



IAPD Report

TRAVIS LEE BENDER

CRD# 2917425

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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

TRAVIS LEE BENDER (CRD# 2917425)

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 **03/23/2020**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA BLACKSTON FINANCIAL ADVISORY GROUP, LLC	CRD# 291380	08/13/2018

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
IA ROYAL FUND MANAGEMENT, LLC	144434	The Villages, FL	01/11/2017 - 12/31/2018
B FINANCIAL NETWORK INVESTMENT CORPORATION	13572	EL SEGUNDO, CA	01/29/2007 - 02/21/2008
B QUESTAR CAPITAL CORPORATION	43100	BATTLE CREEK, MI	12/01/2006 - 01/18/2007

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	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: **BLACKSTON FINANCIAL ADVISORY GROUP, LLC**
Main Address: 8564 E. COUNTY ROAD 466
SUITE 302
THE VILLAGES, FL 32162
Firm ID#: 291380

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	08/13/2018

Branch Office Locations

BLACKSTON FINANCIAL ADVISORY GROUP, LLC
8564 E. COUNTY ROAD 466
SUITE 302
THE VILLAGES, FL 32162



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, 1 general industry/product exam, 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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B General Securities Representative Examination (S7)	Series 7	10/23/1997
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/11/2016
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B Uniform Securities Agent State Law Examination (S63)	Series 63	09/26/1997
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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
IA	01/11/2017 - 12/31/2018	ROYAL FUND MANAGEMENT, LLC	CRD# 144434	The Villages, FL
B	01/29/2007 - 02/21/2008	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
B	12/01/2006 - 01/18/2007	QUESTAR CAPITAL CORPORATION	CRD# 43100	BATTLE CREEK, MI
B	01/08/2001 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	BATTLE CREEK, MI
B	11/05/1997 - 01/25/2001	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	11/05/1997 - 01/25/2001	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
09/2014 - Present	Blackston Financial Advisory Group, LLC	Investment Adviser Representative	Y	THE VILLAGES, FL, United States
09/1997 - Present	Self-Employed	Independent Insurance Agent	N	The Villages, FL, United States
10/2016 - 12/2018	Royal Fund Management	Investment Adviser Representative	Y	The Villages, 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.

INDEPENDENT INSURANCE AGENT: SALES, TYPE OF BUSINESS: LIFE, HEALTH, DISABILITY, ANNUITIES AND LONG-TERM CARE.



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	3

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 3

Reporting Source:	Individual
Regulatory Action Initiated By:	State of Michigan Department of Insurance and Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Other: Two years probation
Date Initiated:	09/11/2014
Docket/Case Number:	14-12242
Employing firm when activity occurred which led to the regulatory action:	Amerity Financial LLC
Product Type:	No Product
Allegations:	The state alleged that Respondent violated MCL 500.1247(1) by failing to report a Florida administrative action to DIFS within 30 days after the final disposition of the matter.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/10/2015
Sanctions Ordered:	Cease and Desist



Civil and Administrative Penalty(ies)/Fine(s)
Other: Two years probation

Monetary Sanction 1 of 1

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

Total Amount: \$2,500.00

Portion Levied against individual: \$2,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 04/10/2015

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

The State of Michigan fined me \$2,500 for failing to notify them of the costs I was assessed in a Florida matter. The Florida charge was clearly labeled as "costs" and I was under the impression I was only required to report a fine. I was unaware that I had to report the costs. Nevertheless, Michigan found that my failure to report the cost assessment constituted a violation. This was obviously a mistake I regret.

Disclosure 2 of 3

Reporting Source: Individual

Regulatory Action Initiated By: State of Michigan Office of Financial and Insurance Regulation

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Other: Heightened Supervision

Date Initiated: 10/01/2010

Docket/Case Number: EC# 10-7995

Employing firm when activity occurred which led to the regulatory action: American Benefit Concepts, Inc.

Product Type: Other: Unregistered Securities

Allegations: OFIR's investigation of the Respondent's business activities showed that in 2008 the Respondent was effectuating the purchase and sale of unregistered securities to four (4) Michigan residents and he received commissions in connection therewith.

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?

No

Resolution Date:

02/14/2011

Sanctions Ordered:

Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Undertaking
Other: The Respondent shall cause his employer to provide OFIR with a written summary of any new disclosures regarding the Respondent within thirty (30) days of the date the employer learns of the disclosure. The Respondent shall keep OFIR apprised of the status of any new investigations brought against the Respondent and shall provide to OFIR a copy of all pleadings, judgments, awards or orders filed in furtherance of each action.
7 < The Respondent, during the one year period of heightened supervision, shall provide OFIR with the name, address and telephone number of each employer he is employed with and the name of the employer's compliance supervisor. The Respondent shall serve a copy of this Consent Order on each and every employer he is employed by during the one year period of heightened supervision, Respondent shall provide a certificate of service to OFIR stating the date this Consent Order was served, the method of delivery and to whom service was made.

Monetary Sanction 1 of 1

Monetary Related Sanction:

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$2,000.00

Portion Levied against individual:

\$2,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

02/11/2011

Was any portion of penalty waived?

No

Amount Waived:

Disclosure 3 of 3

Reporting Source:

Individual

Regulatory Action Initiated By:

State of Florida Department of Financial Services

Sanction(s) Sought:

Monetary Penalty other than Fines
Other: Two Years of Probation

Date Initiated:

07/24/2014

Docket/Case Number:

144162-14-AG



Employing firm when activity occurred which led to the regulatory action:	Amerity Financial LLC
Product Type:	No Product
Allegations:	Department alleged that Respondent violated various provisions of the Florida Insurance Code by offering residents a \$100.00 meal card as an inducement for meeting with him to review their finances and to generate interest in the purchase an insurance policy.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/22/2014
Sanctions Ordered:	Monetary Penalty other than Fines Other: Two years probation
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$2,500.00
Portion Levied against individual:	\$2,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	07/26/2014
Was any portion of penalty waived?	No
Amount Waived:	



End of Report

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