



IAPD Report

KEVIN JAMES FARROW

CRD# 4840279

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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

KEVIN JAMES FARROW (CRD# 4840279)

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 **09/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA INVESTMENT SERVICES LLC	CRD# 15340	04/09/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	04/11/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	AEGIS CAPITAL CORP.	15007	Sarasota, FL	07/31/2023 - 04/17/2025
B	AEGIS CAPITAL CORP.	15007	NEW YORK, NY	07/27/2023 - 04/17/2025
IA	LPL FINANCIAL LLC	6413	BRADENTON, FL	05/19/2022 - 04/24/2023

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	4
Termination	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 3 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA INVESTMENT SERVICES LLC**
Main Address: 400 FIRST ST. S. SUITE 300
ST. CLOUD, MN 56301
Firm ID#: 15340

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	04/09/2025
B FINRA	Invest. Co and Variable Contracts	Approved	04/09/2025
B Alabama	Agent	Approved	04/10/2025
B Florida	Agent	Approved	04/10/2025
B Massachusetts	Agent	Approved	05/28/2025

Branch Office Locations

CETERA INVESTMENT SERVICES LLC
4041 CATTLEMAN RD
SARASOTA, FL 34233

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**
Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096
Firm ID#: 105644

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	04/11/2025

Branch Office Locations



Qualifications

CETERA INVESTMENT ADVISERS LLC
4041 CATTLEMAN RD
SARASOTA, FL 34233



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
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No information reported.




General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/06/2005
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/22/2004

State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	05/11/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/21/2004

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	07/31/2023 - 04/17/2025	AEGIS CAPITAL CORP.	CRD# 15007	Sarasota, FL
B	07/27/2023 - 04/17/2025	AEGIS CAPITAL CORP.	CRD# 15007	NEW YORK, NY
IA	05/19/2022 - 04/24/2023	LPL FINANCIAL LLC	CRD# 6413	BRADENTON, FL
B	05/18/2022 - 04/24/2023	LPL FINANCIAL LLC	CRD# 6413	BRADENTON, FL
IA	11/27/2018 - 05/24/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BRADENTON, FL
B	11/16/2018 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BRADENTON, FL
IA	01/17/2018 - 11/23/2018	SAXONY CAPITAL MANAGEMENT, LLC	CRD# 122692	SAINT PETERSBURG, F
B	12/08/2017 - 11/23/2018	SAXONY SECURITIES, INC.	CRD# 115547	ST. LOUIS, MO
IA	11/19/2015 - 10/18/2017	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	CRD# 144426	ORLANDO, FL
B	09/18/2015 - 10/18/2017	INTERNATIONAL ASSETS ADVISORY, LLC	CRD# 10645	ORLANDO, FL
IA	11/19/2015 - 12/31/2015	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	CRD# 144426	MAITLAND, FL
IA	08/16/2011 - 08/21/2015	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ORLANDO, FL
B	07/06/2011 - 08/21/2015	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ORLANDO, FL
IA	12/22/2009 - 06/10/2011	FIFTH THIRD SECURITIES, INC.	CRD# 628	ALTAMONTE SPRINGS,
B	12/16/2009 - 06/10/2011	FIFTH THIRD SECURITIES, INC.	CRD# 628	ALTAMONTE SPRINGS,
IA	05/15/2007 - 09/01/2009	WELLS FARGO ADVISORS, LLC	CRD# 19616	ORLANDO, FL



