



IAPD Report

JOSHUA FLOYD BLACK

CRD# 4280729

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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

JOSHUA FLOYD BLACK (CRD# 4280729)

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 **01/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	05/15/2019
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	05/22/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	WOODBURY FINANCIAL SERVICES, INC.	421	ALPINE, UT	06/09/2015 - 05/16/2019
B	WOODBURY FINANCIAL SERVICES, INC.	421	ALPINE, UT	06/08/2015 - 05/16/2019
B	SECURITIES AMERICA, INC.	10205	ALPINE, UT	11/17/2014 - 06/09/2015

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



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

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 42046

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	05/15/2019
B Alaska	Agent	Approved	05/15/2019
B Arizona	Agent	Approved	01/28/2021
B California	Agent	Approved	05/15/2019
B Florida	Agent	Approved	05/15/2019
B Michigan	Agent	Approved	05/15/2019
B Nevada	Agent	Approved	05/15/2019
B Texas	Agent	Approved	10/24/2025
B Utah	Agent	Approved	05/16/2019
B Virginia	Agent	Approved	03/24/2022
B Wyoming	Agent	Approved	05/15/2019

Branch Office Locations

NFP ADVISOR SERVICES, LLC
10437 S 1300 W



Qualifications

150
South Jordan, UT 84095

NFP ADVISOR SERVICES, LLC
Lehi, UT

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 283330

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	10/24/2025
IA Utah	Investment Adviser Representative	Approved	05/22/2019

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
10437 S 1300 W 150
South Jordan, UT 84095

KESTRA ADVISORY SERVICES, LLC
Lehi, UT



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	09/18/2008
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State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	09/23/2008
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	06/17/2008
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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	06/09/2015 - 05/16/2019	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	ALPINE, UT
B	06/08/2015 - 05/16/2019	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	ALPINE, UT
B	11/17/2014 - 06/09/2015	SECURITIES AMERICA, INC.	CRD# 10205	ALPINE, UT
IA	11/14/2014 - 06/09/2015	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	ALPINE, UT
B	09/19/2008 - 11/17/2014	SUNSET FINANCIAL SERVICES, INC.	CRD# 3538	ALPINE, UT
IA	12/11/2008 - 11/14/2014	SUNSET FINANCIAL SERVICES, INC.	CRD# 3538	ALPINE, UT
B	01/18/2001 - 09/10/2002	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	SMITHFIELD, RI

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
05/2019 - Present	Black Crest Investments	Investment Advisor Rep	Y	Sandy, UT, United States
05/2019 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SOUTH JORDAN, UT, United States
05/2019 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	SOUTH JORDAN, UT, United States
06/2015 - 05/2019	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	ALPINE, UT, 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.

Business Name: INNOVATIVE TAX AND FINANCIAL SOLUTIONS LLC MITAH L
POSITION: I am an owner. NATURE: Real Estate INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES
TRADING HOURS: 7 START DATE: 01/01/2010
ADDRESS: 1563 Brigadoon Park Dr., West Jordan UT 84088, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: I help evaluate properties for purchase. We use a property manager for most day to day responsibilities but I also have to work with the property manager to make decisions. Pay bills etc.

Business Name: Black Crest Investments Investment Related: No Address: 7410 S Creek Road #201 Sandy UT 84093 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name Position, Title or Relationship: Owner Start Date: 5/13/2019 Hours per month: 100%+ (More than 160 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: Running all day to day activities.

Business Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway building 2 suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Investment Advisor Rep Start Date: 4/8/2020 Hours per month: 71% - 80% (113 - 128 hours) Hours per month during trading hours: 71% - 80% (99 - 112 hours) Duties: Invest and manage client accounts.

BLACK CREST INVESTMENTS POSITION: Sales NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 10/25/2021

ADDRESS: 141 E 2700 N, Lehi UT 84043, United States DESCRIPTION: I will be selling life insurance to clients.



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	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:	Regulator
Regulatory Action Initiated By:	UTAH DIVISION OF SECURITIES
Sanction(s) Sought:	Censure Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	06/16/2010
Docket/Case Number:	SD-10-0036
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	SUNSET FINANCIAL SERVICES, INC., PARAGON CAPITAL INVESTMENTS, LP, AND ASCENT CAPITAL MANAGEMENT, LLC
Product Type:	Other: LIMITED PARTNERSHIP INTERESTS
Allegations:	THE UTAH DIVISION OF SECURITIES ALLEGES: (1) BLACK VIOLATED SECTION 61-1-3(3)(A) UNDER THE UTAH UNIFORM SECURITIES ACT ("ACT") BY TRANSACTING BUSINESS AS AN INVESTMENT ADVISER REPRESENTATIVE WHILE NOT LICENSED; (2) BLACK VIOLATED RULE R164-6-1G(D)(2) OF THE UTAH ADMINISTRATIVE CODE ("UAC"), FINRA RULE 3040, AND RULE R164-6-1G(C)(28) OF THE UAC BY EFFECTING SECURITIES TRANSACTIONS NOT RECORDED ON THE REGULAR BOOKS OR RECORDS OF THE BROKER-DEALER HE REPRESENTED; AND (3) BLACK VIOLATED SECTION 61-1-16 OF THE ACT BY MAKING FALSE AND/OR MISLEADING STATEMENTS TO THE DIVISION.
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:	10/28/2010
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	\$500.00 PER MONTH
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	A COPY OF THE PETITION TO CENSURE AND FINE LICENSEE CAN BE VIEWED ONLINE AT: HTTP://SECURITIES.UTAH.GOV/DOCKETS/10003601.PDF A COPY OF THE STIPULATION AND CONSENT ORDER CAN BE VIEWED ONLINE AT: HTTP://SECURITIES.UTAH.GOV/DOCKETS/10003602.PDF (NOTE: ALL THE LETTERS IN THE ADDRESS MUST BE LOWER CASE).
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Reporting Source:	Individual
Regulatory Action Initiated By:	DIVISION OF SECURITIES UTAH DEPARTMENT OF COMMERCE
Sanction(s) Sought:	Censure Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	06/16/2010
Docket/Case Number:	SD-10-0036
Employing firm when activity occurred which led to the regulatory action:	SUNSET FINANCIAL SERVICES, INC.
Product Type:	Direct Investment-DPP & LP Interests Futures Commodity
Allegations:	THE UTAH DIVISION OF SECURITIES ALLEGED THAT I TRANSACTED BUSINESS AS AN INVESTMENT ADVISOR WHILE NOT LICENSED; THAT I EFFECTED SECURITIES TRANSACTIONS NOT ON THE RECORDS OF THE BROKER/DEALER; AND THAT I MADE FALSE OR MISLEADING STATEMENTS TO THE DIVISION. I NEITHER ADMITTED OR DENIED THE DIVISION'S FINDINGS.



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:	11/29/2010
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:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	\$500/MONTHLY INSTALLMENTS STARTING NOVEMBER 2010. LAST PAYMENT RECEIVED BY THE STATE ON 03/13/2012.
Is Payment Plan Current:	Yes
Date Paid by individual:	03/13/2012
Was any portion of penalty waived?	No
Amount Waived:	



End of Report

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