



IAPD Report

CHRISTOPHER WILLIAM CONWAY

CRD# 4662645

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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

CHRISTOPHER WILLIAM CONWAY (CRD# 4662645)

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 **08/28/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BQS FINANCIAL ADVISORS, LLC	CRD# 333795	08/19/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **5** 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	MUTUAL OF AMERICA SECURITIES LLC	27878	NEW YORK, NY	06/27/2003 - 08/07/2025
B	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	15356	LONG BEACH, CA	06/27/2003 - 11/23/2020

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



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 **5** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **BQS FINANCIAL ADVISORS, LLC**
Main Address: 575 FIFTH AVENUE
14TH FLOOR
NEW YORK, NY 10017
Firm ID#: 333795

	Regulator	Registration	Status	Date
	Arizona	Investment Adviser Representative	Approved	09/16/2025
	California	Investment Adviser Representative	Approved	08/19/2025
	Nevada	Investment Adviser Representative	Approved	08/24/2025
	New Mexico	Investment Adviser Representative	Approved	08/29/2025
	Pennsylvania	Investment Adviser Representative	Approved	09/02/2025

Branch Office Locations

BQS FINANCIAL ADVISORS, LLC
575 FIFTH AVENUE
14TH FLOOR
NEW YORK, NY 10017




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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/30/2016

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/26/2003

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/28/2003

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Chartered Financial Consultant

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	06/27/2003 - 08/07/2025	MUTUAL OF AMERICA SECURITIES LLC	CRD# 27878	NEW YORK, NY
B	06/27/2003 - 11/23/2020	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	CRD# 15356	LONG BEACH, 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
08/2025 - Present	BQS Financial Advisors, LLC	Investment Adviser Representative	Y	New York, NY, United States
07/2025 - Present	BQS Financial Advisors, LLC	Managing Partner	Y	Los Angeles, CA, United States
06/2024 - 07/2025	Mutual of America Life Insurance Company	Chief Revenue Officer	Y	New York, NY, United States
01/2022 - 06/2024	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	EXECUTIVE VICE PRESIDENT	Y	Los Angeles, CA, United States
01/2014 - 01/2022	Mutual of America Life Insurance Company	Senior Regional Vice President	Y	Westchester, IL, 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
Customer Dispute	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: MUTUAL OF AMERICA LIFE INSURANCE COMPANY ("MUTUAL")

Allegations: A CUSTOMER ALLEGED THAT CHRISTOPHER CONWAY SHOULD HAVE KNOWN THAT A REGISTERED REPRESENTATIVE UNDER HIS SUPERVISION DID NOT FULLY ADVISE THE CUSTOMER THAT A SEPTEMBER 2, 2010 TRANSFER OF THE CUSTOMER'S METLIFE IRA ANNUITY TO THE CUSTOMER'S ACCOUNT IN A 403(B) THRIFT PLAN AT MR. CONWAY'S EMPLOYER, MUTUAL OF AMERICA LIFE INSURANCE COMPANY WOULD RESULT IN A SURRENDER FEE AND LOSS OF FINANCIAL BENEFITS INCLUDING A GUARANTEED MINIMUM INCOME BASE. ON AUGUST 14, 2010, THE REGISTERED REPRESENTATIVE, WHO IS A SALARIED NON-COMMISSIONED EMPLOYEE OF MUTUAL OF AMERICA, PROVIDED A GROUP PRESENTATION TO EMPLOYEES OF THE CUSTOMER'S EMPLOYER ON THE BENEFITS AVAILABLE TO THEM UNDER THE 403(B) THRIFT PLAN (THE "PLAN") OFFERED BY THE EMPLOYER AND FUNDED BY A MUTUAL OF AMERICA GROUP VARIABLE ANNUITY CONTRACT. AT THE REQUEST OF THE CUSTOMER, THE REGISTERED REPRESENTATIVE MET WITH THE CUSTOMER ON AUGUST 24, 2010 TO DISCUSS THE PLAN. THE CUSTOMER PROVIDED THE REGISTERED REPRESENTATIVE WITH INFORMATION ABOUT THE CUSTOMER'S METLIFE IRA AND OLD MUTUAL ROTH IRA. THE CUSTOMER ADVISED THAT SHE WAS PLANNING ON RETIRING WITHIN A YEAR AND THAT SHE DID NOT WANT HER INVESTMENTS SPREAD ALL OVER DIFFERENT PROVIDERS AND EXPRESSED AN INTEREST IN CONSOLIDATING HER INVESTMENTS AT MUTUAL OF AMERICA. THE PAPERWORK PROVIDED BY THE CUSTOMER INDICATED THAT THE CUSTOMER HAD A METLIFE IRA. THE REGISTERED REPRESENTATIVE ASKED THE CUSTOMER IF SHE WOULD INCUR A SURRENDER CHARGE ON



