



IAPD Report

DAVID JOSEPH CHALMERS

CRD# 2943921

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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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

DAVID JOSEPH CHALMERS (CRD# 2943921)

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 **10/17/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	10/13/2017
IA	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	10/16/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	CETERA INVESTMENT ADVISERS LLC	105644	Haddon Township, NJ	10/16/2015 - 10/24/2017
B	SUMMIT BROKERAGE SERVICES, INC.	34643	Haddon, NJ	09/15/2015 - 10/24/2017
IA	J P TURNER & COMPANY CAPITAL MANAGEMENT, LLC	124446	HADDON TWP, NJ	10/03/2013 - 11/13/2015

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	2



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

Employment 1 of 1

Firm Name: **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**

Main Address: 7333 EAST DOUBLETREE RANCH RD, SUITE 120
SCOTTSDALE, AZ 85258

Firm ID#: 20804

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	10/13/2017
B FINRA	General Securities Representative	Approved	10/13/2017
B Arizona	Agent	Approved	10/13/2017
B California	Agent	Approved	10/13/2017
B Connecticut	Agent	Approved	10/23/2020
B District of Columbia	Agent	Approved	01/19/2022
B Florida	Agent	Approved	10/13/2017
B Georgia	Agent	Approved	10/13/2017
B Hawaii	Agent	Approved	12/03/2018
B Illinois	Agent	Approved	07/19/2024
B Indiana	Agent	Approved	01/19/2022
B Maryland	Agent	Approved	10/13/2017
B Massachusetts	Agent	Approved	10/13/2017



Qualifications

Regulator	Registration	Status	Date
B New Hampshire	Agent	Approved	01/19/2022
B New Jersey	Agent	Approved	10/13/2017
IA New Jersey	Investment Adviser Representative	Approved	10/16/2017
B New York	Agent	Approved	10/13/2017
B Pennsylvania	Agent	Approved	10/13/2017
B South Carolina	Agent	Approved	10/13/2017
B Virginia	Agent	Approved	10/23/2020
B Washington	Agent	Approved	10/17/2024

Branch Office Locations

UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER
701 WHITE HORSE ROAD
SUITE 1
VOORHEES, NJ 08043




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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	06/17/2011

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/18/1997

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	10/05/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/25/1997

