



IAPD Report

CHRISTOPHER JOSEPH MCCOY

CRD# 4113108

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

i 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 JOSEPH MCCOY (CRD# 4113108)

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 **08/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RMR WEALTH BUILDERS, INC.	CRD# 169005	01/22/2019

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	CALTON & ASSOCIATES, INC.	20999	Montclair, NJ	08/31/2012 - 12/20/2022
IA	CALTON & ASSOCIATES, INC.	20999	Montclair, NJ	02/10/2015 - 01/22/2019
B	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	TEANECK, NJ	04/25/2007 - 09/05/2012

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	3
Customer Dispute	2



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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RMR WEALTH BUILDERS, INC.**
Main Address: 111 GROVE STREET
SUITE 203
MONTCLAIR, NJ 07042
Firm ID#: 169005

	Regulator	Registration	Status	Date
IA	Connecticut	Investment Adviser Representative	Approved	01/22/2019

Branch Office Locations

RMR WEALTH BUILDERS, INC.
FAIRFIELD, CT



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 2 state securities law exams.

Principal/Supervisory Exams


Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams


Exam	Category	Date
------	----------	------


 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
--	-----	------------

 General Securities Representative Examination (S7)	Series 7	01/21/2000
--	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

 Uniform Investment Adviser Law Examination (S65)	Series 65	12/18/2018
--	-----------	------------

 Uniform Securities Agent State Law Examination (S63)	Series 63	02/10/2000
--	-----------	------------

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	08/31/2012 - 12/20/2022	CALTON & ASSOCIATES, INC.	CRD# 20999	Montclair, NJ
IA	02/10/2015 - 01/22/2019	CALTON & ASSOCIATES, INC.	CRD# 20999	Montclair, NJ
B	04/25/2007 - 09/05/2012	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	TEANECK, NJ
B	01/24/2000 - 05/29/2007	FIRST REPUBLIC GROUP, LLC	CRD# 39781	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
01/2019 - Present	RMR Wealth Builders, Inc.	Financial Advisor	Y	Montclair, NJ, United States
08/2012 - 12/2022	Calton & Associates, Inc.	Registered Representative	Y	Montclair, 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.

- 1) Name of Business: Fairfield CT Parks and Recreation Commission. Non-Investment related. Address: 75 Mill Plain Rd, Fairfield, CT 06824. Nature of Business: Parks and Recreation programs and facilities. Position/Title/Relationship: Commissioner. Hours per month: 5. Hours per month during Securities trading hours: 0. Duties/Responsibilities: The parks and Rec Commission consults with the Parks and Rec director and makes recommendations to the Town Bodies regarding policies for planning, development and use of the Town's Parks and Rec Programs and facilities.
- 2) Name of Business: Gerson Lehrman Group. Non-Investment related. Address: 60 East 42nd St., 3rd Floor, New York, New York 10165. Nature of Business: Research Firm. Position/Title/Relationship: Consultant. Hours per month: 1. Hours per month during Securities trading hours: 0. Duties/Responsibilities: Consulting with clients leading investment firms, corporations, consultancies, and not-for-profit organizations on an as-needed basis.
- 3) Name of Business: HR Ease, LLC. Non-Investment related. Address: 1715 N Westshore Blvd, #200, Tampa, FL 33607. Nature of Business: Benefit Administration Platform. Position/Title/Relationship: Member. Hours per month: 5. Hours per month during Securities trading hours: 5. Duties/Responsibilities: I am a member in HR Ease, LLC which is part of a series of outside business activities and transactions that are currently part of my disclosed activities. My responsibilities will be to assist in the growth and development of the company.
- 4) Name of Business: Fairfield Republican Town Committee. Non-Investment related. Address: 26 Barlow Plain Dr., Fairfield, CT 06824. Nature of Business: Political. Position/Title/Relationship: District 7 Representative. Hours per month: 5. Hours per month



Registration & Employment History



OTHER BUSINESS ACTIVITIES

during Securities trading hours: 0. Duties/Responsibilities: I represent the people of District 7 in the town of Fairfield, CT.
5) Name of Business: Christopher J McCoy. Non-Investment related. Address: 26 Barlow Plain Dr., Fairfield, CT 06824. Nature of Business: Medicare Health Insurance. Position/Title/Relationship: Independent Contractor. Start Date: 03/01/2019. Hours per month: 5. Hours per month during Securities trading hours: 0. Duties/Responsibilities: Provide Medicare solutions for retirees and those turning age 65.



