



## IAPD Report

# Kent Bevan Shuford

CRD# 4381996

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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

### Kent Bevan Shuford (CRD# 4381996)

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 **06/21/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	04/18/2017
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	04/18/2017

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	CHARLOTTE, NC	04/21/2016 - 04/11/2017
B	PRUCO SECURITIES, LLC.	5685	CHARLOTTE, NC	03/03/2016 - 04/11/2017
IA	TIAA-CREF ADVICE AND PLANNING SERVICES	20472	CHARLOTTE, NC	11/20/2012 - 01/25/2016

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
Financial	3



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

### Employment 1 of 1

Firm Name: **ADVICE AND PLANNING SERVICES**  
Main Address: 730 THIRD AVENUE  
NEW YORK, NY 10017-3206  
Firm ID#: 20472

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	04/18/2017
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	04/18/2017
<b>B</b>	FINRA	General Securities Principal	Approved	02/09/2018
<b>B</b>	Alabama	Agent	Approved	04/18/2017
<b>B</b>	Alaska	Agent	Approved	04/18/2017
<b>B</b>	Arizona	Agent	Approved	04/18/2017
<b>B</b>	Arkansas	Agent	Approved	04/18/2017
<b>B</b>	California	Agent	Approved	04/18/2017
<b>B</b>	Colorado	Agent	Approved	04/18/2017
<b>B</b>	Connecticut	Agent	Approved	04/18/2017
<b>B</b>	Delaware	Agent	Approved	04/18/2017
<b>B</b>	District of Columbia	Agent	Approved	04/18/2017
<b>B</b>	Florida	Agent	Approved	04/18/2017



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Georgia	Agent	Approved	04/18/2017
<b>B</b> Hawaii	Agent	Approved	04/18/2017
<b>B</b> Idaho	Agent	Approved	04/18/2017
<b>B</b> Illinois	Agent	Approved	04/18/2017
<b>B</b> Indiana	Agent	Approved	04/18/2017
<b>B</b> Iowa	Agent	Approved	04/18/2017
<b>B</b> Kansas	Agent	Approved	04/18/2017
<b>B</b> Kentucky	Agent	Approved	04/18/2017
<b>B</b> Louisiana	Agent	Approved	04/18/2017
<b>B</b> Maine	Agent	Approved	04/18/2017
<b>B</b> Maryland	Agent	Approved	04/18/2017
<b>B</b> Massachusetts	Agent	Approved	04/18/2017
<b>B</b> Michigan	Agent	Approved	04/18/2017
<b>B</b> Minnesota	Agent	Approved	04/18/2017
<b>B</b> Mississippi	Agent	Approved	04/18/2017
<b>B</b> Missouri	Agent	Approved	04/18/2017
<b>B</b> Montana	Agent	Approved	04/18/2017
<b>B</b> Nebraska	Agent	Approved	04/18/2017
<b>B</b> Nevada	Agent	Approved	04/18/2017



## Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	04/18/2017
B	New Jersey	Agent	Approved	04/18/2017
B	New Mexico	Agent	Approved	04/18/2017
B	New York	Agent	Approved	04/18/2017
IA	North Carolina	Investment Adviser Representative	Approved	04/18/2017
B	North Carolina	Agent	Approved	04/19/2017
B	North Dakota	Agent	Approved	04/18/2017
B	Ohio	Agent	Approved	04/19/2017
B	Oklahoma	Agent	Approved	04/18/2017
B	Oregon	Agent	Approved	04/18/2017
B	Pennsylvania	Agent	Approved	04/18/2017
B	Rhode Island	Agent	Approved	04/18/2017
B	South Carolina	Agent	Approved	04/18/2017
B	South Dakota	Agent	Approved	04/18/2017
B	Tennessee	Agent	Approved	01/07/2021
B	Texas	Agent	Approved	04/18/2017
B	Utah	Agent	Approved	04/18/2017
B	Vermont	Agent	Approved	04/18/2017
B	Virginia	Agent	Approved	04/18/2017



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Washington	Agent	Approved	04/18/2017
<b>B</b> West Virginia	Agent	Approved	04/18/2017
<b>B</b> Wisconsin	Agent	Approved	04/18/2017
<b>B</b> Wyoming	Agent	Approved	04/18/2017