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	10/16/2015 - 10/24/2017	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	Haddon Township, NJ
B	09/15/2015 - 10/24/2017	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	Haddon, NJ
IA	10/03/2013 - 11/13/2015	J P TURNER & COMPANY CAPITAL MANAGEMENT, LLC	CRD# 124446	HADDON TWP, NJ
B	10/02/2013 - 09/29/2015	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	HADDON TWP, NJ
B	03/12/2011 - 10/28/2013	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	HADDON TOWNSHIP, N
IA	03/12/2011 - 10/28/2013	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	HADDON TOWNSHIP, N
IA	04/22/2008 - 07/19/2011	FINANCIAL PLANNING ASSOCIATES, INC.	CRD# 112357	CHERRY HILL, NJ
B	06/15/2006 - 02/24/2011	ALTERNATIVE WEALTH STRATEGIES, INC.	CRD# 130933	HADDON TOWNSHIP, N
IA	01/29/2007 - 04/23/2008	LIBERTY STATE WEALTH MANAGEMENT, INC.	CRD# 135233	CHERRY HILL, NJ
IA	12/04/2006 - 12/31/2006	LIBERTY STATE WEALTH MANAGEMENT, INC.	CRD# 135233	CHERRY HILL, NJ
B	04/07/1998 - 03/28/2006	PRUCO SECURITIES, LLC.	CRD# 5685	NEWARK, NJ
B	11/19/1997 - 02/13/1998	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	11/19/1997 - 02/13/1998	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
10/2017 - Present	DAVID CHALMERS PUBLIC NOTARY	Notary	N	Haddon Township, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2017 - Present	United Planners' Financial Services of America	Registered Representative	Y	Scottsdale, AZ, United States
11/2012 - Present	HADDON FINANCIAL SOLUTIONS	OWNER/AGENT	Y	HADDON TOWNSHIP, NJ, United States
10/2009 - Present	HADDON AGENCY LLC.	PRINCIPAL/PRODUCER	Y	HADDON TOWNSHIP, NJ, United States
03/2007 - Present	DAVID HADDON - COMMERCIAL PROPERTY	COMMERCIAL PROPERTY OWNER	Y	HADDON TOWNSHIP, NJ, United States
02/2008 - 01/2023	DAVID CHALMERS (323 HADDON AVE LLC)	Owner	Y	Haddon Twonship, NJ, United States
09/2015 - 10/2017	Summit Brokerage Services	Registered Representative	Y	Haddon, NJ, United States
06/2010 - 09/2016	DAVID CHALMERS - NOTARY	NOTARY	N	HADDON TOWNSHIP, 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.) DAVID CHALMERS - NOTARY - HADDON TOWNSHIP, NJ - SINCE 10/2017 - NOT INVESTMENT RELATED
- 2.) HADDON AGENCY LLC - PRINCIPAL/PRODUCER - NON-VARIABLE INSURANCE - HADDON TOWNSHIP, NJ - SINCE 10/2009 - INVESTMENT RELATED
- 3.) HADDON FINANCIAL SOLUTIONS - MANAGING PARTNER - DBA NAME FOR MARKETING PURPOSES ONLY - HADDON TOWNSHIP, NJ - SINCE 10/2013 - INVESTMENT RELATED
- 4.) 7 SOMETHING LLC - PARTNER - REAL ESTATE SALES/RENTAL PROPERTIES/PROPERTY MANAGEMENT - VOORHEES, NJ - SINCE 09/2022 - INVESTMENT RELATED
- 5.) HADDON ADVISORY GROUP - PARTNER - DBA NAME FOR MARKETING PURPOSES ONLY - VOORHEES, NJ - SINCE 10/2022 - INVESTMENT RELATED



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	2

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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC

Allegations: PLAINTIFF, WALLACE PASCAL, HAD FILED SUIT IN THE SUPERIOR COURT OF NEW JERSEY, BURLINGTON COUNTY AGAINST PRUDENTIAL AND DAVID CHALMERS. PLAINTIFF ALLEGES THAT CODEFENDANT CHALMERS MISREPRESENTED THE CONTRACTUAL CONVERSION OF PLAINTIFF'S TERM POLICY TO A WHOLE LIFE POLICY. PLAINTIFF ALLEGES THAT HE WAS TOLD THE MONTHLY PREMIUM FOR THE NEW WHOLE LIFE POLICY WOULD BE \$200, WHEN, IN FACT, IT WAS MUCH HIGHER. PLAINTIFF ALSO ALLEGES THAT PRUDENTIAL USED POLICY VALUES TO PAY THE PREMIUMS WITHOUT AUTHORIZATION. PLAINTIFF ALLEGES THAT AS A RESULT OF THE DEFENDANTS ACTIONS, HE HAS LOST HIS AFFORDABLE INSURANCE AND LOST THE VALUE OF THE POLICY (\$18,440) AND THAT HIS POLICY IS NOW LAPSED. THE COMPLAINT INCLUDED COUNTS FOR BREACH OF CONTRACT, FRAUD AND MISREPRESENTATION, AND UNFAIR BUSINESS PRACTICES. PLAINTIFF IS SEEKING COMPENSATORY DAMAGES OF \$18,440, PLUS UNSPECIFIED PUNITIVE DAMAGES, INTEREST, COSTS AND ATTORNEY'S FEES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$18,440.00

Customer Complaint Information

Date Complaint Received: 03/04/2005

Complaint Pending? No



Status: Litigation
Status Date: 03/04/2005

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPERIOR COURT OF NEW JERSEY, BURLINGTON COUNTY DOCKET NO. BURL-000221 05

