



## IAPD Report

# PAMELA KRYSTAL MAH

CRD# 4884493

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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

### PAMELA KRYSTAL MAH (CRD# 4884493)

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 **12/15/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	AMERICAN INDEPENDENT SECURITIES GROUP, LLC	CRD# 135288	09/06/2016
<b>IA</b>	AMERICAN INDEPENDENT SECURITIES GROUP, LLC	CRD# 135288	09/22/2016
<b>B</b>	COLORADO FINANCIAL SERVICE CORPORATION	CRD# 104343	02/09/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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>IA</b>	AMERICAN INDEPENDENT SECURITIES GROUP, LLC	135288	Honolulu, HI	09/06/2016 - 09/07/2016
<b>B</b>	NATIONAL PLANNING CORPORATION	29604	HONOLULU, HI	02/16/2010 - 09/06/2016
<b>IA</b>	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	HONOLULU, HI	02/16/2010 - 09/06/2016

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



## Report Summary

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 11 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **AMERICAN INDEPENDENT SECURITIES GROUP, LLC**

Main Address: 664 S RIVERSHORE LANE STE 150  
EAGLE, ID 83616

Firm ID#: 135288

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	09/06/2016
B FINRA	General Securities Representative	Approved	09/06/2016
B FINRA	Investment Banking Representative	Approved	05/31/2023
B California	Agent	Approved	09/14/2018
B Georgia	Agent	Approved	07/13/2021
B Hawaii	Agent	Approved	09/22/2016
IA Hawaii	Investment Adviser Representative	Approved	09/22/2016
B Idaho	Agent	Approved	08/15/2023
B Nevada	Agent	Approved	09/06/2016
B North Dakota	Agent	Approved	08/21/2023
B Oregon	Agent	Approved	09/06/2016
IA Puerto Rico	Investment Adviser Representative	Approved	01/08/2026
B Texas	Agent	Approved	09/06/2016



## Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	02/28/2023
B Washington	Agent	Approved	09/30/2016

## Branch Office Locations

**AMERICAN INDEPENDENT SECURITIES GROUP, LLC**  
615 Piikoi St #1509  
Honolulu, HI 96814

**AMERICAN INDEPENDENT SECURITIES GROUP, LLC**  
Henderson, NV

## Employment 2 of 2

Firm Name: **COLORADO FINANCIAL SERVICE CORPORATION**  
Main Address: 188 INVERNESS DRIVE WEST  
STE 100  
CENTENNIAL, CO 80112  
Firm ID#: 104343

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	02/09/2023
B FINRA	General Securities Representative	Approved	02/09/2023
B FINRA	Investment Banking Representative	Approved	05/31/2023
B Hawaii	Agent	Approved	04/06/2023

## Branch Office Locations

**COLORADO FINANCIAL SERVICE CORPORATION**  
615 PIIKOI ST  
SUITE 1509  
HONOLULU, HI 96814



## 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 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	09/15/2007

#### General Industry/Product Exams

Exam	Category	Date
 Investment Banking Registered Representative Examination (S79TO)	Series 79TO	05/30/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/04/2005

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	01/05/2008

### 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
IA	09/06/2016 - 09/07/2016	AMERICAN INDEPENDENT SECURITIES GROUP, LLC	CRD# 135288	Honolulu, HI
B	02/16/2010 - 09/06/2016	NATIONAL PLANNING CORPORATION	CRD# 29604	HONOLULU, HI
IA	02/16/2010 - 09/06/2016	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	HONOLULU, HI
IA	02/27/2009 - 12/31/2010	WEALTH AND INCOME STRATEGIES	CRD# 116675	HONOLULU, HI
B	12/17/2008 - 02/17/2010	FINANCIAL ADVISERS OF AMERICA, LLC	CRD# 142170	HONOLULU, HI
IA	01/07/2008 - 12/11/2008	AIG RETIREMENT ADVISORS, INC.	CRD# 42803	HONOLULU, HI
B	10/18/2007 - 12/11/2008	AIG RETIREMENT ADVISORS, INC.	CRD# 42803	HONOLULU, HI
B	02/15/2006 - 09/13/2007	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	HONOLULU, HI
IA	06/07/2005 - 08/31/2005	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	HONOLULU, HI
B	03/07/2005 - 08/31/2005	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC

### 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
02/2023 - Present	Colorado Financial Service Corporation	Investment Banker	Y	Honolulu, HI, United States
09/2016 - Present	American Independent Securities Group	Registered Representative	Y	Eagle, ID, United States
02/2010 - 09/2016	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	HONOLULU, HI, United States



## Registration & Employment History

### 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.PAMELA K. MAH LLC, 615 Piikoi St. #1509 Honolulu, HI 96814, Rental and office equipment lease, less than 10 HOURS TOTAL, 0 DURING TRADING HOURS. Compensated by negotiated rental agreement.

2.PAMELA K. MAH LLC, 615 Piikoi St. #1509 Honolulu, HI 96814, Notary services, less than 10 HOURS TOTAL, 0 DURING TRADING HOURS, Compensated by flat fee per notary.

3.Comprehensive Financial Strategies. 615 Piikoi St. #1509 Honolulu, HI 96814. Consulting Services. Shareholder, Independent Contractor. Independent Insurance Agency, Life, Health, DI, LTC, P&C. 10 hrs/week, not during securities trading hours. Not investment related. -- Insurance start date 1/15/2012 now under this DBA

4.Comprehensive Tax Strategies. 615 Piikoi St. #1509 Honolulu, HI 96814. Not investment related. Owner of tax practice. Start 3/2021 1 hr/week, 0 during trading hours.

5. Investment Advisory/Consulting; investment-related; 615 Piikoi St. #1509 Honolulu, HI 96814; Investment Advisor & Consultant with American Independent Securities Group; 40+hrs per week; providing Financial Advisory Variable and Fixed Indexed Insurance Policies through American Independent Securities Group. DBA

MBA. from University of Hawaii

AEP. Accredited Estate Planners

AFI. from FI360

MRFC. Master Registered Financial Consultant

CLU. from the American College

SCPM. Stanford Certified Project Manager



## 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
Termination	1

### 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

<b>Reporting Source:</b>	Firm
<b>Firm Name:</b>	FINANCIAL ADVISERS OF AMERICA, LLC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	02/17/2010
<b>Allegations:</b>	FINANCIAL ADVISERS OF AMERICA (FAA) DISCOVERED THAT ITS REGISTRANT, PAMELA MAH, HAD BECOME DUALLY REGISTERED WITH A SECOND BROKER DEALER WITHOUT CONSENT OR NOTIFICATION. MS. MAH IS CLASSIFIED AS AN ADMINISTRATIVE ASSISTANT WITH FAA. ON FEBRUARY 16, 2010, MS. MAH CONDUCTED MEETINGS WITH FAA CLIENTS AT A BRANCH OFFICE OF THE SECOND BROKER DEALER. THESE CLIENT'S ACCOUNTS ARE REPRESENTED BY HER FAA OSJ MANAGER.

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<b>Product Type:</b>	No Product
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<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	FINANCIAL ADVISERS OF AMERICA, LLC
<b>Termination Type:</b>	Voluntary Resignation
<b>Termination Date:</b>	01/31/2010
<b>Allegations:</b>	PER THE U5 FILING BY FINANCIAL ADVISORS OF AMERICA("FAA"), DATED 06/21/2010: AFTER FURTHER REVIEW, FAA ACCEPTS MS. MAH'S RESIGNATION AS VOLUNTARY AND EFFECTIVE AS OF 1/31/2010.

<b>Product Type:</b>	No Product
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## **End of Report**

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