



IAPD Report

KENNETH JAMES BEBER

CRD# 4257664

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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

KENNETH JAMES BEBER (CRD# 4257664)

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 **05/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	09/12/2011
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	09/12/2011

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	INVESTORS CAPITAL ADVISORY	30613	SAN DIMAS, CA	08/23/2011 - 09/14/2011
B	INVESTORS CAPITAL CORP.	30613	SAN DIMAS, CA	08/23/2011 - 09/14/2011
IA	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	WEST COVINA, CA	04/09/2007 - 08/16/2011

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
Customer Dispute	1
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 **21** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**
Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130
Firm ID#: 7717

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/12/2011
B	FINRA	Invest. Co and Variable Contracts	Approved	09/12/2011
B	Arizona	Agent	Approved	10/06/2011
B	California	Agent	Approved	09/12/2011
IA	California	Investment Adviser Representative	Approved	09/12/2011
B	Colorado	Agent	Approved	01/19/2016
B	Florida	Agent	Approved	12/14/2020
B	Illinois	Agent	Approved	09/19/2024
B	Iowa	Agent	Approved	05/21/2026
B	Massachusetts	Agent	Approved	11/10/2025
B	Minnesota	Agent	Approved	08/03/2017
B	Mississippi	Agent	Approved	08/06/2025
B	Missouri	Agent	Approved	05/16/2022



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	09/21/2022
B New Jersey	Agent	Approved	10/18/2018
B New York	Agent	Approved	08/11/2020
B North Carolina	Agent	Approved	12/05/2022
B Ohio	Agent	Approved	05/21/2026
B Oklahoma	Agent	Approved	08/07/2025
B Oregon	Agent	Approved	02/06/2012
B Tennessee	Agent	Approved	03/18/2025
B Texas	Agent	Approved	09/12/2011
IA Texas	Investment Adviser Representative	Restricted Approval	07/13/2015
B Utah	Agent	Approved	08/19/2021
B Washington	Agent	Approved	08/10/2020

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC
 6160 WARREN PARKWAY
 STE. 100-154
 FRISCO, TX 75034

INDEPENDENT FINANCIAL GROUP, LLC
 13925 City Center Drive #200-235
 Chino Hills, CA 91709



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	02/23/2006
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/09/2000

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	03/13/2006
Uniform Securities Agent State Law Examination (S63)	Series 63	09/29/2000

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	08/23/2011 - 09/14/2011	INVESTORS CAPITAL ADVISORY	CRD# 30613	SAN DIMAS, CA
B	08/23/2011 - 09/14/2011	INVESTORS CAPITAL CORP.	CRD# 30613	SAN DIMAS, CA
IA	04/09/2007 - 08/16/2011	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	WEST COVINA, CA
B	10/10/2000 - 08/16/2011	NATIONAL PLANNING CORPORATION	CRD# 29604	WEST COVINA, CA

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
09/2011 - Present	INDEPENDENT FINANCIAL GROUP, LLC	FINANCIAL ADVISOR	Y	SAN DIMAS, CA, 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) LITTLE ELM ISD EDUCATIONAL FOUNDATION

POSITION: Board Member NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 08/01/2019

ADDRESS: Zellars Center for Learning & Leadership, 300 Lobo Lane, Little Elm TX 75068, United States

DESCRIPTION: Board members Enhance and enrich educational opportunities for students, Support staff for innovation, recognize staff for exemplary teaching, and embrace campus and district-wide efforts toward excellence, and Involve the community in assuring a quality education for the leaders and workforce of tomorrow.

(2) LITTLE ELM INDEPENDENT SCHOOL DISTRICT

POSITION: Volunteer NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 08/15/2022

ADDRESS: Little Elm ISD Administration Building, 400 Lobo Lane, Little Elm TX 75068, United States

DESCRIPTION: School Board Member.

(3) PURPOSE WEALTH PARTNERS, LLC

POSITION: Independent Contractor NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 09/01/2025

ADDRESS: 6160 Warren Parkway, Ste. 100-154, Frisco TX 75034, United States

DESCRIPTION: Founder/Fiduciary Financial Advisor DBA Purpose Wealth Partners, LLC. providing general financial planning,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

asset allocation, and investment management since September 2025. Investment related, approximately 15% time spent, business conducted at office address of record.

(4) INSURANCE

POSITION: Agent/Representative NATURE: Insurance outside of IFG INVESTMENT RELATED: No NUMBER OF HOURS: 2
SECURITIES TRADING HOURS: 2 START DATE: 09/01/2025
ADDRESS: 6160 Warren Parkway, Ste. 100-154, Frisco TX 75034, United States
DESCRIPTION: Texas insurance agent with Purpose Wealth Partners, LLC DBA Purpose Wealth Partners offering sales of fixed insurance life, health, and fixed annuities since September 2025. Non-investment related. Approximately 10% time spent. Business conducted at office address of record.



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
Customer Dispute	1
Termination	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INDEPENDENT FINANCIAL GROUP, LLC
Allegations:	Alleges investment was not in line with client's stated objectives.
Product Type:	Other: Non-traded REIT
Alleged Damages:	\$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of Claim does not reference any investments nor does it contain an
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 #:	22-00213
Filing date of arbitration/CFTC reparation or civil litigation:	01/31/2022

Customer Complaint Information



Date Complaint Received:	02/14/2022
Complaint Pending?	No
Status:	Settled
Status Date:	04/26/2023
Settlement Amount:	\$5,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	Firm's investigation did not find evidence to support any aspects of the claim or alleged damages. The determination to settle was not based on a finding of wrongdoing of any kind; rather, it was made to avoid the fees and costs associated with protracted litigation.



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: NATIONAL PLANNING CORPORATION
Termination Type: Discharged
Termination Date: 08/16/2011
Allegations: CONTRARY TO FIRM POLICY, THE REPRESENTATIVE USED DISCRETION TO PURCHASE STOCK IN A CUSTOMER'S BROKERAGE ACCOUNT.
Product Type: Equity Listed (Common & Preferred Stock)

Reporting Source: Individual
Firm Name: NATIONAL PLANNING CORP.
Termination Type: Discharged
Termination Date: 08/16/2011
Allegations: NPC HAS ALLEGATIONS AS: CONTRARY TO FIRM POLICY, THE REP USED DISCRETION TO PURCHASE STOCK IN A CUSTOMER'S BROKERAGE ACCOUNT.
Product Type: Equity Listed (Common & Preferred Stock)

Broker Statement REPRESENTATIVE HAD DISCUSSED STOCK PURCHASE WITH CLIENT A WEEK PRIOR TO STOCK PURCHASE. UNFORTUNATELY, CLIENT DID NOT RECALL THE CONVERSATION WHEN ASKED. REPRESENTATIVE HAD NOTES TO EVIDENCE THAT THE CONVERSATION HAD OCCURRED.



End of Report

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