



IAPD Report

RAYMOND JOSEPH KELLY JR

CRD# 3186443

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

RAYMOND JOSEPH KELLY JR (CRD# 3186443)

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 **03/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	BANKERS LIFE SECURITIES, INC.	CRD# 173962	09/26/2018
IA	BANKERS LIFE ADVISORY SERVICES, INC.	CRD# 281285	10/31/2018

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	ALLIANZ LIFE FINANCIAL SERVICES, LLC	612	MINNEAPOLIS, MN	01/11/2016 - 01/02/2018
IA	ADVISORS CAPITAL MANAGEMENT, LLC	112266	Middletown, DE	10/13/2015 - 12/22/2015
IA	CURIAN CAPITAL, LLC	120270	FRANKLIN, TN	04/04/2013 - 09/15/2015

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
Judgment/Lien	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: **BANKERS LIFE SECURITIES, INC.**
Main Address: 303 E WACKER DRIVE
STE 500
CHICAGO, IL 60601
Firm ID#: 173962

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/26/2018
B Delaware	Agent	Approved	09/26/2018
B Florida	Agent	Approved	09/27/2021
B Maryland	Agent	Approved	09/26/2018
B New Jersey	Agent	Approved	10/20/2022
B Pennsylvania	Agent	Approved	09/26/2018

Branch Office Locations

99 WOLF CREEK BLVD
SUITE 1-B
DOVER, DE 19901

Employment 2 of 2

Firm Name: **BANKERS LIFE ADVISORY SERVICES, INC.**
Main Address: 303 E. WACKER DRIVE
STE 500
CHICAGO, IL 60601
Firm ID#: 281285



Qualifications

Regulator	Registration	Status	Date
IA Delaware	Investment Adviser Representative	Approved	10/31/2018

Branch Office Locations

BANKERS LIFE ADVISORY SERVICES, INC.
99 WOLF CREEK BLVD SUITE 1-B
Dover, DE 19901



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

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
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General Securities Representative Examination (S7)	Series 7	04/13/1999
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	10/26/2018
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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	01/11/2016 - 01/02/2018	ALLIANZ LIFE FINANCIAL SERVICES, LLC	CRD# 612	MINNEAPOLIS, MN
IA	10/13/2015 - 12/22/2015	ADVISORS CAPITAL MANAGEMENT, LLC	CRD# 112266	Middletown, DE
IA	04/04/2013 - 09/15/2015	CURIAN CAPITAL, LLC	CRD# 120270	FRANKLIN, TN
B	03/30/2010 - 09/15/2015	CURIAN CLEARING, LLC	CRD# 132938	FRANKLIN, TN
B	02/18/2010 - 03/23/2010	PNC INVESTMENTS	CRD# 129052	WILMINGTON, DE
B	06/21/2007 - 12/04/2008	FIDELITY INVESTMENTS INSTITUTIONAL SERVICES COMPANY, INC.	CRD# 17507	SMITHFIELD, RI
IA	09/29/2006 - 06/05/2007	BLACKROCK INVESTMENT MANAGEMENT LLC	CRD# 108928	PLAINSBORO, NJ
B	09/29/2006 - 03/15/2007	BLACKROCK INVESTMENTS, INC.	CRD# 38642	NEW YORK, NY
IA	04/09/2003 - 09/29/2006	MERRILL LYNCH INVESTMENT MANAGERS LP	CRD# 105068	PLAINSBORO, NJ
B	04/08/2002 - 09/29/2006	FAM DISTRIBUTORS, INC.	CRD# 4100	NEW YORK, NY
B	04/14/1999 - 08/24/2001	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY

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
09/2018 - Present	Bankers Life & Casualty LLC	Field Manager	N	Dover, DE, United States
09/2018 - Present	Bankers Life Securities	Registered Representative	Y	Dover, DE, United States
01/2018 - 09/2018	Unemployed	Unemployed	N	Minneapolis, MN, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2016 - 12/2017	Allianz Life Financial Services LLC	Retirement Consultant	Y	Mpls, MN, United States
01/2016 - 12/2017	Allianz Life of North America	Retirement Consultant	Y	Mpls, MN, 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.

BANKERS LIFE AND CASUALTY

POSITION: Insurance Agent NATURE: Insurance sales of health, life and annuity products. INVESTMENT RELATED: Yes

NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80 START DATE: 09/17/2018

ADDRESS: Newark, DE United States

DESCRIPTION: I am a 1099 agent for Bankers Life and Casualty Company (BLC). As a BLC agent, I am also appointed with KFA through BLC which allows agents to write business for Medicare Supplement, Annuity and Equity Indexed annuity insurance products, life insurance, health and LTC.

LEGENDARY MARKETER

POSITION: marketer NATURE: Freelance Digital Marketing - health and fitness products INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 03/21/2022

ADDRESS: 145 Gillespie Avenue, Middletown DE 19709, United States

DESCRIPTION: This is for freelance digital marketing involving the sale of health/fitness products I will market. I am an independent contractor. There are ZERO requirements or expectations of work hours and commissions paid if earned. It is designed to be a passive income stream. It is in no way related to my insurance and investment sales role. I will be "running" a website facilitating sales. I will only work on this site during non-working hours. It is more of a hobby that I am working on with my children. It will have zero impact on the work I am doing with Bankers Life Securities and BLAS.



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
Judgment/Lien	1

Judgment/Lien

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

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	NRGB Properties, LLC
Judgment/Lien Amount:	\$18,058.02
Judgment/Lien Type:	Civil
Date Filed with Court:	12/04/2023
Date Individual Learned:	12/22/2023
Type of Court:	State Court
Name of Court:	Justice of the Peace Court of the State of Delaware Count #9
Location of Court:	Middletown, DE - New Castle County
Docket/Case #:	JP-23-000120
Judgment/Lien Outstanding?	Yes
Broker Statement	The lien is a result of past rent due. I am currently engaged with legal services to have this lien discharged. The process is taking longer than expected. I should have this lien discharged by the end of February 2024 at the latest.



End of Report

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