



## IAPD Report

# TODD E EICHMAN

CRD# 3224440

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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

### TODD E EICHMAN (CRD# 3224440)

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 **02/23/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	01/15/2014
<b>IA</b>	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	05/05/2016

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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>IA</b>	NFP ADVISOR SERVICES, LLC	42046	VIRGINIA BEACH, VA	01/15/2014 - 09/22/2016
<b>IA</b>	STERLING ASSET MANAGEMENT, LLC	119700	VIRGINIA BEACH, VA	01/26/2005 - 07/01/2014
<b>B</b>	SECURITIES AMERICA, INC.	10205	MIDLOTHIAN, VA	09/27/2005 - 11/19/2013

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
Termination	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 8 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 Principal	Approved	01/15/2014
B FINRA	General Securities Representative	Approved	01/15/2014
B FINRA	Introducing BD/Finan Operation Principal	Approved	01/15/2014
B FINRA	Operations Professional	Approved	10/01/2018
B Alabama	Agent	Approved	02/05/2025
B Maryland	Agent	Approved	10/28/2014
B New Mexico	Agent	Approved	02/08/2016
B New York	Agent	Approved	02/03/2020
B North Carolina	Agent	Approved	01/17/2014
B South Carolina	Agent	Approved	01/23/2014
B Texas	Agent	Approved	02/26/2019
B Virginia	Agent	Approved	01/16/2014

### Branch Office Locations



### Qualifications

**NFP ADVISOR SERVICES, LLC**  
1173 JEFFERSON GREEN CIRCLE  
UNIT 3A  
MIDLOTHIAN, VA 23113

**NFP ADVISOR SERVICES, LLC**  
SUFFOLK, VA

#### 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

Regulator	Registration	Status	Date
IA Virginia	Investment Adviser Representative	Approved	05/05/2016

#### Branch Office Locations

**KESTRA ADVISORY SERVICES, LLC**  
1173 JEFFERSON GREEN CIRCLE  
UNIT 3A  
MIDLOTHIAN, VA 23113

**KESTRA ADVISORY SERVICES, LLC**  
SUFFOLK, VA



## 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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	01/23/2004
Introducing Broker/Dealer Financial Operations Principal Examination (S28)	Series 28	06/15/2001

#### General Industry/Product Exams

Exam	Category	Date
Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/15/1999

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	07/01/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	06/18/1999

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



## 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	01/15/2014 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	VIRGINIA BEACH, VA
IA	01/26/2005 - 07/01/2014	STERLING ASSET MANAGEMENT, LLC	CRD# 119700	VIRGINIA BEACH, VA
B	09/27/2005 - 11/19/2013	SECURITIES AMERICA, INC.	CRD# 10205	MIDLOTHIAN, VA
B	10/09/2001 - 02/21/2012	STERLING BENEFITS BROKERAGE, LLC	CRD# 113868	VIRGINIA BEACH, VA
B	08/01/2000 - 10/04/2005	CAP PRO BROKERAGE SERVICES, INC.	CRD# 103953	COLUMBUS, OH
B	06/16/1999 - 07/07/2000	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	MILWAUKEE, WI
B	06/16/1999 - 07/07/2000	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI

### 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
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	VIRGINIA BEACH, VA, United States
01/2014 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	VIRGINIA BEACH, VA, United States
10/2005 - Present	STERLING ASSET MANAGEMENT, LLC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	NORFOLK, VA, United States
09/2005 - Present	SECURITIES AMERICA INC.	REG REP	Y	NORFOLK, VA, United States
01/2005 - Present	STERLING BENEFITS BROKERAGE, LLC.	PRESIDENT, CCO, & FIN-OP	Y	NORFOLK, VA, United States
10/2003 - Present	STERLING BENEFITS, LLC	INSURANCE AGENT	Y	NORFOLK, VA, 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.

Name: Sterling Benefits Holdings, Inc. Investment Related: No Address: 1173 Jefferson Green Circle Unit 3A Midlothian VA 23113 Nature of Business: Other Other/None of the Above Holding company that pays employees and other bills of the firm Position, Title or Relationship: Employee Start Date: 10/1/2003 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: generate commissions and fees through my NFP activities

Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Investment Advisor Representative Start Date: 4/4/2016 Hours per month: Up to 100% (0 to 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Investment advisory services

Name: STERLING BENEFITS HOLDINGS, INC. POSITION: Employee NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 7 START DATE: 10/01/2003 ADDRESS: 1173 Jefferson Green Circle Unit 3A, Midlothian VA 23113, United States DESCRIPTION: generate commissions and fees through my Kestra and fixed insurance activities



## 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
Termination	1

### Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

#### Disclosure 1 of 1

**Reporting Source:** Firm

**Firm Name:** SECURITIES AMERICA INC.

**Termination Type:** Permitted to Resign

**Termination Date:** 11/08/2013

**Allegations:** THE REPRESENTATIVE FAILED TO IDENTIFY AML "RED FLAGS" AND REPORT THEM TO THE FIRM IN A TIMELY FASHION.

**Product Type:** No Product

**Reporting Source:** Individual

**Firm Name:** SECURITIES AMERICA, INC.

**Termination Type:** Permitted to Resign

**Termination Date:** 10/22/2013

**Allegations:** FAILURE TO IDENTIFY POTENTIAL AML 'RED FLAGS' AND REPORT THEM IN A TIMELY FASHION.

**Product Type:** No Product



## End of Report

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