



IAPD Report

BRIAN ALLEN REDDERS

CRD# 3119301

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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

BRIAN ALLEN REDDERS (CRD# 3119301)

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 **04/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PRIVATE CLIENT SERVICES, LLC	CRD# 120222	01/12/2018
IA	SUMMIT FINANCIAL, LLC	CRD# 299322	11/04/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	GENEX CONSULTING	145772	Kirkwood, MO	01/10/2019 - 03/29/2025
IA	GENEX CONSULTING	145772	TOWN & COUNTRY, MO	01/28/2008 - 12/31/2018
B	LPL FINANCIAL LLC	6413	TOWN & COUNTRY, MO	01/07/2008 - 01/23/2018

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

Employment 1 of 2

Firm Name: **SUMMIT FINANCIAL, LLC**
Main Address: 4 CAMPUS DRIVE
PARSIPPANY, NJ 07054
Firm ID#: 299322

Regulator	Registration	Status	Date
IA Missouri	Investment Adviser Representative	Approved	11/04/2024

Branch Office Locations

SUMMIT FINANCIAL, LLC
10900 MANCHESTER RD
SUITE 100
KIRKWOOD, MO 63122

Employment 2 of 2

Firm Name: **PRIVATE CLIENT SERVICES, LLC**
Main Address: 2225 LEXINGTON ROAD
LOUISVILLE, KY 40206
Firm ID#: 120222

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/12/2018
B Florida	Agent	Approved	01/12/2018
B Illinois	Agent	Approved	01/12/2018
B Missouri	Agent	Approved	01/12/2018
B New York	Agent	Approved	01/08/2022
B North Carolina	Agent	Approved	10/30/2018



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	01/06/2022
B Texas	Agent	Approved	03/07/2024

Branch Office Locations

PRIVATE CLIENT SERVICES, LLC
10900 Manchester Rd
Suite 100
Kirkwood, MO 63122



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
 Futures Managed Funds Examination (S31)	Series 31	07/10/2008
 General Securities Representative Examination (S7)	Series 7	09/11/1998

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	12/31/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/02/1998

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	01/10/2019 - 03/29/2025	GENEX CONSULTING	CRD# 145772	Kirkwood, MO
IA	01/28/2008 - 12/31/2018	GENEX CONSULTING	CRD# 145772	TOWN & COUNTRY, MC
B	01/07/2008 - 01/23/2018	LPL FINANCIAL LLC	CRD# 6413	TOWN & COUNTRY, MC
IA	01/07/2008 - 12/31/2017	LPL FINANCIAL LLC	CRD# 6413	TOWN & COUNTRY, MC
IA	11/13/1998 - 01/08/2008	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	CLAYTON, MO
B	10/01/1998 - 01/08/2008	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	CLAYTON, MO
B	10/01/1998 - 04/04/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN

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
11/2024 - Present	SUMMIT FINANCIAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	PARSIPPANY, NJ, United States
01/2018 - Present	Private Client Services	Registered rep	Y	Louisville, KY, United States
01/2008 - 03/2025	TAP CONSULTING LLC DBA GENEX CONSULTING	MANAGING MEMBER	Y	KIRKWOOD, MO, United States
01/2008 - 03/2025	TAP CONSULTING LLC DBA GENEX CONSULTING	Investment Adviser Representative	Y	KIRKWOOD, MO, United States
01/2008 - 01/2018	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	TOWN & COUNTRY, MO, United States



Registration & Employment History



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) BCM Holdings LLC, 425 S Woods Mill Rd, Ste 210, Town & Country, MO. Member, real estate holding company. Non-investment related, 10 hrs/month, all during trading hrs.

2) Genex Consulting (CRD 145772) is a dba of TAP Consulting, LLC ;10900 Manchester Rd., Suite 100, Kirkwood, MO 63122. Principal of RIA. 160 hrs/month, all during trading hrs.

3) Non-investment related insurance sales through various carriers.

4) Offers Insurance As A Broker Or Agent Through Numerous Insurance Companies. Some Sales Are Through SRM, An Affiliated Company Which Is Licensed To Sell Various Insurance Products. Mr. Redders Earns Both Cash And Non-Cash Compensation Based On Sales Of These Products.



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	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL, LLC
Allegations:	CUSTOMERS ALLEGE MISREPRESENTATION, UNSUITABILITY, FAILURE TO SUPERVISE AND UNDISCLOSED FEES WITH REGARD TO SECURITIES PURCHASED IN 2009.
Product Type:	Equity Listed (Common & Preferred Stock) Futures Commodity Mutual Fund Real Estate Security Other: HEDGE FUND
Alleged Damages:	\$990,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	15-02173
Filing date of arbitration/CFTC reparation or civil litigation:	09/15/2015



Customer Complaint Information

Date Complaint Received: 09/15/2015

Complaint Pending? No

Status: Settled

Status Date: 06/15/2016

Settlement Amount: \$95,000.00

Individual Contribution Amount: \$0.00

Broker Statement

OUT OF CLAIMED DAMAGES TOTALING \$990,000, THIS MATTER WAS RESOLVED FOR \$95,000 WITH NO CONTRIBUTION FROM THE REGISTERED REPRESENTATIVE, WHO WAS NOT A NAMED PARTY TO THIS MATTER. THIS MATTER WAS RESOLVED WITHOUT ANY ADMISSION OF LIABILITY (WHICH WAS AND REMAINS DENIED) AND SOLELY AS A BUSINESS DECISION IN ORDER TO BRING THIS MATTER TO CLOSURE. THE REGISTERED REPRESENTATIVE DENIES ANY AND ALL WRONGDOING WITH RESPECT TO THIS MATTER AND MAINTAINS THAT ALL INVESTMENT RECOMMENDATIONS PROVIDED TO THE CUSTOMERS AS PART OF THEIR OVERALL PORTFOLIO WERE SUITABLE IN ALL RESPECTS BASED ON THE CIRCUMSTANCES DISCLOSED BY THE CUSTOMERS AT THE TIME OF PURCHASE AND CONSISTENT WITH THEIR STATED INVESTMENT OBJECTIVES. THE REGISTERED REPRESENTATIVE FURTHER STATES THAT HE WAS REPRESENTATIVE OF RECORD ON THE CUSTOMERS' LPL ACCOUNTS TOGETHER WITH ANOTHER ADVISER, AND DID NOT SERVE AS PRIMARY ADVISER ON THE CUSTOMERS' LPL ACCOUNTS.



End of Report

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