



IAPD Report

KRIS LAVAR STEVENSON

CRD# 3035247

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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

KRIS LAVAR STEVENSON (CRD# 3035247)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	LAYTON, UT	01/09/2008 - 01/06/2012
B	WORLD GROUP SECURITIES, INC.	114473	LAYTON, UT	04/12/2002 - 01/06/2012
B	WMA SECURITIES, INC.	32625	DULUTH, GA	05/14/1998 - 04/12/2002

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	2
Judgment/Lien	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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **TRANSAMERICA FINANCIAL ADVISORS, LLC**
Main Address: TWO LIBERTY PLACE
50 SOUTH 16TH STREET, SUITE 3700
PHILADELPHIA, PA 19102
Firm ID#: 16164

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	01/06/2012
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/06/2012
B	Florida	Agent	Approved	03/11/2025
B	Oregon	Agent	Approved	09/21/2015
B	South Carolina	Agent	Approved	01/21/2025
B	Texas	Agent	Approved	07/03/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	07/03/2024
B	Utah	Agent	Approved	01/06/2012
IA	Utah	Investment Adviser Representative	Approved	01/06/2012

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
1133 N. MAIN STREET
SUITE 229
LAYTON, UT 84041




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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/03/2000

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/09/1998

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	10/26/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/09/1998

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	01/09/2008 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	LAYTON, UT
B	04/12/2002 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	LAYTON, UT
B	05/14/1998 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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
10/2024 - Present	INHERITGUARD, LLC	Referral agent	N	SHERIDAN, WY, United States
02/2019 - Present	NETLAW INC	SALES REP	Y	LOUISVILLE, KY, United States
01/2018 - Present	WealthWave	SMD	Y	Layton, UT, United States
12/2014 - Present	KL MARKETING LLC	MORTGAGE REFERRALS	Y	SYRACUSE, UT, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REP/INVESTMENT ADVISOR REP.	Y	LAYTON, UT, United States
08/2001 - Present	WORLD FINANCIAL GROUP, INC.	AGENT	Y	LAYTON, UT, United States
01/2001 - Present	DREAM BUILDERS FINANCIAL GROUP, INC.	PRESIDENT	Y	LAYTON, UT, United States
04/2023 - 02/2026	LSPN PRO LLC	Marketing	Y	Lindon, UT, United States
07/2021 - 10/2024	LINK BY LEGACYSHIELD, LLC	REFERRAL ASSOCIATE	Y	PONTE VEDRA BEACH, FL, United States
02/2011 - 02/2022	DEBTMERICA, LLC	REFERRALS	N	LAYTON, UT, United States
10/2010 - 12/2021	AMERICAN TRUST ADMINISTRATORS, INC	HEALTH INSURANCE SALES	N	LEE'S SUMMIT, MO, United States
10/2010 - 12/2021	BOULDER ADMINISTRATION SERVICES	SALES	N	BOULDER, MA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2010 - 12/2021	TALL TREE ADMINISTRATORS	HEALTH INSURANCE SALES	N	SALT LAKE CITY, UT, 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.

Sales of insurance and non-insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors, Inc.

InHeritguard, LLC | 10/09/2024 | Not investment related | 30 N Gould Street, Sheridan, WY 82801 | www.inheritguard.com | Providing Bundled Professional Services with emphasis on Estate Planning Services. | Referral Agent

NETLAW INC

POSITION: SALES REP NATURE: Estate Planning Services INVESTMENT RELATED: No NUMBER OF HOURS: 5
 SECURITIES TRADING HOURS: 1 START DATE: 02/01/2019
 ADDRESS: 12910 Shelbyville Road #124, LOUISVILLE KY 40243, United States
 DESCRIPTION: Refer potential Estate Planning clients to Netlaw

DREAM BUILDERS FINANCIAL GROUP, INC.

POSITION: PRESIDENT NATURE: None INVESTMENT RELATED: No NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2001
 ADDRESS: 1260 E Pheasant View, Dr, LAYTON UT 84041, United States
 DESCRIPTION: Manage expenses, pay bills, taxes

KL MARKETING LLC

POSITION: MORTGAGE REFERRALS NATURE: Mortgage loan Origination INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 1 START DATE: 12/01/2014
 ADDRESS: 1083 Dundee Circle, SYRACUSE UT 84075, United States
 DESCRIPTION: If I encounter someone who needs a Mortgage loan I refer them to Kevin Larsen (KL Marketing)



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
Financial	2
Judgment/Lien	2

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 2

Reporting Source: Individual

Action Type: Compromise

Action Date: 06/13/2025

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Chase Bank

Original Amount Owed: \$10,977.73

Terms Reached with Creditor: Agreement to settle for \$2,744 with two installments of \$1372.22 on June 27, 2025 and \$1372.22 on July 27, 2025.

Broker Statement This is due to wife's chronic health issues, which due to giving her the needed care, I have not been able to devote as much time to conducting business, which has created a loss of income and ability to pay Chase bank in a timely manner. Therefore, a settlement agreement was entered with Chase bank and due to the circumstances, I found myself, they agreed to accept payment of \$2744.44.

Disclosure 2 of 2

Reporting Source: Individual

Action Type: Compromise

Action Date: 12/19/2024



Organization Investment-Related?

Action Pending?	No
Disposition:	Settled
Disposition Date:	12/19/2024
If a compromise with creditor, provide:	
Name of Creditor:	US Bank
Original Amount Owed:	\$1,269.14
Terms Reached with Creditor:	Settled for \$571.11



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source: Individual
Judgment/Lien Holder: Utah State Tax Commission
Judgment/Lien Amount: \$3,128.74
Judgment/Lien Type: Tax
Date Filed with Court: 07/18/2022
Date Individual Learned: 12/19/2022
Type of Court: State Court
Name of Court: Utah State Tax Commission
Location of Court: Salt Lake City, UT
Docket/Case #: 18292041283
Judgment/Lien Outstanding? Yes
Broker Statement I have an installment agreement and I paid the November payment one day late which triggered the lien to be filed.
I just found out about it on 12/19/2022.

Disclosure 2 of 2

Reporting Source: Individual
Judgment/Lien Holder: Utah State Tax Commission
Judgment/Lien Amount: \$814.18
Judgment/Lien Type: Tax
Date Filed with Court: 07/18/2022
Date Individual Learned: 12/19/2022
Type of Court: State Court
Name of Court: Utah State Tax Commission
Location of Court: Salt Lake City, UT
Docket/Case #: 17593427524
Judgment/Lien Outstanding? Yes
Broker Statement I have an installment agreement and I paid the November payment one day late which triggered the lien to be filed.
I just found out about it on 12/19/2022.



End of Report

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