



## IAPD Report

# CHRISTOPHER MICHAEL HEILMAN

CRD# 5191836

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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

### CHRISTOPHER MICHAEL HEILMAN (CRD# 5191836)

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 **05/27/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	08/19/2021
<b>IA</b>	KESTRA PRIVATE WEALTH SERVICES, LLC	CRD# 155193	08/19/2021

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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>	TRUIST ADVISORY SERVICES, INC.	283390	CHESAPEAKE, VA	09/27/2016 - 08/19/2021
<b>B</b>	TRUIST INVESTMENT SERVICES, INC.	17499	NORFOLK, VA	05/31/2013 - 08/19/2021
<b>IA</b>	SUNTRUST INVESTMENT SERVICES, INC.	17499	NORFOLK, VA	05/31/2013 - 12/31/2016

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

### Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**  
Main Address: 5707 SOUTHWEST PARKWAY  
BUILDING 2, SUITE 400  
AUSTIN, TX 78735  
Firm ID#: 42046

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	08/19/2021
<b>B</b>	Alabama	Agent	Approved	08/19/2021
<b>B</b>	California	Agent	Approved	09/13/2024
<b>B</b>	Colorado	Agent	Approved	03/19/2024
<b>B</b>	Florida	Agent	Approved	08/19/2021
<b>B</b>	Georgia	Agent	Approved	08/19/2021
<b>B</b>	Illinois	Agent	Approved	08/19/2021
<b>B</b>	Indiana	Agent	Approved	08/19/2021
<b>B</b>	Kansas	Agent	Approved	08/19/2021
<b>B</b>	Louisiana	Agent	Approved	08/19/2021
<b>B</b>	Maryland	Agent	Approved	08/19/2021
<b>B</b>	Massachusetts	Agent	Approved	08/19/2021
<b>B</b>	Michigan	Agent	Approved	08/19/2021



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Mississippi	Agent	Approved	08/19/2021
<b>B</b> Nevada	Agent	Approved	08/19/2021
<b>B</b> New York	Agent	Approved	08/19/2021
<b>B</b> North Carolina	Agent	Approved	08/20/2021
<b>B</b> Ohio	Agent	Approved	08/19/2021
<b>B</b> Oklahoma	Agent	Approved	08/19/2021
<b>B</b> Pennsylvania	Agent	Approved	08/19/2021
<b>B</b> South Carolina	Agent	Approved	08/19/2021
<b>B</b> Texas	Agent	Approved	08/19/2021
<b>B</b> Virginia	Agent	Approved	08/19/2021

### Branch Office Locations

#### NFP ADVISOR SERVICES, LLC

3704 Pacific Avenue  
Suite 200  
Virginia Beach, VA 23451

#### NFP ADVISOR SERVICES, LLC

4376 Lankford Hwy  
Unit B  
Exmore, VA 23350

### Employment 2 of 2

Firm Name: **KESTRA PRIVATE WEALTH SERVICES, LLC**  
Main Address: 5707 SOUTHWEST PARKWAY  
BLDG. 2 STE 400  
AUSTIN, TX 78735  
Firm ID#: 155193

Regulator	Registration	Status	Date
<b>IA</b> Virginia	Investment Adviser Representative	Approved	08/19/2021

### Branch Office Locations



## Qualifications

**KESTRA PRIVATE WEALTH SERVICES, LLC**

4445 Corporation Lane  
Suite 218  
Virginia Beach, VA 23462

**KESTRA PRIVATE WEALTH SERVICES, LLC**

4376 Lankford Hwy  
Unit B  
EXMORE, VA 23350



## 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 1 state securities law exam.**




#### 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
 Futures Managed Funds Examination (S31)	Series 31	10/19/2006
 General Securities Representative Examination (S7)	Series 7	09/15/2006

#### State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	10/12/2006
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### 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	09/27/2016 - 08/19/2021	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	CHESAPEAKE, VA
B	05/31/2013 - 08/19/2021	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	NORFOLK, VA
IA	05/31/2013 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	NORFOLK, VA
IA	03/31/2010 - 06/03/2013	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	VIRGINIA BEACH, VA
B	03/26/2010 - 06/03/2013	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	VIRGINIA BEACH, VA
B	06/17/2008 - 03/26/2010	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	PORTSMOUTH, VA
IA	06/17/2008 - 03/26/2010	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	PORTSMOUTH, VA
B	10/26/2007 - 06/17/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	VIRGINIA BEACH, VA
IA	10/26/2007 - 06/17/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	VIRGINIA BEACH, VA
B	04/02/2007 - 07/30/2007	MORGAN STANLEY & CO., INCORPORATED	CRD# 8209	VIRGINIA BEACH, VA
IA	04/02/2007 - 07/30/2007	MORGAN STANLEY & CO., INCORPORATED	CRD# 8209	VIRGINIA BEACH, VA
IA	10/13/2006 - 04/02/2007	MORGAN STANLEY	CRD# 7556	VIRGINIA BEACH, VA
B	09/18/2006 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	VIRGINIA BEACH, VA

