IAPD Report

KEVIN H CHRISTOPHER ESQ

CRD# 4420397

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 7
Disclosure Information	8

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

KEVIN H CHRISTOPHER ESQ (CRD# 4420397)

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 **02/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	NEWEDGE SECURITIES, LLC	CRD# 10674	01/02/2024
IA	NEWEDGE ADVISORS	CRD# 171351	01/02/2024

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **13** 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
B	CETERA ADVISOR NETWORKS LLC	13572	MILLDALE, CT	01/11/2019 - 01/03/2024
IA	CWM, LLC	155344	Milldale, CT	01/11/2019 - 12/31/2023
IA	INFINEX INVESTMENTS, INC.	35371	SOUTHINGTON, CT	11/21/2013 - 12/31/2018

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
Customer Dispute	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 **13** jurisdiction(s) and 2 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **NEWEDGE ADVISORS**

Main Address: 858 CAMP STREET
NEW ORLEANS, LA 70130

Firm ID#: 171351

	Regulator	Registration	Status	Date
IA	Connecticut	Investment Adviser Representative	Approved	01/02/2024
IA	Nebraska	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
IA	New Hampshire	Investment Adviser Representative	Approved	01/08/2024

Branch Office Locations

NEWEDGE ADVISORS
409 Canal Street
Milldale, CT 06467

Employment 2 of 2

Firm Name: **NEWEDGE SECURITIES, LLC**

Main Address: 1251 WATERFRONT PLACE
SUITE 510
PITTSBURGH, PA 15222-6368

Firm ID#: 10674

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/02/2024
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/02/2024
B	Nasdaq Stock Market	General Securities Representative	Approved	01/02/2024
B	California	Agent	Approved	01/02/2024

Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	01/02/2024
B	Delaware	Agent	Approved	01/02/2024
B	Florida	Agent	Approved	01/02/2024
B	Georgia	Agent	Approved	01/02/2024
B	Massachusetts	Agent	Approved	01/02/2024
B	Nebraska	Agent	Approved	01/02/2024
B	New Hampshire	Agent	Approved	01/02/2024
B	New York	Agent	Approved	01/02/2024
B	North Carolina	Agent	Approved	01/02/2024
B	Rhode Island	Agent	Approved	01/02/2024
B	South Carolina	Agent	Approved	01/02/2024
B	Virginia	Agent	Approved	01/02/2024

Branch Office Locations

409 Canal Street
Milldale, CT 06467

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, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	10/05/2001