Date Notice/Process Served: 03/04/2005

Litigation Pending? No

Disposition: Settled

Disposition Date: 07/24/2006

Monetary Compensation Amount: \$9,502.57

Individual Contribution Amount: \$0.00

Firm Statement

IN ORDER TO AVOID THE FURTHER COSTS, BURDENS AND DISTRACTIONS OF LITIGATION, THIS MATTER WAS SETTLED, AS TO ALL DEFENDANTS, FOR THE PAYMENT OF \$4,500.00 (\$3,500 TO PLAINTIFF'S ATTORNEY AND \$1,000 TO PLAINTIFF), PLUS PRUDENTIAL AGREED TO REINSTATE PLAINTIFF'S TERM POLICY WITH A PAID TO DATE OF JUNE 21, 2006 AND AGREED TO WAIVE ANY PREMIUMS THAT WOULD HAVE BEEN DUE UP TO THE PAID TO DATE. ACCORDINGLY, TOTAL COST OF SETTLEMENT IS \$9,502.57. CODEFENDANT CHALMERS WAS NOT REQUIRED TO CONTRIBUTE TO THIS SETTLEMENT. A DISMISSAL WAS OBTAINED DISMISSING THE LAWSUIT AS TO ALL DEFENDANTS.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES

Allegations: BREACH OF CONTRACT, FRAUD AND MISREPRESENTATION, UNFAIR BUSINESS PRACTICES.

Product Type: Other

Other Product Type(s): UNIVERSAL LIFE PLUS

Alleged Damages: \$18,440.00

Customer Complaint Information

Date Complaint Received: 03/03/2005

Complaint Pending? No

Status: Closed/No Action
Litigation

Status Date: 03/07/2005

Settlement Amount:

Individual Contribution

**Amount:****Civil Litigation Information**

Court Details: SUPERIOR COURT OF NEW JERSEY; BURLINGTON COUNTY; DOCKET#BUR-L-000221-05

Date Notice/Process Served: 03/03/2005

Litigation Pending? No

Disposition: Settled

Disposition Date: 07/24/2006

Monetary Compensation Amount: \$9,502.57

Individual Contribution Amount: \$0.00

Broker Statement

IN ORDER TO AVOID THE FURTHER COSTS, BURDENS AND DISTRACTIONS OF LITIGATION, THIS MATTER WAS SETTLED, AS TO ALL DEFENDANTS, FOR THE PAYMENT OF \$4,500 (\$3,500 TO PLAINTIFF'S ATTORNEY AND \$1,000 TO PLAINTIFF), PLUS PRUDENTIAL AGREED TO REINSTATE PLAINTIFF'S TERM POLICY WITH A PAID TO DATE OF JUNE 21, 2006 AND AGREED TO WAIVE ANY PREMIUMS THAT WOULD HAVE BEEN DUE UP TO THE PAID TO DATE. ACCORDINGLY, TOTAL COST OF SETTLEMENT IS \$9,502.57. CODEFENDANT CHALMERS WAS NOT REQUIRED TO CONTRIBUTE TO THIS SETTLEMENT. A DISMISSAL WAS OBTAINED DISMISSING THE LAWSUIT AS TO ALL DEFENDANTS.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES

Allegations: THE CLIENT ALLEGED FAILURE TO DISCLOSE TAX CONSEQUENCES. THE CLIENT STATED IN MAY 2003 HE ASK THE AGENT TO CHANGE THE ANNUITANT NAME ON HIS CONTRACT WITHOUT BEING TAXED ON THE CHANGE AND THAT DID NOT HAPPEN. THIS MATTER IS BEING REPORTED BECAUSE THE COMPLAINT HAS ALLEGED NO DOLLAR AMOUNT AND THE FIRM HAS NOT MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE LESS THAN \$5,000.

Product Type: Other

Other Product Type(s): 4/20/2000 DISCOVERY CLASSIC

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 04/14/2004

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/11/2004

Settlement Amount:

Individual Contribution Amount:



Broker Statement

THE CLIENT FAILED TO RESPOND. THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.



End of Report

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