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	02/16/2006 - 09/01/2009	WELLS FARGO ADVISORS, LLC	CRD# 19616	ORLANDO, FL
B	11/23/2004 - 09/14/2005	NYLIFE SECURITIES INC.	CRD# 5167	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
04/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SARASOTA, FL, United States
04/2025 - Present	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	SAINT CLOUD, MN, United States
07/2023 - 04/2025	Aegis Capital Corp	Registered Representative, IAR	Y	Melville, NY, United States
04/2023 - 07/2023	Unemployed	N/A	N	Sarasota, FL, United States
05/2022 - 03/2023	LPL FINANCIAL LLC	Registered representative	Y	BRADENTON, FL, United States
10/2018 - 03/2023	Suncoast CU	Credit Union Employee	Y	Tampa, FL, United States
10/2018 - 05/2022	CUNA Brokerage Services, Inc.	Registered Representative	Y	Waverly, IA, United States
12/2017 - 11/2018	Saxony Capital Management	Investment Advisor Representative	Y	St. Louis, MO, United States
12/2017 - 11/2018	Saxony Securities	Registered Representative	Y	St. Louis, MO, United States
09/2015 - 10/2017	INTERNATIONAL ASSETS ADVISORY, LLC	REGISTERED REP	Y	ORLANDO, FL, 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) BRUIN EQUITY HOLDINGS, PURCHASE AND SALE OF REAL ESTATE, 100% OWNER, LESS THAN 1/HR/WK.



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	4
Termination	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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SunTrust Investment Services, Inc.
Allegations:	Client alleges Kevin Farrow misrepresented a variable annuity as a fixed annuity with a 5% return
Product Type:	Annuity-Variable
Alleged Damages:	\$37,504.00
Alleged Damages Amount Explanation (if amount not exact):	This represents surrender cost and 5% return requested by client
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:	06/21/2016
Complaint Pending?	No
Status:	Settled
Status Date:	10/04/2016



Settlement Amount: \$24,758.12

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC

Allegations: CLIENT ALLEGES KEVIN FARROW MISREPRESENTED A VARIABLE ANNUITY AS A FIXED ANNUITY WITH A 5% RETURN

Product Type: Annuity-Variable

Alleged Damages: \$37,504.00

Alleged Damages Amount Explanation (if amount not exact): THIS REPRESENTS SURRENDER COST AND 5% RETURN REQUESTED BY CLIENT

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: 06/21/2016

Complaint Pending? No

Status: Settled

Status Date: 10/04/2016

Settlement Amount: \$24,758.12

Individual Contribution Amount: \$0.00

Broker Statement I had worked with [REDACTED] for numerous years. When I took over their portfolio it was far more aggressive and I highly suggested bringing it to a more conservative approach. I presented several options including this annuity, most of which we utilized in the portfolio. Mentioned clients had this annuity for several years and made additions to it on their own without being solicited by me. Not only did we discuss this product in great detail prior to making the purchase but we also reviewed regularly including the underlying investment choices. These clients have a long history of investing and were well aware of what they owned. This complaint is in my opinion is very frivolous.

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SunTrust Investment Services, Inc.

Allegations: Client, through his attorney, alleged investments were unsuitable and client suitability profile information was false



Product Type: Unit Investment Trust

Alleged Damages: \$5,315.00

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: 03/17/2016

Complaint Pending? No

Status: Settled

Status Date: 04/25/2016

Settlement Amount: \$5,302.51

Individual Contribution Amount: \$0.00

Reporting Source: Individual

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

Allegations: CLIENT, THROUGH HIS ATTORNEY, ALLEGED INVESTMENTS WERE UNSUITABLE AND CLIENT SUITABILITY PROFILE INFORMATION WAS FALSE.

Product Type: Unit Investment Trust

Alleged Damages: \$5,315.00

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: 03/17/2016

Complaint Pending? No

Status: Settled

Status Date: 04/25/2016

Settlement Amount: \$5,302.51

Individual Contribution Amount: \$0.00

Broker Statement I obtained the client profile information directly from the client and reported verbatim on the new account documentation. There was also a bank representative present during that meeting who also witnessed the questions asked as well as the client responses. Further client signed off new account form with all information listed as answered. Client is unhappy with loss of value while market is slightly down. SunTrust has slandered me upon leaving the firm for the



purposes of retaining client relationships which is likely a factor in this complaint.

Disclosure 3 of 4

Reporting Source: Firm

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

Allegations: Product not adequately explained to client. Client stated he was not told about market risk or a surrender charge

Product Type: Annuity-Variable

Alleged Damages: \$12,572.00

Alleged Damages Amount Explanation (if amount not exact): Initial damage amount unspecified by client. Firm initially considered damage amount to be surrender charge.