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	09/28/2001

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/03/2001

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
B	01/11/2019 - 01/03/2024	CETERA ADVISOR NETWORKS LLC	CRD# 13572	MILLDALE, CT
IA	01/11/2019 - 12/31/2023	CWM, LLC	CRD# 155344	Milldale, CT
IA	11/21/2013 - 12/31/2018	INFINEX INVESTMENTS, INC.	CRD# 35371	SOUTHINGTON, CT
B	11/20/2013 - 12/31/2018	INFINEX INVESTMENTS, INC.	CRD# 35371	SOUTHINGTON, CT
IA	05/26/2009 - 11/21/2013	HARVEST CAPITAL ADVISORS, LLC	CRD# 125920	SOUTHINGTON, CT
B	05/18/2009 - 11/20/2013	HARVEST CAPITAL LLC	CRD# 35723	SOUTHINGTON, CT
B	10/20/2004 - 05/21/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	WEST HARTFORD, CT
IA	10/20/2004 - 05/21/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	WEST HARTFORD, CT
IA	09/05/2002 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	BERLIN, CT
B	10/12/2001 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	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
01/2024 - Present	NewEdge Advisors	Registered Investment Representative	Y	New Orleans, LA, United States
01/2024 - Present	NewEdge Securities	Registered Representative	Y	Pittsburgh, PA, United States
01/2022 - 12/2023	NESSO GROUP	FINANCIAL ADVISOR, REGISTERED REPRESENTATIVE	Y	CHESHIRE, CT, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2022 - 12/2023	Nesso Insurance LLC	Co-owner	N	Milldale, CT, United States
01/2019 - 12/2023	CETERA ADVISOR NETWORKS	REGISTERED REP	Y	EL SEGUNDO, CA, United States
01/2019 - 12/2023	CWM, LLC DBA CARSON GROUP PARTNERS	INVESTMENT ADVISORY REPRESENTATIVE	Y	CHESHIRE, CT, United States
02/2001 - 12/2023	LAW OFFICE OF KEVIN H CHRISTOPHER, ESQ.	INDEPENDENT CONTRACTOR	N	WALCOTT, CT, United States
01/2019 - 12/2021	FLP FINANCIAL GROUP	FINANCIAL ADVISOR, REGISTERED REPRESENTATIVE	Y	CHESHIRE, CT, United States
11/2013 - 12/2018	INFINEX INVESTMENTS, INC.	INVESTMENT EXECUTIVE	Y	MERIDEN, CT, 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.NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FIXED INSURANCE
START DATE: 9/2018
APX NUMBER OF HOURS PER WEEK: 4
APX NUMBER OF HOURS DURING TRADING HOURS: 4
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT
BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, HEALTH, ANNUITIES, AND LONG-TERM CARE
2. NAME OF OTHER BUSINESS: LAW OFFICE OF KEVIN H CHRISTOPHER, ESQ.
INVESTMENT RELATED: NO
ADDRESS: 54 LAKE STREET, WOLCOTT, CT, 06712
NATURE OF BUSINESS: LAW - LEGAL PRACTICE
START DATE:2/2001
APX NUMBER OF HOURS PER WEEK: MINIMAL
APX NUMBER OF HOURS DURING TRADING HOURS: MINIMAL
BRIEF DESCRIPTION OF DUTIES: BASIC WILLS. HEALTHCARE PROXY, AND ADVICE
3.NAME OF OTHER BUSINESS: NESSO GROUP
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FINANCIAL SERVICES FOR CLIENTS INCLUDING PLANNING
START DATE: 1/2022
POSITION/TITLE/RELATIONSHIP: FINANCIAL ADVISOR, REGISTERED REPRESENTATIVE
APX NUMBER OF HOURS PER WEEK: 40

Registration & Employment History

OTHER BUSINESS ACTIVITIES

APX NUMBER OF HOURS DURING TRADING HOURS: 40
BRIEF DESCRIPTION OF DUTIES: FINANCIAL ADVISOR, REGISTERED REPRESENTATIVE
4.NAME OF OTHER BUSINESS: NESSO INSURANCE LLC;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: INSURANCE;
START DATE: 1/2022;
POSITION/TITLE/RELATIONSHIP: CO-OWNER ;
APX NUMBER OF HOURS PER WEEK: 3 ;
APX NUMBER OF HOURS DURING TRADING HOURS: 3 ;
BRIEF DESCRIPTION OF DUTIES: PROVIDE PROPERTY & CASUALTY INSURANCE TO CLIENTS;
5.NewEdge Advisors*Yes Invest*409 Canal St*RIA*1/1/2024*producer wealth advisor*50 Hrs/50Hrs

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	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	THE CUSTOMER ALLEGES MISREPRESENTATION REGARDING A VARIABLE ANNUITY PURCHASED IN APRIL 2005. COMPENSATORY DAMAGES ARE NOT SPECIFIED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	11/03/2010
Complaint Pending?	No
Status:	Denied
Status Date:	05/04/2011
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	THE CUSTOMER ALLEGES MISREPRESENTATION REGARDING A VARIABLE ANNUITY PURCHASED IN APRIL 2005. COMPENSATORY DAMAGES ARE NOT SPECIFIED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	11/03/2010
Complaint Pending?	No
Status:	Denied
Status Date:	05/04/2011
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENT SERVICES, INC
Allegations:	ATTORNEY FOR CUSTOMER CLAIMS THE FINANCIAL ADVISOR FAILED TO FOLLOW THE CUSTOMER'S INSTRUCTION TO SELL VARIOUS EQUITY INVESTMENTS IN MAY 2008 AND PLACED UNAUTHORIZED TRANSACTIONS IN DECEMBER 2008. COMPENSATORY DAMAGES SPECIFIED AT $99,832.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$99,832.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/04/2009
Complaint Pending?	No
Status:	Denied

