATION

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 02/19/2008

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$300.00



Portion Levied against individual:	\$300.00
Payment Plan:	PAID IN FULL
Is Payment Plan Current:	Yes
Date Paid by individual:	02/15/2008
Was any portion of penalty waived?	No
Amount Waived:	



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source: Individual

Court Details: STATE OF KANSAS
TOPEKA KS
CASE NUMBER 99-CR-770
DISTRICT COURT OF SHAWNEE COUNTY

Charge Date: 02/25/1999

Charge Details: AGGRAVATED BURGLARY--DIMISSED
AGGRAVATED BATTERY--AMENDED TO MISDEAMOR
CRIMINAL DAMAGE--DISMISSED

NOT INVESTMENT RELATED.

Felony? Yes

Current Status: Final

Status Date: 10/30/2000

Disposition Details: A.1. AGGRAVATED BURGLARY=DISMISSED
2. AGGRAVATED BATTERY=AMENDED TO BATTERY B MISDEMEANOR
3. CRIMINAL DAMAGE=DISMISSED
B. 04/27/2000
C. PROBATION=1 YEAR
RESTITUTION=\$27,750.00



End of Report

This page is intentionally left blank.