



IAPD Report

CHRISTIAN MICHAEL BARNETT

CRD# 5353206

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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

CHRISTIAN MICHAEL BARNETT (CRD# 5353206)

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 **07/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/29/2017
IA	LPL FINANCIAL LLC	CRD# 6413	11/29/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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	INVESTMENT CENTERS OF AMERICA, INC.	16443	BAXTER, MN	07/31/2017 - 11/29/2017
IA	INVESTMENT CENTERS OF AMERICA, INC.	16443	BAXTER, MN	07/31/2017 - 11/29/2017
IA	CUSO FINANCIAL SERVICES, L.P.	42132	JACKSONVILLE, FL	11/01/2016 - 07/27/2017

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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/29/2017
B	Alabama	Agent	Approved	05/29/2020
B	Arizona	Agent	Approved	01/25/2018
B	Arkansas	Agent	Approved	10/16/2018
B	California	Agent	Approved	02/27/2018
B	Delaware	Agent	Approved	11/09/2020
B	Florida	Agent	Approved	10/04/2018
IA	Florida	Investment Adviser Representative	Approved	06/27/2019
B	Georgia	Agent	Approved	05/28/2020
B	Iowa	Agent	Approved	03/19/2018
B	Kansas	Agent	Approved	07/16/2025
B	Kentucky	Agent	Approved	10/20/2023
B	Maryland	Agent	Approved	11/09/2020



Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	12/11/2024
B	Michigan	Agent	Approved	04/24/2018
B	Minnesota	Agent	Approved	11/29/2017
IA	Minnesota	Investment Adviser Representative	Approved	11/29/2017
B	Mississippi	Agent	Approved	06/08/2020
B	Missouri	Agent	Approved	11/09/2020
B	Nevada	Agent	Approved	06/08/2020
B	New York	Agent	Approved	11/09/2020
B	North Carolina	Agent	Approved	06/10/2020
B	Ohio	Agent	Approved	08/22/2019
B	Oregon	Agent	Approved	06/08/2020
B	South Carolina	Agent	Approved	06/08/2020
B	Tennessee	Agent	Approved	11/09/2020
B	Texas	Agent	Approved	11/09/2020
B	Virgin Islands	Agent	Approved	11/19/2020
B	Virginia	Agent	Approved	05/21/2020
B	Washington	Agent	Approved	11/09/2020
B	West Virginia	Agent	Approved	11/09/2020

Branch Office Locations



Qualifications

LPL FINANCIAL LLC

6319 ROOSEVELT BLVD
JACKSONVILLE, FL 32244

LPL FINANCIAL LLC

2770 CAPITAL CIRCLE SE
TALLAHASSEE, FL 32311

LPL FINANCIAL LLC

3339 BEECH RIDGE CT.
TALLAHASSEE, FL 32312

LPL FINANCIAL LLC

3281 W. HALLANDALE BEACH BLVD.
PEMBROKE PARK, FL 33023

LPL FINANCIAL LLC

3724 EDGEWATER DR.
ORLANDO, FL 32804

LPL FINANCIAL LLC

1950 COUNTY ROAD 210 WEST
SAINT JOHNS, FL 32259

LPL FINANCIAL LLC

3280 TAMAYA BLVD.
JACKSONVILLE, FL 32246

LPL FINANCIAL LLC

6622 SOUTHPOINT DR S STE 100
JACKSONVILLE, FL 32216

LPL FINANCIAL LLC

279 HARPER LANE
ST JOHNS, FL 32259

LPL FINANCIAL LLC

2770 CAPITAL CIR SE
TALLAHASSEE, FL 32311

LPL FINANCIAL LLC

1461 KINGSLEY AVE
ORANGE PARK, FL 32073

LPL FINANCIAL LLC

503 APPELYARD DR.
TALLAHASSEE, FL 32304

LPL FINANCIAL LLC

800 NW 53RD STREET, SUITE 100
DORAL, FL 33166

LPL FINANCIAL LLC

11467 SAN JOSE BLVD., SUITE 2
JACKSONVILLE, FL 32223

LPL FINANCIAL LLC

12929 ATLANTIC BLVD.
JACKSONVILLE, FL 32225

LPL FINANCIAL LLC

25638 NORTHEAST STATE RD 16
RAIFORD, FL 32083

LPL FINANCIAL LLC

500 WEST FIRST ST
JACKSONVILLE, FL 32202

LPL FINANCIAL LLC

1820 ROGERO RD
JACKSONVILLE, FL 32211

LPL FINANCIAL LLC

1661 RAYMOND DIEHL RD
TALLAHASSEE, FL 32308

LPL FINANCIAL LLC

1950 CR 210 WEST
SAINT JOHNS, FL 32259



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, 2 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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	07/25/2007

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	08/09/2007



PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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](#).