THE METLIFE IRA AND THE CUSTOMER SAID SHE DID NOT BELIEVE THERE WAS A SURRENDER CHARGE. IN ADDITION, IN PAPERWORK COMPLETED BY THE CUSTOMER REGARDING THE ROTH IRA, THE CUSTOMER INDICATED THAT THERE WERE NO SURRENDER CHARGES. THE CUSTOMER ELECTED TO ROLLOVER HER METLIFE IRA TO THE PLAN AND HER OLD MUTUAL ROTH IRA TO A MUTUAL OF AMERICA ROTH IRA AND COMPLETED THE NECESSARY DOCUMENTATION TO COMPLETE BOTH TRANSFERS. IT IS NOTED THAT NEITHER THE PLAN NOR THE MUTUAL OF AMERICA IRA HAS FRONT END CHARGES OR SURRENDER FEES. PRIOR TO THE TRANSFER OF THE OLD MUTUAL ROTH IRA, IT WAS DISCOVERED THAT SURRENDER CHARGES WOULD APPLY, AND THE REGISTERED REPRESENTATIVE DETERMINED THAT THE TRANSACTION WOULD NOT BE SUITABLE. AS A RESULT, THE ROLLOVER OF THE ROTH IRA WAS NOT IMPLEMENTED. THE METLIFE IRA WAS TRANSFERRED ON SEPTEMBER 2, 2010. (IT SHOULD BE NOTED THAT THE CUSTOMER ALLEGED THAT THE MEETING WITH THE REGISTERED REPRESENTATIVE AND THE TRANSFER OF FUNDS OCCURRED IN MAY 2010. MUTUAL OF AMERICA'S RECORDS CLEARLY SHOW THAT THE MEETING AND TRANSFER TOOK PLACE ON THE AUGUST AND SEPTEMBER DATES STATED ABOVE.) SUBSEQUENTLY, THE FINANCIAL ADVISER WHO HAD ORIGINALLY PUT THE CUSTOMER, WHO IS OVER AGE 70, INTO THE METLIFE IRA IN 2007 ADVISED THAT A SURRENDER CHARGE APPLIED TO THE METLIFE IRA AND THAT IT HAD A GUARANTEED MINIMUM INCOME BASE THAT BECAME EFFECTIVE IN 2017. THE CUSTOMER AND COMPANY SOUGHT TO REVERSE THE TRANSACTION AND RETURN THE CUSTOMER'S FUNDS TO THE METLIFE IRA. MUTUAL OF AMERICA PROMPTLY SENT THE APPROPRIATE PAPERWORK TO THE CUSTOMER'S EMPLOYER, AS REQUIRED. THE EMPLOYER WAS ALSO INSTRUCTED TO COMPLETE AND CERTIFY THE WITHDRAWAL FORM AND THEN FORWARD THE FORMS TO THE CUSTOMER TO COMPLETE AND SIGN THE WITHDRAWAL REQUEST AND RETURN THE FORMS TO MUTUAL OF AMERICA. THE CUSTOMER RECEIVED THE FORMS AND FORWARDED THEM TO HER FINANCIAL ADVISOR. THE ADVISOR TELEPHONED MR. CONWAY AND REQUESTED INFORMATION TO ASSIST IN COMPLETING THE FORMS. MR. CONWAY PROVIDED THE REQUESTED ASSISTANCE. THE COMPLETED FORMS WERE NEVER RETURNED TO THE COMPANY TO REVERSE THE TRANSACTION. WHILE THE CUSTOMER ALSO ALLEGED THAT MR. CONWAY ACTED IN AN UNPROFESSIONAL MANNER DURING HIS CONVERSATION WITH HER FINANCIAL ADVISER WHEN HE WAS ASSISTING THE ADVISER IN COMPLETING THE FORMS TO REVERSE THE ROLLOVER, THE CUSTOMER WAS NOT A PARTY TO THAT CONVERSATION. MR. CONWAY CONSISTENTLY CONDUCTED HIMSELF IN A PROFESSIONAL MANNER WHEN HELPING THE ADVISER COMPLETE THE TRANSFER FORMS.

Product Type: Annuity-Variable

Alleged Damages: \$19,004.06

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: 02/24/2011

Complaint Pending? No

Status: Settled



Status Date: 05/10/2011

Settlement Amount: \$17,421.99

Individual Contribution Amount: \$0.00

Broker Statement

WHEN THE CUSTOMER CONTACTED THE COMPANY REGARDING THE SURRENDER FEES AND LOSS OF FINANCIAL BENEFITS UNDER HER METLIFE IRA ANNUITY, THE CUSTOMER REQUESTED A REVERSAL OF THE ROLLOVER TRANSACTION TO OCCUR WITHIN A 60 DAY PERIOD OF WHICH AFTERWARDS METLIFE WOULD NOT ACCEPT A REVERSAL. THE COMPANY WROTE TO THE EMPLOYER, THE PLAN ADMINISTRATOR OF THE PLAN, ADVISING THEM OF THE TRANSFER REQUEST AND PROVIDING THEM WITH THE NECESSARY FORMS THAT THEY, AS PLAN ADMINISTRATOR, MUST COMPLETE. THE EMPLOYER WAS ALSO INSTRUCTED TO COMPLETE AND CERTIFY THE WITHDRAWAL FORM AND THEN FORWARD THE FORMS TO THE CUSTOMER FOR HER TO COMPLETE AND SIGN THE WITHDRAWAL REQUEST AND RETURN THE FORMS TO THE COMPANY. THE CUSTOMER RECEIVED THE FORMS AND FORWARDED THEM TO HER FINANCIAL ADVISOR. THE ADVISOR TELEPHONED MR. CONWAY AND REQUESTED INFORMATION TO ASSIST IN COMPLETING THE FORMS. MR. CONWAY PROVIDED THE REQUESTED ASSISTANCE. HOWEVER, COMPLETED FORMS WERE NEVER RETURNED TO THE COMPANY TO REVERSE THE TRANSACTION. SINCE THE 60 DAY PERIOD EXPIRED AND METLIFE WOULD NO LONGER ACCEPT THE REVERSAL, THE COMPANY SETTLED THE MATTER TO THE CUSTOMER'S SATISFACTION.



End of Report

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