



IAPD Report

Christopher Kit Harrell

CRD# 4141212

<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 Kit Harrell (CRD# 4141212)

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 **04/17/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CKHFINANCIAL LLC	CRD# 320767	10/24/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	NEXT FINANCIAL GROUP, INC.	46214	University City, MO	09/16/2019 - 09/28/2021
B	NEXT FINANCIAL GROUP, INC.	46214	University City, MO	10/10/2018 - 09/28/2021
B	LPL FINANCIAL LLC	6413	BRIDGETON, MO	11/29/2017 - 03/08/2018

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

Employment 1 of 1

Firm Name: **CKHFINANCIAL LLC**
Main Address: 8147 DELMAR BOULEVARD
SUITE 210
UNIVERSITY CITY, MO 63130
Firm ID#: 320767

	Regulator	Registration	Status	Date
	Missouri	Investment Adviser Representative	Approved	10/24/2022
	Texas	Investment Adviser Representative	Restricted Approval	10/30/2024

Branch Office Locations

CKHFINANCIAL LLC
8147 DELMAR BOULEVARD
SUITE 210
UNIVERSITY CITY, MO 63130





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




Principal/Supervisory Exams

	Exam	Category	Date
	Registered Options Principal Examination (S4)	Series 4	02/02/2008
	General Securities Principal Examination (S24)	Series 24	11/03/2006

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	03/08/2018
	General Securities Representative Examination (S7)	Series 7	05/30/2000

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	09/10/2019
	Uniform Securities Agent State Law Examination (S63)	Series 63	05/09/2000

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
IA	09/16/2019 - 09/28/2021	NEXT FINANCIAL GROUP, INC.	CRD# 46214	University City, MO
B	10/10/2018 - 09/28/2021	NEXT FINANCIAL GROUP, INC.	CRD# 46214	University City, MO
B	11/29/2017 - 03/08/2018	LPL FINANCIAL LLC	CRD# 6413	BRIDGETON, MO
B	05/18/2016 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	BRIDGETON, MO
B	08/08/2012 - 05/02/2016	WELLS FARGO ADVISORS, LLC	CRD# 19616	ST. LOUIS, MO
B	03/28/2005 - 07/24/2012	SCOTTRADE, INC.	CRD# 8206	ST. LOUIS, MO
B	06/25/2003 - 01/19/2005	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	06/25/2003 - 01/19/2005	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	01/29/2001 - 08/23/2002	E*TRADE SECURITIES, INCORPORATED	CRD# 29106	JERSEY CITY, NJ
B	05/31/2000 - 12/01/2000	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	05/31/2000 - 12/01/2000	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
08/2022 - Present	CKHFinancial LLC	Member, CCO, Investment Adviser Representative	Y	University City, MO, United States
10/2017 - Present	Independent Insurance Agent	Life and health insurance agent.	N	University City, MO, United States
03/2022 - 06/2022	Build-A-Bear Workshop	Online Service, Part-time flex	N	Overland, MO, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2018 - 09/2021	NEXT FINANCIAL GROUP	INVESTMENT ADVISOR/REGISTERED REPRESENTATIVE	Y	COLUMBIA, MO, United States
05/2018 - 09/2018	Harris Stowe University	Adjunct Professor	N	St. Louis, MO, United States
11/2017 - 04/2018	LPL FINANCIAL LLC	Mass Transfer	Y	BRIDGETON, MO, United States
05/2016 - 11/2017	National Planning Corporation	Independent Contractor	Y	Bridgetown, MO, 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.

INDEPENDENT INSURANCE AGENT: Start date 10/2017. NATURE: Life & Health Insurance. INVESTMENT RELATED: No. Time spent may vary throughout the year but generally involves 10% of Mr. Harrell's time. Address: CKHFinancial's office location.

RICH TAX SERVICES. POSITION: Contractor NATURE: Tax Preparation INVESTMENT RELATED: No. Time Spent: May vary throughout the year, but approximately 10% of time during non-business and business hours: START DATE: 01/01/2017. ADDRESS: 7700 Olivo Blvd, St Louis MO 63130, United States. DESCRIPTION: Basic tax preparation

HARRIS-STOWE STATE UNIVERSITY
 POSITION: Adjunct Professor NATURE: Teaching/Mentoring/Coaching INVESTMENT RELATED: No. Time spent may vary but generally 1% of time during non-business hours. START DATE: 01/01/2018
 ADDRESS: 3026 Laclede Ave, St Louis MO 63103, United States. DESCRIPTION: Instruct finance courses as adjunct professor.

ST. LOUIS PUBLIC SCHOOLS - Not investment related. Listed on the "on call" list as a substitute teacher. Hours may vary throughout the year as engagements accepted. School hours would overlap with market hours..

Catholic Charities - MaryGrove, Florissant, MO, A transitional home for children. The time spent on this activity is normally outside of the Adviser's business hours, will vary throughout the year but involve less than 2% of Mr. Harrell's time and none during business hours. Not investment related. On-call Residential Tech.



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: NEXT FINANCIAL GROUP, INC.

Termination Type: Discharged

Termination Date: 09/07/2021

Allegations: On October 31, 2020, RR submitted a request to participate in an outside business activity involving a structured settlement which was denied by the firm on November 4, 2020. The firm discovered during a routine branch office examination that the RR had participated in the unapproved activity. The firm initiated an internal review that led to termination of the RR's registration.

Product Type: Other: Structured Settlement

Reporting Source: Individual

Firm Name: Next Financial Group, Inc.

Termination Type: Discharged

Termination Date: 09/07/2021

Allegations: On 10/31/2020, the registrant submitted a request to participate in an outside business activity involving a structured settlement which was denied by the firm on 11/4/2020. The firm discovered during a routine branch office examination that the registrant had participated in the unapproved activity. The firm initiated an internal review that lead to termination of the registrant's registration with the firm.

Product Type: Other: Structured Settlement

Broker Statement Mr. Harrell was discharged from NEXT Financial Group after the firm alleged that Mr. Harrell engaged in consultation and referral services relating to a structured settlement without receiving approval for the outside business activity. Mr. Harrell



disputed the firm's claim and provided a complete and timely response to the normal post-discharge FINRA review examiner. FINRA took no further action and closed the file in 2022



End of Report

This page is intentionally left blank.