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	07/31/2017 - 11/29/2017	INVESTMENT CENTERS OF AMERICA, INC.	CRD# 16443	BAXTER, MN
IA	07/31/2017 - 11/29/2017	INVESTMENT CENTERS OF AMERICA, INC.	CRD# 16443	BAXTER, MN
IA	11/01/2016 - 07/27/2017	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	JACKSONVILLE, FL
B	10/31/2016 - 07/27/2017	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	JACKSONVILLE, FL
B	07/01/2016 - 11/03/2016	INFINEX INVESTMENTS, INC.	CRD# 35371	Mora, MN
IA	07/01/2016 - 11/03/2016	INFINEX INVESTMENTS, INC.	CRD# 35371	Mora, MN
B	09/30/2014 - 07/01/2016	ESSEX NATIONAL SECURITIES, LLC	CRD# 25454	Princeton, MN
IA	09/30/2014 - 07/01/2016	ESSEX NATIONAL SECURITIES, LLC	CRD# 25454	Princeton, MN
IA	09/26/2013 - 10/01/2014	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	BAXTER, MN
B	09/20/2013 - 10/01/2014	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	BAXTER, MN
IA	05/14/2013 - 09/18/2013	USADVISORS WEALTH MANAGEMENT, LLC	CRD# 158108	COON RAPIDS, MN
B	04/30/2013 - 09/17/2013	SECURITIES AMERICA, INC.	CRD# 10205	COON RAPIDS, MN
IA	03/06/2013 - 04/16/2013	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BUFORD, GA
B	02/25/2013 - 04/16/2013	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BUFORD, GA
B	03/30/2012 - 02/12/2013	LPL FINANCIAL LLC	CRD# 6413	BRAINERD, MN



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	03/30/2012 - 02/12/2013	LPL FINANCIAL LLC	CRD# 6413	BRAINERD, MN
IA	06/06/2008 - 04/03/2012	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BRAINERD, MN
B	06/05/2008 - 04/03/2012	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BRAINERD, MN
IA	09/06/2007 - 03/27/2008	EDWARD JONES	CRD# 250	COLUMBUS, OH
B	07/26/2007 - 03/27/2008	EDWARD JONES	CRD# 250	COLUMBUS, OH

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
11/2017 - Present	First Florida Credit Union	REGISTERED REPRESENTATIVE	Y	JACKSONVILLE, FL, United States
11/2017 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	ST JOHNS, FL, United States
07/2017 - 11/2017	INVESTMENT CENTERS OF AMERICA, INC.	FINANCIAL ADVISOR	Y	BAXTER, MN, United States
10/2016 - 07/2017	Community First Credit Union of Florida	Registered Representative	Y	Jacksonville Beach, FL, United States
10/2014 - 10/2016	SPIRE CREDIT UNION	FINANCIAL ADVISOR	Y	FALCON HEIGHTS, MN, 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. 7/31/2019 - First Florida Investment Services - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 06/10/2019 - 160 Hours Per Month/8 Hours During Securities Trading.



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:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	CUSTOMERS ALLEGED THAT INVESTMENT OF \$160,000 IN AUGUST 2012 BY THEIR CHARITABLE REMAINDER TRUST IN VARIABLE ANNUITY WAS UNSUITABLE BECAUSE TERMS OF LIVING BENEFIT RIDER DID NOT ALLOW LARGE ENOUGH WITHDRAWALS TO SATISFY THE TRUST'S TERMS, AND SOUGHT RECOVERY OF SURRENDER CHARGE TO EXIT CONTRACT.
Product Type:	Annuity-Variable
Alleged Damages:	\$14,000.00
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:	06/12/2013
Complaint Pending?	No
Status:	Settled
Status Date:	09/30/2013
Settlement Amount:	\$7,698.00



Individual Contribution Amount: \$7,698.00

Firm Statement REPRESENTATIVE WAS UNAWARE THAT THE TRUST WOULD REQUIRE IMMEDIATE WITHDRAWALS AND HAD RECOMMENDED A PORTFOLIO OF MUTUAL FUNDS AS AN ALTERNATIVE THAT WOULD NOT HAVE CREATED THE SAME ISSUE. ACCORDINGLY, THERE WAS NO INTENT TO RECOMMEND AN INVESTMENT THAT WAS INCOMPATIBLE WITH THE TRUST. THE NET INVESTMENT RESULTS OF THE MUTUAL FUND PORTFOLIO WOULD HAVE BEEN APPROXIMATELY THE SAME AS THE INVESTMENT RESULTS OF THE VARIABLE ANNUITY, EVEN AFTER DEDUCTION OF SURRENDER CHARGE.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL

Allegations: CUSTOMERS ALLEGED THAT INVESTMENT OF \$160,000 IN AUGUST 2012 BY THEIR CHARITABLE REMAINDER TRUST IN VARIABLE ANNUITY WAS UNSUITABLE BECAUSE TERMS OF LIVING BENEFIT RIDER DID NOT ALLOW LARGE ENOUGH WITHDRAWALS TO SATISFY THE TRUST'S TERMS, AND SOUGHT RECOVERY OF SURRENDER CHARGE TO EXIT CONTRACT.

Product Type: Annuity-Variable

Alleged Damages: \$14,000.00

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: 08/13/2013

Complaint Pending? No

Status: Settled

Status Date: 09/30/2013

Settlement Amount: \$7,698.00

Individual Contribution Amount: \$7,698.00

Broker Statement REPRESENTATIVE WAS UNAWARE THAT THE TRUST WOULD REQUIRE IMMEDIATE WITHDRAWALS AND HAD RECOMMENDED A PORTFOLIO OF MUTUAL FUNDS AS AN ALTERNATIVE THAT WOULD NOT HAVE CREATED THE SAME ISSUE. ACCORDINGLY, THERE WAS NO INTENT TO RECOMMEND AN INVESTMENT THAT WAS INCOMPATIBLE WITH THE TRUST. THE NET INVESTMENT RESULTS OF THE MUTUAL FUND PORTFOLIO WOULD HAVE BEEN APPROXIMATELY THE SAME AS THE INVESTMENT RESULTS OF THE VARIABLE ANNUITY, EVEN AFTER DEDUCTION OF SURRENDER CHARGE.



End of Report

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