IAPD Report

Neil Christopher Guarniere

CRD# 4603456

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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

Neil Christopher Guarniere (CRD# 4603456)

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 **08/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	12/23/2025
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	12/23/2025

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	KESTRA ADVISORY SERVICES, LLC	283330	Fort Worth, TX	09/16/2025 - 11/13/2025
B	KESTRA INVESTMENT SERVICES, LLC	42046	Fort Worth, TX	09/16/2025 - 11/13/2025
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GARDEN CITY, NY	01/13/2025 - 09/08/2025

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	1

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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	FINRA	General Securities Representative	Approved	12/23/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	12/23/2025
B	Alabama	Agent	Approved	01/05/2026
B	Alaska	Agent	Approved	01/05/2026
B	Arizona	Agent	Approved	01/05/2026
B	Arkansas	Agent	Approved	01/05/2026
B	California	Agent	Approved	01/05/2026
B	Colorado	Agent	Approved	01/05/2026
B	Connecticut	Agent	Approved	01/05/2026
B	Delaware	Agent	Approved	01/05/2026
B	District of Columbia	Agent	Approved	01/05/2026
B	Florida	Agent	Approved	01/05/2026
B	Georgia	Agent	Approved	01/05/2026

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Qualifications

	Regulator	Registration	Status	Date
B	Hawaii	Agent	Approved	01/05/2026
B	Idaho	Agent	Approved	01/05/2026
B	Illinois	Agent	Approved	01/05/2026
B	Indiana	Agent	Approved	01/05/2026
B	Iowa	Agent	Approved	01/05/2026
B	Kansas	Agent	Approved	01/05/2026
B	Kentucky	Agent	Approved	01/05/2026
B	Louisiana	Agent	Approved	01/05/2026
B	Maine	Agent	Approved	01/05/2026
B	Maryland	Agent	Approved	01/05/2026
B	Massachusetts	Agent	Approved	01/05/2026
B	Michigan	Agent	Approved	01/05/2026
B	Minnesota	Agent	Approved	01/05/2026
B	Mississippi	Agent	Approved	01/05/2026
B	Missouri	Agent	Approved	01/05/2026
B	Montana	Agent	Approved	01/05/2026
B	Nebraska	Agent	Approved	01/05/2026
B	Nevada	Agent	Approved	01/05/2026
B	New Hampshire	Agent	Approved	01/05/2026

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Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	01/05/2026
B	New Mexico	Agent	Approved	01/05/2026
B	New York	Agent	Approved	01/05/2026
B	North Carolina	Agent	Approved	01/05/2026
B	North Dakota	Agent	Approved	01/05/2026
B	Ohio	Agent	Approved	01/05/2026
B	Oklahoma	Agent	Approved	01/05/2026
B	Oregon	Agent	Approved	01/05/2026
B	Pennsylvania	Agent	Approved	01/05/2026
B	Rhode Island	Agent	Approved	01/05/2026
B	South Carolina	Agent	Approved	01/05/2026
B	South Dakota	Agent	Approved	01/05/2026
B	Tennessee	Agent	Approved	01/05/2026
B	Texas	Agent	Approved	12/23/2025
IA	Texas	Investment Adviser Representative	Approved	12/23/2025
B	Utah	Agent	Approved	01/05/2026
B	Vermont	Agent	Approved	01/05/2026
B	Virginia	Agent	Approved	01/05/2026
B	Washington	Agent	Approved	01/05/2026

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Qualifications

	Regulator	Registration	Status	Date
B	West Virginia	Agent	Approved	01/05/2026
B	Wisconsin	Agent	Approved	01/05/2026
B	Wyoming	Agent	Approved	01/05/2026

Branch Office Locations

ADVICE AND PLANNING SERVICES
Fort Worth, TX

ADVICE AND PLANNING SERVICES
3965 Dallas Parkway
Frisco TRAC
Frisco, TX 75034

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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
No information reported.		

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	03/23/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/29/2009

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	11/25/2017
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/05/2017

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.

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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	09/16/2025 - 11/13/2025	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	Fort Worth, TX
B	09/16/2025 - 11/13/2025	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	Fort Worth, TX
B	01/13/2025 - 09/08/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GARDEN CITY, NY
IA	01/13/2025 - 09/08/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GARDEN CITY, NY
B	01/24/2023 - 01/02/2025	J.P. MORGAN SECURITIES LLC	CRD# 79	LAKE GROVE, NY
IA	01/24/2023 - 01/02/2025	J.P. MORGAN SECURITIES LLC	CRD# 79	LAKE GROVE, NY
B	10/06/2022 - 12/16/2022	CETERA ADVISOR NETWORKS LLC	CRD# 13572	WOODBURY, NY
IA	10/06/2022 - 12/16/2022	CETERA ADVISOR NETWORKS LLC	CRD# 13572	WOODBURY, NY
B	01/25/2022 - 06/27/2022	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Richardson, TX
IA	01/25/2022 - 06/27/2022	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Richardson, TX
IA	10/14/2020 - 12/31/2021	CADARET GRANT & CO INC	CRD# 10641	JERICHO, NY
B	10/14/2020 - 12/31/2021	CADARET, GRANT & CO., INC.	CRD# 10641	JERICHO, NY
B	07/14/2020 - 09/16/2020	LINCOLN INVESTMENT	CRD# 519	AUSTIN, TX
IA	07/14/2020 - 09/16/2020	LINCOLN INVESTMENT	CRD# 519	AUSTIN, TX
IA	03/06/2020 - 03/11/2020	LOWENBERG GROUP, LLC	CRD# 290075	AUSTIN, TX
B	02/24/2020 - 03/03/2020	SCORE PRIORITY CORP.	CRD# 11826	NEW YORK, NY

