



IAPD Report

MICHAEL RENE CHRISTIAN

CRD# 5663431

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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

MICHAEL RENE CHRISTIAN (CRD# 5663431)

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 **04/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PFS INVESTMENTS INC.	CRD# 10111	01/30/2018
IA	PRIMERICA ADVISORS	CRD# 10111	03/22/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **24** 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	METLIFE SECURITIES INC.	14251	MARLTON, NJ	08/27/2009 - 06/02/2010

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
Criminal	2



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

Employment 1 of 1

Firm Name: **PRIMERICA ADVISORS**
Main Address: 1 PRIMERICA PARKWAY
DULUTH, GA 30099-0001
Firm ID#: 10111

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	01/30/2018
B	Arizona	Agent	Approved	11/19/2020
B	California	Agent	Approved	02/28/2018
B	Colorado	Agent	Approved	06/01/2020
B	Delaware	Agent	Approved	03/30/2022
B	Florida	Agent	Approved	05/22/2020
B	Georgia	Agent	Approved	03/15/2018
B	Illinois	Agent	Approved	12/13/2022
B	Indiana	Agent	Approved	10/20/2022
B	Kentucky	Agent	Approved	03/08/2024
B	Maryland	Agent	Approved	01/15/2026
B	Michigan	Agent	Approved	06/11/2020
B	Minnesota	Agent	Approved	06/16/2025



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	01/22/2019
B New Hampshire	Agent	Approved	04/29/2026
B New Jersey	Agent	Approved	03/28/2018
IA New Jersey	Investment Adviser Representative	Approved	03/22/2023
B New York	Agent	Approved	01/24/2019
B North Carolina	Agent	Approved	06/01/2020
B North Dakota	Agent	Approved	10/04/2022
B Pennsylvania	Agent	Approved	04/10/2018
B Rhode Island	Agent	Approved	09/02/2022
B South Carolina	Agent	Approved	03/30/2021
B Texas	Agent	Approved	07/17/2019
B Virginia	Agent	Approved	01/10/2022
B Washington	Agent	Approved	06/15/2021

Branch Office Locations

PRIMERICA ADVISORS
4249 US HIGHWAY 9
UNIT D-3
FREEHOLD, NJ 07728

PRIMERICA ADVISORS
BORDENTOWN, NJ



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 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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/30/2018
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	02/28/2023
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B Uniform Securities Agent State Law Examination (S63)	Series 63	02/27/2018
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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
B	08/27/2009 - 06/02/2010	METLIFE SECURITIES INC.	CRD# 14251	MARLTON, NJ

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
01/2018 - Present	PFS Investments Inc.	Sales	Y	Freehold, NJ, United States
05/2017 - Present	Primerica Financial Services	Sales	Y	Freehold, NJ, United States
02/2013 - Present	Rutgers University	Business Specialist	N	New Brunswick, NJ, 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.

Sales of investment-related products; part-time or full-time, for companies affiliated with PFS Investments Inc. I may also receive non-investment related compensation from Primerica Mortgage, LLC for the sale of loan products and/or Primerica Client Services, Inc. (a co-located affiliate of PFS Investments Inc.) for part-time referrals of home security and automation products, as well as other home related services.



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
Criminal	2

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
If charge(s) were brought against an organization over which individual exercised control:	
Organization Name:	
Investment Related Business:	No
Position:	
Formal Charges were brought in:	POLICE DEPARTMENT
Name of Court:	SAN LUIS POLICE DEPARTMENT
Location of Court:	SAN LUIS,CA
Docket/Case #:	01:57494
Charge Date:	11/11/1981
Charge(s) 1 of 1	
Formal Charge(s)/Description:	496.1 PC-RECEIVING/ETC KNOWN STOLEN PROPERTY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	04/07/1982



Disposition Date: 04/07/1982

Sentence/Penalty: DISMISSED

Broker Statement MY BROTHER AND I ATTENDED COLLEGE AT CAL POLY STATE UNIVERSITY, SAN LUIS OBISPO CALIFORNIA. MY BROTHER TOLD ME HE PURCHASED AN AFTER MARKET CAR ACCESSORY FROM A GUY AT A CAR WASH. THE REAL STORY IS THAT MY BROTHER AND A FRIEND TOOK THE ACCESSORY OFF THE CAR OF ANOTHER STUDENT. WHILE OUR CAR WAS PARKED THE OWNER OF THE ACCESSORY SAW IT ON OUR CAR AND CONTACTED THE POLICE. THE CAR WAS TOWED AND WE WERE ARRESTED WHEN WENT TO THE CAMPUS POLICE TO GET OUR CAR RELEASED FROM IMPOUND. BEFORE WE WENT TO COURT, MY BROTHER ADMITTED HE STOLE THE ACCESSORY AND THAT I HAD NOTHING TO DO WITH IT. AT THAT POINT THE JUDGE DISMISSED THE CASE AGAINST ME.

Disclosure 2 of 2

Reporting Source: Individual

If charge(s) were brought against an organization over which individual exercised control:

Organization Name:

Investment Related Business: No

Position:

Formal Charges were brought in: POLICE DEPARTMENT

Name of Court: SAN PABLO POLICE DEPARTMENT

Location of Court: SAN PABLO, CA

Docket/Case #: 06663854

Charge Date: 12/16/1979

Charge(s) 1 of 2

Formal Charge(s)/Description: 496 PC-RECEIVE/ETC KNOWN STOLEN PROPERTY

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: NOT GUILTY

Disposition of charge: Dismissed

Charge(s) 2 of 2

Formal Charge(s)/Description: 484-488 PC-THEFT/PETTY THEFT

No of Counts: 1

Felony or Misdemeanor: Misdemeanor

Plea for each charge: NOT GUILTY

Disposition of charge: Dismissed



Current Status:	Final
Status Date:	08/08/1980
Disposition Date:	08/08/1980
Sentence/Penalty:	CASE DISMISSED - AFTER 20 HRS COMMUNITY SERVICE
Broker Statement	MY BROTHER AND I WORKED PART TIME AT HANDYMAN A BUILDING MATERIALS STORE IN SAN PABLO, CALIFORNIA. THE NIGHT OF THE ARREST MY BROTHER PICKED ME UP FROM WORK AND SOON AFTER LEAVING THE WORK PREMISES WE WERE PULLED OVER BY THE SAN PABLO POLICE. THERE WAS A STOLEN LAMP IN THE CAR THAT MY BROTHER RECEIVED AND WAS HOLDING FOR ANOTHER EMPLOYEE. AS A RESULT OF BEING IN THE CAR WITH MY BROTHER, I WAS ARRESTED FOR POSSESSION OF STOLEN PROPERTY. MY BROTHER WAS ARRESTED BUT WAS RELEASED INTO THE CUSTODY OF MY FATHER AS HE WAS UNDER THE AGE OF 18. I HAD NEVER BEEN IN TROUBLE AND THE JUDGE AGREED TO DISMISS THE CASE IF I COMPLETED 20HRS OF COMMUNITY SERVICE AT A LOCAL BOYS CLUB. I COMPLETED THE COMMUNITY SERVICE AND THE CASE WAS DISMISSED.



End of Report

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