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	3
Customer Dispute	2

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 3

Reporting Source:	Individual
Regulatory Action Initiated By:	NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	07/16/2025
Docket/Case Number:	2025-0203-S
Employing firm when activity occurred which led to the regulatory action:	RMR WEALTH BUILDERS, INC.
Product Type:	Insurance
Allegations:	Respondent admits that he provided materially untrue and incorrect information, within the meaning of Section 211 0(a)(2) of the Insurance Law, on his renewal application to act as an agent pursuant to Section 2103(a) of the Insurance Law, submitted to the Department on or about March 29, 2021, in that he failed to disclose that he was named or involved in two FINRA arbitration proceedings. Respondent hereby waives his right to notice and a hearing on said charges and agrees, in lieu of any other disciplinary action which might be taken by the Department in consequence of the foregoing, to the imposition of a penalty in the sum of Seven Hundred Fifty Dollars (\$750.00), receipt of which is hereby acknowledged. Respondent agrees to take all necessary steps to prevent the recurrence of similar violations and acknowledges that this Stipulation and any admission herein contained may be used against him if the Department, for any reason other than the specific acts herein considered, institutes disciplinary action.
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? Yes

Resolution Date: 07/16/2025

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: \$750.00

Portion Levied against individual: \$750.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 07/16/2025

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 3

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF CONNECTICUT INSURANCE DEPARTMENT

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

Date Initiated: 04/11/2025

Docket/Case Number: 25-42

Employing firm when activity occurred which led to the regulatory action: RMR WEALTH BUILDERS, INC.

Product Type: Insurance

Allegations: WHEREAS, CHRISTOPHER JOSEPH MCCOY, national producer number #16972680, holds resident Producer and resident Fraternal Agent licenses issued by the State of Connecticut Insurance Department ("Department"). WHEREAS, the Respondent submitted a renewal Insurance Producer license application to the Department on or around March 19, 2025, in which he failed to disclose a previous FINRA action taken against him. WHEREAS, the Respondent also failed to report this FINRA action to the Department within 30 days as required. WHEREAS, the Department alleges that the Respondent's conduct violates Sections 38a-702k , 38a-702s and 38a-702o of the Connecticut General Statutes and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes to suspend, deny or revoke a license and/or impose a fine. WHEREAS, the Respondent admits the allegations contained in this Stipulation and Consent Order.



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? Yes

Resolution Date: 04/11/2025

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: \$2,000.00

Portion Levied against individual: \$2,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 04/11/2025

Was any portion of penalty waived? No

Amount Waived:

Disclosure 3 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 04/16/2024

Docket/Case Number: [2020067072101](#)

Employing firm when activity occurred which led to the regulatory action: Calton & Associates, Inc.

Product Type: No Product

Allegations: Without admitting or denying the findings, McCoy consented to the sanctions and to the entry of findings that he exercised discretion in customer accounts, some of whom were seniors, without prior written authorization from the customers, or permission from his member firm. The findings stated that although McCoy discussed investment strategy with the customers, he did not speak with them on the days of the trades. In addition, McCoy falsely attested in compliance questionnaires that he had not exercised discretionary trading authority over his customer's accounts.

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?

No

Resolution Date:

04/16/2024

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	one month
Start Date:	05/06/2024
End Date:	06/05/2024

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	deferred
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	



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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Calton & Associates, Inc.
Allegations:	Unsuitable, Breach of Fiduciary Duty, Negligence, Violations of State and Securities Laws. dates range from 2012 - 2020.
Product Type:	Equity-OTC Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$350,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimed damages in an amount to be proven at hearing , but no less than \$350,000.00
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 #:	20-03810
Filing date of arbitration/CFTC reparation or civil litigation:	11/13/2020

Customer Complaint Information

Date Complaint Received:	11/23/2020
Complaint Pending?	No
Status:	Settled
Status Date:	07/12/2021
Settlement Amount:	\$54,000.00
Individual Contribution Amount:	\$54,000.00
Broker Statement	Client had been a customer since 2005 dating back to my original firm. Met with the client and spoke in length to review all investment objectives, risk tolerance, time horizons which were discussed, explained in great detail, and approved by the client.



Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Calton & Associates, Inc.

Allegations: Suitability, Breach of Duty, Unauthorized Discretion.

Product Type: Equity Listed (Common & Preferred Stock)
Real Estate Security

Alleged Damages: \$313,604.00

Alleged Damages Amount Explanation (if amount not exact): also asking for punitive recompense.

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 #: 20-01987

Filing date of arbitration/CFTC reparation or civil litigation: 06/25/2020

Customer Complaint Information

Date Complaint Received: 07/06/2020

Complaint Pending? No

Status: Denied

Status Date: 08/24/2021

Settlement Amount:

Individual Contribution Amount:

Broker Statement The client's claims were without merit and dismissed in entirety



End of Report

This page is intentionally left blank.