IAPD Report

STEPHEN CARL HALSTEAD

CRD# 4120352

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

STEPHEN CARL HALSTEAD (CRD# 4120352)

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 **11/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	BANKERS LIFE SECURITIES, INC.	CRD# 173962	05/26/2016
IA	BANKERS LIFE ADVISORY SERVICES, INC.	CRD# 281285	04/10/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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
IA	INVESTMENT ADVISORS	15708	RICHMOND, VA	08/09/2011 - 05/27/2016
B	PROEQUITIES, INC.	15708	RICHMOND, VA	04/01/2011 - 05/26/2016
B	UVEST FINANCIAL SERVICES GROUP, INC.	13787	CHICAGO, IL	01/12/2005 - 12/31/2007

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	1
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 **3** 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	05/26/2016
B	Maryland	Agent	Approved	09/19/2024
B	North Carolina	Agent	Approved	05/26/2016
B	Virginia	Agent	Approved	05/26/2016

Branch Office Locations

10800 MIDLOTHIAN TURNPIKE SUITE 134 & 140
RICHMOND, VA 23235

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

	Regulator	Registration	Status	Date
IA	Virginia	Investment Adviser Representative	Approved	04/10/2017

Branch Office Locations

BANKERS LIFE ADVISORY SERVICES, INC.

Qualifications

10800 Midlothian Turnpike Ste 134
Richmond, VA 23235

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
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	03/31/2011
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/24/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/05/2011
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/27/2000

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	08/09/2011 - 05/27/2016	INVESTMENT ADVISORS	CRD# 15708	RICHMOND, VA
B	04/01/2011 - 05/26/2016	PROEQUITIES, INC.	CRD# 15708	RICHMOND, VA
B	01/12/2005 - 12/31/2007	UVEST FINANCIAL SERVICES GROUP, INC.	CRD# 13787	CHICAGO, IL
B	06/10/2002 - 02/14/2005	AFS BROKERAGE, INC.	CRD# 25924	AUSTIN, TX
B	03/08/2001 - 06/10/2002	CONSECO SECURITIES, INC.	CRD# 29367	CARMEL, IN
B	04/25/2000 - 12/22/2000	CONSECO SECURITIES, INC.	CRD# 29367	CARMEL, IN

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
04/2017 - Present	Bankers Life Advisory Services, Inc	Financial Advisor	Y	RICHMOND, VA, United States
05/2016 - Present	BANKERS LIFE SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	RICHMOND, VA, United States
08/1993 - Present	BANKERS LIFE & CASUALTY, INC	INSURANCE AGENT / Branch Sales Manager	N	RICHMOND, VA, 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 & CASUALTY CO.
POSITION: BRANCH SALES MANAGER NATURE: INSURANCE SALES INVESTMENT RELATED: NO NUMBER OF HOURS: 160 INVESTMENT RELATED HOURS: 4 START DATE: 01/01/2012
ADDRESS: 10800 MIDLOTHIAN TURNPIKE, SUITE 134, RICHMOND VA 23235
DESCRIPTION: SALES MANAGER, TRAIN AND MANAGE INSURANCE AGENTS

BANKERS LIFE AND CASUALTY CO.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

POSITION: INSURANCE AGENT NATURE: INSURANCE SALES INVESTMENT RELATED: NO NUMBER OF HOURS: 160
INVESTMENT RELATED HOURS: 4 START DATE: 08/03/1993
ADDRESS: 10800 MIDLOTHIAN TURNPIKE, SUITE 134, RICHMOND, VA 23235
DESCRIPTION: SALES AND SERVICE OF NON VARIABLE INSURANCE.

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*.
  - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - o 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*.
  - o 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.
  - o 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.
  - o 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	1
Judgment/Lien	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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	NORTH CAROLINA DEPT. OF INSURANCE
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	10/31/2003
Docket/Case Number:	1R_11001769
Employing firm when activity occurred which led to the regulatory action:	CONSECO SECURITIES, INC.
Product Type:	No Product
Allegations:	NC DOI ALLEGED THAT HALSTEAD OBTAINED THE ANSWERS TO AN INSURANCE CE EXAM PRIOR TO THE OFFERING OF THE COURSE TEST AND POSTED THE ANSWERS IN SUCH A MANNER THAT 26 OTHER AGENTS WHO TOOK THE EXAMINATIONS COULD HAVE HAD ACCESS TO THE ANSWERS PRIOR TO THE COMPLETION OF THE EXMAMINATION BY ALL OF THE SAME 26 AGENTS.
Current Status:	Final
Resolution:	VOLUNTARY SETTLEMENT AGREEMENT
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:	10/31/2003
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: 1) HALSTEAD WILL NOT CONDUCT, SUPERVISE, INSTRUCT, MONITOR, MODERATE, FACILITATE, OR IN ANY WAY BE RESPONSIBLE FOR THE CONDUCT OF ANY ACTIVITIES ASSOCIATED WITH INSURANCE CE COURSES IN NC, EXCEPT AS A STUDENT. 2) WITHIN 12 MONTHS OF THE EXECUTED AGREEMENT HALSTEAD WAS REQUIRED TO COMPLETE A 12 HOUR CE COURSE ON ETHICS, IN ADDITION TO ALL OTHER CE REQUIREMENTS AS REQUIRED BY THE NC DO, PROVIDING WRITTEN DOCUMENTATION TO THE NC DOI UPON COMPLETING THE 12 HOURS ETHICS COURSE. 3) HALSTEAD WAS REQUIRED TO SATISFY ALL FUTURE NC CE REQUIREMENTS THROUGH CLASSROOM OR MEETING ATTENDANCE. HALSTEAD WILL NOT BE ALLOWED TO EARN ANY CE CREDITS FOR ANY SELF-STUDY, INDEPENDENT CE COURSES THAT HE MAY TAKE.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$1,000.00
Portion Levied against individual:	$1,000.00
Payment Plan:	ONE-TIME PAYMENT
Is Payment Plan Current:	Yes
Date Paid by individual:	10/31/2003
Was any portion of penalty waived?	No
Amount Waived:	

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:	Citibank, N.A.
Judgment/Lien Amount:	$2,272.76
Judgment/Lien Type:	Civil
Date Filed with Court:	05/31/2019
Date Individual Learned:	06/06/2019
Type of Court:	District
Name of Court:	Chesterfield General District Court
Location of Court:	9500 Courthouse Rd., Chesterfield, VA 23832
Docket/Case #:	3000725750
Judgment/Lien Outstanding?	Yes
Broker Statement	This debt will be paid off in October of 2019.

End of Report

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