



IAPD Report

Patrick John Negado

CRD# 2938186

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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

Patrick John Negado (CRD# 2938186)

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 **04/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	FIRST HEARTLAND CAPITAL, INC.	CRD# 32460	12/10/2025
IA	FIRST HEARTLAND CONSULTANTS, INC.	CRD# 110377	12/17/2025

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
B	ALLSTATE FINANCIAL SERVICES, LLC	18272	HAYWARD, CA	06/20/2017 - 12/11/2025
B	HORNOR, TOWNSEND & KENT, INC.	4031	SAN RAMON, CA	02/27/2017 - 06/15/2017
B	BANKERS LIFE SECURITIES, INC.	173962	Campbell, CA	06/14/2016 - 02/16/2017

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
Financial	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: **FIRST HEARTLAND CAPITAL, INC.**
Main Address: 4101 LAKE ST. LOUIS BLVD.
LAKE ST. LOUIS, MO 63367
Firm ID#: 32460

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	12/10/2025
B	Arizona	Agent	Approved	12/19/2025
B	California	Agent	Approved	12/18/2025
B	Colorado	Agent	Approved	12/15/2025
B	Florida	Agent	Approved	12/15/2025
B	Hawaii	Agent	Approved	12/16/2025
B	Idaho	Agent	Approved	12/15/2025
B	Iowa	Agent	Approved	12/15/2025
B	Maine	Agent	Approved	12/23/2025
B	Maryland	Agent	Approved	12/19/2025
B	Nevada	Agent	Approved	12/12/2025
B	New Hampshire	Agent	Approved	12/18/2025
B	Oregon	Agent	Approved	12/11/2025



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	02/27/2026
B Texas	Agent	Approved	12/11/2025
B Utah	Agent	Approved	12/12/2025
B Washington	Agent	Approved	12/12/2025

Branch Office Locations

FIRST HEARTLAND CAPITAL, INC.
Francis, UT

FIRST HEARTLAND CAPITAL, INC.
Midway, UT

Employment 2 of 2

Firm Name: **FIRST HEARTLAND CONSULTANTS, INC.**
Main Address: 4101 LAKE ST. LOUIS BLVD
LAKE ST. LOUIS, MO 63367
Firm ID#: 110377

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	12/19/2025
IA California	Investment Adviser Representative	Approved	12/17/2025
IA Colorado	Investment Adviser Representative	Approved	12/17/2025
IA Hawaii	Investment Adviser Representative	Approved	01/02/2026
IA Nevada	Investment Adviser Representative	Approved	12/18/2025
IA Oregon	Investment Adviser Representative	Approved	12/18/2025
IA Texas	Investment Adviser Representative	Restricted Approval	12/17/2025
IA Utah	Investment Adviser Representative	Approved	12/17/2025
IA Washington	Investment Adviser Representative	Approved	12/17/2025



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

FIRST HEARTLAND CONSULTANTS, INC.
Midway, UT



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, 3 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
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/06/2009
 General Securities Representative Examination (S7)	Series 7	02/22/2001

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	08/03/2009
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/09/2001

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	06/20/2017 - 12/11/2025	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	HAYWARD, CA
B	02/27/2017 - 06/15/2017	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	SAN RAMON, CA
B	06/14/2016 - 02/16/2017	BANKERS LIFE SECURITIES, INC.	CRD# 173962	Campbell, CA
B	09/04/2013 - 10/30/2015	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	MILPITAS, CA
B	03/04/2011 - 07/30/2013	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	SAN RAMON, CA
B	07/08/2009 - 02/23/2011	NFP SECURITIES, INC.	CRD# 42046	SEATTLE, WA
IA	09/16/2003 - 01/12/2007	TRILOGY CAPITAL STRATEGIES, INC.	CRD# 127965	SAN RAMON, CA
IA	01/10/2003 - 08/18/2003	MML INVESTORS SERVICES, INC.	CRD# 10409	WALNUT CREEK, CA
B	01/07/2003 - 08/18/2003	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
IA	06/27/2001 - 01/09/2003	1717 CAPITAL MANAGEMENT COMPANY	CRD# 4082	SAN FRANCISCO, CA
B	02/11/1998 - 01/09/2003	1717 CAPITAL MANAGEMENT COMPANY	CRD# 4082	NEWARK, DE

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
06/2017 - Present	Allstate Financial Services, LLC	Agent	Y	Lincoln, NE, United States
06/2017 - Present	Allstate Insurance Co	Agent	N	Northbrook, IL, United States
06/2017 - Present	Negado Insurance & Financial Services	Agency Owner	N	San Jose, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2021 - 09/2023	PAN Moving & Storage, LLC dbaTony's Sons Moving and Storage	President/Treasurer	N	Rancho Cordova, CA, United States
02/2017 - 06/2017	HORNOR TOWNSEND & KENT INC	REGISTERED REPRESENTATIVE	Y	HORSHAM, PA, United States
02/2017 - 06/2017	PENN MUTUAL LIFE INS. CO	AGENT	Y	HORSHAM, PA, United States
06/2016 - 02/2017	Bankers Life Securities Inc	REGISTERED REPRESENTATIVE	Y	Campbell, CA, United States
10/2015 - 02/2017	Bankers Life	Branch Sales Manager	Y	Campbell, CA, 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.

Negado Insurance & Financial Services, Investment Related, Marketing insurance & financial services. DBA., Owner, Start Date: 01/01/2017. Hours/month: 160, Hours/month during securities: 160, Address: Branch Address Reported on U-4 4208 Dubhe Court, Concord, CA 94521, Not Investment Related, Rental Property, Owner, Start Date: 06/01/2025. Hours/month: 1, Hours/month during securities: 0, Address: Branch Address Reported on U-4

Canoe and Current Wealth Strategies, Investment Related, DBA. Marketing insurance and financial services., Owner, Start Date: 08/01/2025, Hours/month: 160, Hours/month during securities: 160, Address: Branch Address Reported on U-4

Canoe and Current Publishing, Investment Related, DBA. Marketing books related to financial planning authored by Rep. Rep has self published a book in the past, and is currently working on publishing a book with a publisher., Owner, Start Date: 12/18/2025, Hours/month: 30, Hours/month during securities: 0, Address: Branch Address Reported on U-4



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
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Financial	1
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Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Bankruptcy

Bankruptcy: Chapter 7

Action Date: 11/21/2023

Organization Investment-Related?

Type of Court: Federal Court

Name of Court: US Bankruptcy Court/ CA Northern Bankruptcy Court

Location of Court: Oakland, Alameda, CA USA

Docket/Case #: 23-41529

Action Pending? No

Disposition: Discharged

Disposition Date: 02/21/2024

Broker Statement Bankruptcy was filed due to debt accumulated from another unrelated business venture (PAN Moving and Storage, LLC). Commercial and workers compensation insurance rates quadrupled over the last 12 months of operation and business had to borrow working capital to stay afloat. There was an SBA loan, working capital loan, and lease agreement that was personally guaranteed. The business could no longer operate at a loss and could not keep up with the debt expense.



End of Report

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