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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	09/17/2019 - 11/12/2019	LION STREET ADVISORS, LLC	CRD# 167610	Austin, TX
B	09/16/2019 - 11/01/2019	LION STREET FINANCIAL, LLC	CRD# 165828	AUSTIN, TX
IA	12/04/2017 - 06/25/2019	CAPITAL ANALYSTS	CRD# 162200	Austin, TX
IA	12/04/2017 - 06/25/2019	LINCOLN INVESTMENT	CRD# 519	AUSTIN, TX
B	10/19/2015 - 06/25/2019	LINCOLN INVESTMENT	CRD# 519	AUSTIN, TX
B	02/12/2013 - 11/25/2013	LPL FINANCIAL LLC	CRD# 6413	MASSAPEQUA, NY
B	01/26/2012 - 03/22/2012	NEXT FINANCIAL GROUP, INC.	CRD# 46214	HOUSTON, TX
B	01/01/2010 - 02/11/2010	METLIFE SECURITIES INC.	CRD# 14251	MELVILLE, 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
12/2025 - Present	TIAA	Financial Consultant II	Y	Frisco, TX, United States
12/2025 - Present	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	Registered Representative	Y	Frisco, TX, United States
09/2025 - 11/2025	Kestra Advisory Services, LLC	Investment Advisor	Y	Fort Worth, TX, United States
09/2025 - 11/2025	Kestra Investment Services, LLC	Registered Representative	Y	Fort Worth, TX, United States
01/2025 - 09/2025	Bank of America, N.A.	FSA - Merrill	Y	Garden City, NY, United States
01/2025 - 09/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Registered Representative	Y	Garden CIty, NY, United States
01/2023 - 12/2024	J.P. Morgan Securities LLC	Registered Representative	Y	Lake Grove, NY, United States

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Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2023 - 12/2024	JPMorgan Chase Bank, N.A.	PC Investment Associate	Y	Lake Grove, NY, United States
10/2022 - 12/2022	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/ INVESTMENT ADVISOR REP	Y	EL SEGUNDO, CA, United States
10/2022 - 12/2022	WEALTH ADVISORY ASSOCIATES	FINANCIAL ADVISOR	Y	WOODBURY, NY, United States
07/2022 - 09/2022	JPMorgan Chase Bank, N.A.	Personal Financial Advisor	Y	Plano, TX, United States
01/2022 - 06/2022	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	Registered Representative	Y	Richardson, TX, United States
01/2022 - 06/2022	AMERIPRISE FINANCIAL SERVICES, LLC	Registered Representative	Y	Richardson, TX, United States
10/2020 - 01/2022	American Investment Planners LLC	Associate	N	Jericho, NY, United States
10/2020 - 12/2021	CADARET, GRANT & CO., INC.	Registered Representative	Y	Jericho, NY, United States
09/2020 - 10/2020	Brightside Academy Ohio LLC	Finance and Billing Analyst	N	Fort Washington, PA, United States
07/2020 - 09/2020	Lincoln Investment	Registered Representative	Y	Fort Washington, PA, United States
04/2020 - 06/2020	Unemployed	Unemployed	N	Austin, TX, United States
03/2020 - 03/2020	Lowenberg Group, LLC	Investment Adviser Representative	Y	AUSTIN, TX, United States
02/2020 - 02/2020	Score Priority Corp.	Registered Representative	Y	New York, NY, United States
12/2019 - 01/2020	Unemployed	Unemployed	N	Austin, TX, United States
09/2019 - 11/2019	Lion Street Advisors, LLC	Investment Advisor Representative	Y	Austin, TX, United States
09/2019 - 11/2019	Lion Street Financial, LLC	REGISTERED REPRESENTATIVE	Y	Austin, TX, United States
07/2019 - 11/2019	Integrated Wealth Strategies	Registered Representative	Y	Austin, TX, United States
11/2017 - 06/2019	CAPITAL ANALYSTS	REGISTRED REPRESENTATIVE	Y	WYNCOTE, PA, United States
09/2015 - 06/2019	Lincoln Investment	Registered Representative	Y	Wyncote, PA, United States

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Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2015 - 06/2019	Foster Financial Group	Financial Administrator	Y	Austin, TX, United States
04/2015 - 06/2019	Lincoln Investment	Registered Representative	Y	Wyncote, PA, 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.

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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.

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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	1

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 1

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	11/07/2025
Organization Investment-Related?	
Type of Court:	Arbitration
Name of Court:	
Location of Court:	
Action Pending?	No
Disposition:	Discharged
Disposition Date:	07/31/2026
If a compromise with creditor, provide:	
Name of Creditor:	Freedom Direct
Original Amount Owed:	$17,650.79
Terms Reached with Creditor:	Settled Debt for $11,875.32 The (5) Accounts were placed in consolidation as of 11/7/2025 through Freedom Direct, which were than paid off through a consolidation loan on 7/31/2026 via Achieve. The accounts were settled for less than the amount owed. My PayPal, Wayfair MasterCard, My Citi Rewards Master Card, Bank of America Visa Card, and Synchrony Bank Loan were the accounts affected. The consolidation loan via Achieve is currently being paid as agreed (every 2 weeks) and in good standing.

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End of Report

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