



IAPD Report

CHRISTOPHER DEAN KENNEY

CRD# 4052120

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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

CHRISTOPHER DEAN KENNEY (CRD# 4052120)

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 **01/02/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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 FORTHRIGHT CAPITAL ADVISORY	323596	Miami, FL	08/17/2023 - 01/02/2026
IA GRADIENT ADVISORS, LLC	152665	Miami, FL	09/30/2021 - 01/26/2022
IA MML INVESTORS SERVICES, LLC	10409	WALL TOWNSHIP, NJ	08/20/2018 - 02/18/2020

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
Regulatory Event	2
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 not currently registered as an Investment Adviser Representative.



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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
No information reported.		

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	07/27/2014

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	08/17/2023 - 01/02/2026	FORTHRIGHT CAPITAL ADVISORY	CRD# 323596	Miami, FL
IA	09/30/2021 - 01/26/2022	GRADIENT ADVISORS, LLC	CRD# 152665	Miami, FL
IA	08/20/2018 - 02/18/2020	MML INVESTORS SERVICES, LLC	CRD# 10409	WALL TOWNSHIP, NJ
IA	01/29/2018 - 07/09/2018	HORTER INVESTMENT MANAGEMENT, LLC	CRD# 119880	Toms River, NJ
IA	08/08/2014 - 02/17/2016	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	EAST BRUNSWICK, 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
04/2023 - Present	Forthright Capital Advisory	Investment Adviser Representative	Y	Las Vegas, NV, United States
04/2023 - Present	Forthright Capital Partners	Insurance Agent	Y	Las Vegas, NV, United States
07/2003 - Present	Christopher Dean & Associates, Pc	Owner	Y	Miami, FL, United States
08/2021 - 12/2021	Gradient Advisors LLC	Investment Advisor Representative	Y	Arden Hills, MN, United States
07/2020 - 03/2021	Abbatiello Financial	Sales Producer	Y	Manchester, NJ, United States
07/2018 - 02/2020	MML INVESTORS SERVICES, LLC	REGISTERED REP	Y	PRINCETON, NJ, United States
05/2018 - 02/2020	MassMutual Life Insurance	Agent	Y	PRINCETON, NJ, United States
01/2018 - 07/2018	Horter Investment Management	Investment Advisor Representative	Y	Cincinnati, OH, United States
06/2017 - 07/2018	AllState	sales	Y	Wall, NJ, United States
03/2017 - 07/2018	Variable Investment Advisors	Broker	Y	Sioux Falls, SD, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2003 - 07/2018	CHRISTOPHER DEAN & ASSOCIATES	Owner	Y	TOMS RIVER, NJ, United States
04/2016 - 06/2017	Sagicor	Manager	N	Marlton, NJ, United States
10/2013 - 02/2016	PRUCO SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	EAST BRUNSWICK, NJ, United States
10/2013 - 02/2016	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	FINANCIAL PROFESSIONAL	N	EAST BRUNSWICK, NJ, 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.

Christopher Dean and Associates PC; 22925 SW 114th Pl, Miami, FL 33170; Financial & Retirement Planning and Insurance sales;

Forthright Capital Partners, LLC, investment related, 7251 W Lake Mead Blvd, Ste 300, Las Vegas, NV 89128, Insurance Agency, Insurance Agent, Start Date 07/202160 hours per month and 120 during securities trading hours, Solicitation of individual life insurance and fixed annuity products to consumers.



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
Regulatory Event	2
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	Florida Department of Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	02/19/2020
Docket/Case Number:	259401-20-AG
Employing firm when activity occurred which led to the regulatory action:	No firm
Product Type:	No Product
Allegations:	Failure to disclose prior administrative action on application of non-resident Florida insurance license.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	02/28/2020
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$1,500.00

Portion Levied against individual: \$1,500.00

Payment Plan: paid in full

Is Payment Plan Current:

Date Paid by individual: 02/28/2020

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 2

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

Sanction(s) Sought:

Date Initiated: 02/05/2001

Docket/Case Number: 9954304

Employing firm when activity occurred which led to the regulatory action: METLIFE

Product Type: No Product

Allegations: FAILURE TO MAKE REQUIRED DISCLOSURE ON LICENSE APP

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 03/29/2001

Sanctions Ordered: Other: NONE

Broker Statement FAILED TO DISCLOSE ON STATE LICENSE APPLICATION.



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: PRUCO SECURITIES, LLC
Termination Type: Discharged
Termination Date: 02/02/2016
Allegations: Registered Representative submitted for processing several non-genuine signatures on life insurance application related forms.
Product Type: Other: Life Insurance

Reporting Source: Individual
Firm Name: Prudential
Termination Type: Discharged
Termination Date: 02/01/2016
Allegations: accused of submitting several non-genuine signatures of life insurance application
Product Type: Other: Life Insurance

Broker Statement
a representative under my supervision submitted without my knowledge a forged compliance document for a life insurance application. I know the client, there has never been a complaint, the policy is still active the client is happy with the policy. I have denied all allegations and was never given a chance to defend myself. At this I am working with council trying to correct my record.



End of Report

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