



IAPD Report

CHRISTINA RENEE GARLAND

CRD# 3184560

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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

CHRISTINA RENEE GARLAND (CRD# 3184560)

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 **03/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	06/16/2025
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	06/16/2025

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
B	LPL FINANCIAL LLC	6413	LEAGUE CITY, TX	12/18/2013 - 06/23/2025
IA	LPL FINANCIAL LLC	6413	LEAGUE CITY, TX	12/18/2013 - 06/23/2025
IA	METLIFE SECURITIES INC.	14251	HOUSTON, TX	02/19/2010 - 12/23/2013

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

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 42046

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	06/16/2025
B FINRA	Invest. Co and Variable Contracts	Approved	06/16/2025
B Louisiana	Agent	Approved	06/16/2025
B Michigan	Agent	Approved	06/16/2025
B New Mexico	Agent	Approved	06/17/2025
B Oklahoma	Agent	Approved	06/16/2025
B Texas	Agent	Approved	06/16/2025

Branch Office Locations

NFP ADVISOR SERVICES, LLC
100 Perkins Ave
Suite C
League City, TX 77573

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 283330



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	06/16/2025

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC

100 Perkins Ave Ste C
League City, TX 77573



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
 General Securities Representative Examination (S7)	Series 7	09/23/2009
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/22/1999

State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	02/09/2010
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/31/1999

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
B	12/18/2013 - 06/23/2025	LPL FINANCIAL LLC	CRD# 6413	LEAGUE CITY, TX
IA	12/18/2013 - 06/23/2025	LPL FINANCIAL LLC	CRD# 6413	LEAGUE CITY, TX
IA	02/19/2010 - 12/23/2013	METLIFE SECURITIES INC.	CRD# 14251	HOUSTON, TX
B	05/16/2005 - 12/23/2013	METLIFE SECURITIES INC.	CRD# 14251	HOUSTON, TX
B	05/16/2005 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	HOUSTON, TX
B	07/12/2000 - 09/17/2004	SECURITIES MANAGEMENT & RESEARCH, INC.	CRD# 759	CEDAR RAPIDS, IA
B	03/24/1999 - 04/04/2000	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
06/2025 - Present	Kestra Advisory Services, LLC	Investment Advisor Representative	Y	League City, TX, United States
06/2025 - Present	Kestra Investment Services, LLC	Registered Representative	Y	League City, TX, United States
12/2013 - 06/2025	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LEAGUE CITY, TX, 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.

Name: KESTRA ADVISORY SERVICES POSITION: IAR NATURE: Investment advisory services through Kestra Advisory Services, LLC INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 06/16/2025 ADDRESS: 5707 Southwest Parkway, Building 2, Suite 400, Austin TX 78735, United States DESCRIPTION: IAR

Name: THE GARLAND FINANCIAL GROUP LLC POSITION: Owner/Advisor NATURE: Insurance INVESTMENT RELATED: Yes # OF HOURS: 100 SECURITIES TRADING HOURS: 100 START DATE: 06/16/2025 ADDRESS: 100 Perkins Ave, Ste C, LEAGUE CITY TX 77573, United States DESCRIPTION: As the sole Financial Advisor and



Registration & Employment History



OTHER BUSINESS ACTIVITIES

owner of the firm, I am responsible for both the strategic direction and day-to-day operations. I cultivate new client relationships while maintaining and deepening those with existing clients. In every engagement--regardless of the product or investment recommendation--I act as a fiduciary, committed to placing my clients' best interests first. I provide customized, comprehensive financial planning when needed and manage all aspects of the firm's investment portfolios, including creation, monitoring, and ongoing review. In addition to advising, I oversee the firm's record-keeping, compliance requirements, and operational processes to ensure our practice runs efficiently and in accordance with regulatory standards.

Name: RENTAL PROPERTY POSITION: owner/property manager NATURE: Rental Estate INVESTMENT RELATED: Yes # OF HOURS: 3 SECURITIES TRADING HOURS: 1 START DATE: 09/06/2013
ADDRESS: 100 Perkins Ave Ste C, LEAGUE CITY TX 77573, United States DESCRIPTION: As the owner/property managers of these long-term rental properties, we are responsible for lease agreements, handling rent and deposits, communication with tenants, repairs and maintenance during and between occupancies, evictions and dispute resolution, as well as insurance and liability.

Name: FIXED INSURANCE AND HEALTH INSURANCE POSITION: Agent NATURE: Insurance INVESTMENT RELATED: Yes # OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 06/16/2025
ADDRESS: 100 Perkins Ave Ste C, LEAGUE CITY TX 77573, United States DESCRIPTION: Solicitate, sale and service my clients just as I do with variable and investments.

Name: AMOCO FEDERAL CREDIT UNION GOVERNANCE COMMITTEE MEMBER POSITION: Governance Committee Member NATURE: Governance Committee member INVESTMENT RELATED: Yes # OF HOURS: 8 SECURITIES TRADING HOURS: 8 START DATE: 06/16/2025 ADDRESS: 6807 Emmett F Lowry Expressway, Suite 200, Texas City TX 77591, United States
DESCRIPTION: The Governance Committee is responsible for overseeing and ensuring that the organization is well-managed, compliant with laws, and following best practices. Typical responsibilities would be: Board Oversight, Evaluation and Policy Development, Compliance and Legal Oversight, Succession Planning, Strategic Direction, and Risk Management.



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 CORPORATION
Allegations:	Customer complained that he had not authorized the sale of Exxon shares in his advisory account in April 2021, and requested restoration of the shares to his account. Activity period: 4/7/21 to 4/7/21.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Unspecified but over \$5000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/29/2021
Complaint Pending?	No
Status:	Settled
Status Date:	11/18/2021



Settlement Amount: \$33,483.31

Individual Contribution Amount: \$15,000.00

Broker Statement

The complaint resulted from a miscommunication about how the managed account would automatically reallocate, which would necessarily result in the diversification of the concentrated position in Exxon. The proceeds from the sale were automatically reinvested in 20 individual stocks, mutual funds and exchange traded funds. Because this was an advisory account, there were no commissions paid on these transactions. There was no deliberate failure to follow the customer's instructions. The complaint was settled in the interests of compromise and closure, and to avoid further dispute.



End of Report

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