Status Date: 06/23/2009

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BANC OF AMERICA INVESTMENT SERVICES, INC

Allegations: ATTORNEY FOR CUSTOMER CLAIMS THE FINANCIAL ADVISOR FAILED TO FOLLOW THE CUSTOMER'S INSTRUCTION TO SELL VARIOUS EQUITY INVESTMENTS IN MAY 2008 AND PLACED UNAUTHORIZED TRANSACTIONS IN DECEMBER 2008. COMPENSATORY DAMAGES SPECIFIED AT $99,832.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $99,832.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 06/04/2009

Complaint Pending? No

Status: Denied

Status Date: 06/23/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED BASED ON CONTEMPORANEOUS NOTES RECORDED ELECTRONICALLY AS WELL AS RECORDED CALLS OF THE TRADES THAT THE CLIENT PLACED. REPRESENTATIVE FOLLOWED [CUSTOMER'S] INSTRUCTIONS IN BOTH MAY AND DECEMBER. REPRESENTATIVE SOLD THE SHARES AS INSTRUCTED BY THE CLIENT ON A RECORDED LINE. REPRESENTATIVE DID NOT EFFECT UNAUTHORIZED TRADES AT ANY TIME. [CLIENT] THEN CLAIMED THAT THE TRADES WERE UNAUTHORIZED. REPRESENTATIVE BROUGHT UP THE MATTER WITH [OTHER FIRM EMPLOYEE] (COMPLIANCE OFFICER/MANAGER) AND [OTHER FIRM EMPLOYEE](MANAGER.) [COMPLIANCE OFFICER/ MANAGER] CONFIRMED RECORDED TRADES.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: BANC OF AMERICA INVESTMENT SERVICES, INC.

Allegations:	CUSTOMER'S AGENT ALLEGES HE INSTRUCTED THE FINANCIAL ADVISOR TO SELL CERTAIN MUTUAL FUNDS IN SEPTEMBER 2007, AND THE TRADES WERE NOT EXECUTED.
Product Type:	Mutual Fund
Alleged Damages:	$19,027.38
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/15/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/28/2010
Settlement Amount:	$19,027.38
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENTS SERVICES, INC.
Allegations:	CUSTOMER'S AGENT THROUGH TRADING AUTHORIZATION ALLEGES HE INSTRUCTED THE FINANCIAL ADVISOR TO SELL CERTAIN MUTUAL FUNDS IN DECEMBER 2007, AND THE TRADES WERE NOT EXECUTED. COMPENSATORY DAMAGES ARE ALLEGED TO BE $19,027.38.
Product Type:	Mutual Fund
Alleged Damages:	$19,027.38
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/15/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/28/2010
Settlement Amount:	$19,027.38
Individual Contribution Amount:	$0.00
Broker Statement	ORIGINAL CLAIM DENIED BASED ON RECORDED CALLS OF THE CLIENT

PLACING UNSOLICITED TRADES WITHOUT ASSISTANCE FROM [REPRESENTATIVE] WHILE EMPLOYED AT [FORMER FIRM]. COMPLAINT REOPENED AND SETTLED AFTER[REPRESENTATIVE] LEFT COMPANY FOR ANOTHER FIRM SEEMINGLY AS A RETALIATORY ACTION. REPRESENTATIVE DEEMED NOT RESPONSIBLE FOR PAYMENT OR TRADES.

End of Report

This page is intentionally left blank.