#### 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
08/2021 - Present	Kestra Investment Services, LLC	Registered Rep	Y	Virginia Beach, VA, United States



### Registration & Employment History

#### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2021 - Present	Kestra Private Wealth Services, LLC	Investment Advisor	Y	Virginia Beach, VA, United States
02/2021 - 08/2021	Truist Investment Services, Inc.	Private Financial Advisor	Y	Charlotte, NC, United States
09/2016 - 02/2021	SunTrust Advisory Services	Advisor	Y	Atlanta, GA, United States
05/2013 - 02/2021	SUNTRUST INVESTMENT SERVICES, INC.	FINANCIAL ADVISOR	Y	ATLANTA, GA, 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.

Name: 3259 Pantanal Lane Kissimmee Florida Rental Property Investment Related: No Address: 3159 Pantanal Lane Kissimmee FL 34747 Nature of Business: Real Estate Position, Title or Relationship: Owner of property, but property manager handles all operations. Start Date: 8/1/2021 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Owner. No direct activities duties or obligations.

Name: Freedom Fiduciary Advisors Investment Related: Yes Address: 4445 Corporation Lane Ste 218 Virginia Beach VA 23462 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Insurance; Investment Advisory services through an independent outside RIA Position, Title or Relationship: Managing Partner Financial Advisor Start Date: 8/19/2021 Hours per month: 100%+ (More than 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Provide financial planning, investment advice, security selection, and portfolio management.

Name: 3159 PANTANAL LANE KISSIMMEE FL 34747 POSITION: owner NATURE: Real Estate INVESTMENT RELATED: Yes # OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/03/2022 ADDRESS: 3159 Pantanal Lane, Kissimmee FL 34747 DESCRIPTION: None. Property manager handles.

Name: 3724 KINGS POINT ARCH VIRGINIA BEACH VA 23452 POSITION: owner NATURE: Real Estate INVESTMENT RELATED: Yes # OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2022 ADDRESS: 3724 Kings Point Arch, Virginia Beach VA 23452, United States DESCRIPTION: receive rent

Name: FREEDOM FIDUCIARY ADVISORS POSITION: Owner/ Managing Partner NATURE: Insurance INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 08/19/2021 ADDRESS: 4445 Corporation Lane, Suite 218, Virginia Beach VA 23462, United States DESCRIPTION: Investment advice Financial Planning Security Selection Portfolio management

Name: MAKE MONEY TUESDAY LLC POSITION: Owner NATURE: LLC used for payroll for 2 employees INVESTMENT RELATED: Yes # OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 11/08/2021 ADDRESS: 4445 Corporation Lane, Suite 218, Virginia Beach VA 23462, United States DESCRIPTION: Sending payroll to ADP

Name: MM MAGIC RENTALS LLC POSITION: Owner NATURE: Real Estate INVESTMENT RELATED: Yes # OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 05/10/2022 ADDRESS: 909 Roy Ct, Chesapeake VA 23320, United States DESCRIPTION: Market on AirBnB and coordinate cleaning and maintenance. Communicate with tenants.

Name: MAGICAL MEMORY MAKERS, LLC POSITION: Owner NATURE: Real Estate INVESTMENT RELATED: Yes # OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 01/16/2023 ADDRESS: 2928 On The Rocks Point, Kissimmee FL 34747, United States DESCRIPTION: List on AirBnB, coordinate with cleaners, handy man, contractors, manage business bank account.

NAME: FREEDOM FIDUCIARY ADVISORS POSITION: Owner/ Managing Partner NATURE: Insurance INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 08/19/2021 ADDRESS: 3704 Pacific



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Ave, Suite 200, Virginia Beach VA 23451, United States DESCRIPTION: Investment advice Financial Planning Security Selection Portfolio management



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Suntrust Investment Services, Inc.
<b>Allegations:</b>	The client wants out of the two annuities without penalty because she says they do not align with her investment goals and that she was ill-advised to purchase them.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$7,325.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The is the firm's good faith determination of estimated current surrender charges on the annuities
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	05/22/2017
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	06/02/2017
<b>Settlement Amount:</b>	



**Individual Contribution  
Amount:**



## End of Report

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