### Branch Office Locations

**ADVICE AND PLANNING SERVICES**  
8500 ANDREW CARNEGIE BLVD.  
CHARLOTTE HUB  
CHARLOTTE, NC 28262

**ADVICE AND PLANNING SERVICES**  
Harrisburg, NC




## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**




#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	11/16/2010

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	08/24/2005
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/10/2004

#### State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	11/19/2012
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/22/2004

### 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	04/21/2016 - 04/11/2017	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	CHARLOTTE, NC
B	03/03/2016 - 04/11/2017	PRUCO SECURITIES, LLC.	CRD# 5685	CHARLOTTE, NC
IA	11/20/2012 - 01/25/2016	TIAA-CREF ADVICE AND PLANNING SERVICES	CRD# 20472	CHARLOTTE, NC
B	09/13/2004 - 01/25/2016	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	CHARLOTTE, NC
B	04/20/2001 - 12/12/2001	MONY SECURITIES CORPORATION	CRD# 4386	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
03/2017 - Present	TIAA	Business Continuous Improvement Mgmt	Y	Charlotte, NC, United States
03/2017 - Present	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	Registered Representative	Y	Charlotte, NC, United States
02/2016 - 04/2017	Pruco Securities LLC	Registered Representative	Y	Charlotte, NC, United States
02/2016 - 04/2017	The Prudential Insurance Company of America	Financial Professional	N	Charlotte, NC, 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.

No information reported.



## 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
Financial	3

### Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

#### Disclosure 1 of 3

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	08/31/2018
<b>Organization Investment-Related?</b>	No
<b>Type of Court:</b>	No court action
<b>Name of Court:</b>	
<b>Location of Court:</b>	
<b>Docket/Case #:</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Discharged
<b>Disposition Date:</b>	06/30/2020
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Chase Bank USA, N.A.
<b>Original Amount Owed:</b>	\$6,164.11
<b>Terms Reached with Creditor:</b>	The original debt was \$4905.00 but grew with interest and late fees to \$6164.11 by the time of settlement. Chase agreed to settle for \$2220.00.
<b>Broker Statement</b>	In 2017 I entered into an agreement with a debt relief company to help recover from a large amount of debt I had taken on from my Dad's medical bills and expenses from his passing and estate. I agreed to pay them \$526 monthly into a separate bank account held with them to use to satisfy my creditors. The account recently grew to a point that they could settle my remaining debt as lump sum



payment. They only wanted to settle through monthly payments, which I was not interested in as it required a disclosure commencing and completing. Based on past communication issues having to do with previous disclosures, I refused the terms and per the contract severed all relations with them the last week of May. My funds were returned around the middle of June and they indicated they would have a final disposition of my account ready for me by the end of July stating covid remote work as the reason for the length of time quoted. The third week of July, I received the package which showed my previous compromises (reported two years ago). It also showed a third more recent compromise I was unaware of which I am reporting now. The only record of the compromise they included was a fax from the creditor to them indicating they accepted. There was never a communication to me at the start or end of the agreement. I received no letter or email stating any information about this settlement prior to the package received in July 2021.

**Disclosure 2 of 3**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 08/28/2017  
**Organization Investment-Related?** No  
**Type of Court:** None  
**Name of Court:**  
**Location of Court:**  
**Docket/Case #:**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 11/28/2017  
**If a compromise with creditor, provide:**  
**Name of Creditor:** Bank of America  
**Original Amount Owed:** \$2,153.26  
**Terms Reached with Creditor:** I repaid \$969.00, which is the total purchases on the card with BOA waiving all the late fees and over limit fees assessed by them lowering my limit. I was under my credit limit until they took action.

**Disclosure 3 of 3**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 11/30/2017  
**Organization Investment-Related?** No  
**Type of Court:** None



**Name of Court:**

**Location of Court:**

**Docket/Case #:**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 10/31/2018

**If a compromise with creditor,  
provide:**

**Name of Creditor:** Navy Federal Credit Union

**Original Amount Owed:** \$9,004.54

**Terms Reached with Creditor:** Freedom Debt relief manages my credit accounts for payment. I pay them \$526 month. They negotiated a payment of purchases and waiving fees that were added to my account. Total payment to NFCU was 4502.37 and was paid in full.



## End of Report

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