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 09/21/2015

Complaint Pending? No

Status: Settled

Status Date: 02/01/2016

Settlement Amount: \$28,026.45

Individual Contribution Amount: \$0.00

Reporting Source: Individual

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

Allegations: PRODUCT NOT ADEQUATELY EXPLAINED TO CLIENT. CLIENT STATED HE WAS NOT TOLD ABOUT MARKET RISK OR A SURRENDER CHARGE.

Product Type: Annuity-Variable

Alleged Damages: \$12,572.00

Alleged Damages Amount Explanation (if amount not exact): INITIAL DAMAGE AMOUNT UNSPECIFIED BY CLIENT. FIRM INITIALLY CONSIDERED DAMAGE AMOUNT TO BE SURRENDER CHARGE.

Is this an oral complaint? Yes

Is this a written complaint? No

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



Customer Complaint Information

Date Complaint Received: 09/21/2015

Complaint Pending? No

Status: Settled

Status Date: 02/01/2016

Settlement Amount: \$28,026.45

Individual Contribution Amount: \$0.00

Broker Statement I DISAGREE WITH THE SETTLEMENT IN THIS CASE. IT WAS SETTLED AFTER I HAD LEFT THE FIRM AND I HAD NO FINANCIAL RESPONSIBILITY IN THE SETTLEMENT. THE CLIENT KNEW EXACTLY WHAT HE WAS PURCHASING. I HAD EXTENSIVE CONVERSATIONS WITH HIM AND KEPT MORE THAN ADEQUATE NOTATIONS.

Disclosure 4 of 4

Reporting Source: Firm

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

Allegations: CLIENT ALLEGES THAT DURING LATE 2014 AND EARLY 2015, FARROW MADE UNSUITABLE RECOMMENDATIONS SURROUNDING THE SURRENDER OF FIXED ANNUITIES FOR THE PURPOSE OF PURCHASING A VARIABLE ANNUITY AND THREE UNIT INVESTMENT TRUSTS.

Product Type: Annuity-Variable Unit Investment Trust

Alleged Damages: \$99,511.00

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: 06/30/2015

Complaint Pending? No

Status: Settled

Status Date: 08/31/2015

Settlement Amount: \$153,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

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



Allegations: CLIENT ALLEGES THAT DURING LATE 2014 AND EARLY 2015, FARROW MADE UNSUITABLE RECOMMENDATIONS SURROUNDING THE SURRENDER OF FIXED ANNUITIES FOR THE PURPOSE OF PURCHASING A VARIABLE ANNUITY AND THREE UNIT INVESTMENT TRUSTS.

Product Type: Annuity-Variable
Unit Investment Trust

Alleged Damages: \$99,511.00

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: 06/30/2015

Complaint Pending? No

Status: Settled

Status Date: 08/31/2015

Settlement Amount: \$153,000.00

**Individual Contribution
Amount:** \$0.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: SUNTRUST INVESTMENT SERVICES INC.

Termination Type: Discharged

Termination Date: 07/22/2015

Allegations: CLIENT ALLEGES THAT DURING LATE 2014 AND EARLY 2015, FARROW MADE UNSUITABLE RECOMMENDATIONS SURROUNDING THE SURRENDER OF FIXED ANNUITIES FOR THE PURPOSE OF PURCHASING A VARIABLE ANNUITY AND THREE UNIT INVESTMENT TRUSTS.

Product Type: Annuity-Variable
Unit Investment Trust

Reporting Source: Individual

Firm Name: SUN TRUST INVESTMENT SERVICES INC.

Termination Type: Discharged

Termination Date: 07/22/2015

Allegations: CLIENT ALLEGES THAT DURING LATE 2014 AND EARLY 2015, FARROW MADE UNSUITABLE RECOMMENDATIONS SURROUNDING THE SURRENDER OF FIXED ANNUITIES FOR THE PURPOSE OF PURCHASING A VARIABLE ANNUITY AND THREE UNIT INVESTMENT TRUSTS.

Product Type: Annuity-Variable
Unit Investment Trust

Broker Statement FORMER BUSINESS PARTNER I SHARED A JOINT REP CODE WITH MADE THE ALLEGED RECOMMENDATION WITHOUT MY PRESENCE.



End of Report

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