



IAPD Report

CHRISTOPHER ALLAN SWAN

CRD# 5810132

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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 ALLAN SWAN (CRD# 5810132)

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 **01/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RETIRE WITH SWAN	CRD# 310807	04/04/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	SWAN CAPITAL FINANCIAL PLANNING	310807	FRISCO, TX	01/14/2021 - 12/31/2021
IA	BB&T SECURITIES, LLC	142785	IRVING, TX	05/10/2019 - 05/14/2020
B	BB&T SECURITIES, LLC	142785	IRVING, TX	04/08/2019 - 05/14/2020

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
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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RETIRE WITH SWAN**
Main Address: NORTHLAKE, TX
Firm ID#: 310807

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	04/04/2023

Branch Office Locations

RETIRE WITH SWAN
NORTHLAKE, TX



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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B General Securities Representative Examination (S7TO)	Series 7TO	12/22/2022
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	06/24/2014
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State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	07/18/2014
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PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	01/14/2021 - 12/31/2021	SWAN CAPITAL FINANCIAL PLANNING	CRD# 310807	FRISCO, TX
IA	05/10/2019 - 05/14/2020	BB&T SECURITIES, LLC	CRD# 142785	IRVING, TX
B	04/08/2019 - 05/14/2020	BB&T SECURITIES, LLC	CRD# 142785	IRVING, TX
IA	10/14/2016 - 01/10/2019	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MARBLE FALLS, TX
B	10/13/2016 - 01/10/2019	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MARBLE FALLS, TX
B	04/13/2015 - 09/23/2016	SCOTTRADE, INC.	CRD# 8206	AUSTIN, TX
B	11/19/2014 - 04/17/2015	CHARLES SCHWAB & CO., INC.	CRD# 5393	AUSTIN, TX
IA	11/19/2014 - 04/17/2015	CHARLES SCHWAB & CO., INC.	CRD# 5393	AUSTIN, TX
IA	07/23/2014 - 10/02/2014	EDWARD JONES	CRD# 250	ST. LOUIS, MO
B	06/24/2014 - 10/02/2014	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
05/2020 - Present	Retire With Swan	CEO & LEAD FINANCIAL PLANNER	Y	Northlake, TX, United States
04/2019 - 05/2020	BB&T Securities, LLC	Vice President - Financial Consultant	Y	Dallas, TX, United States
01/2019 - 04/2019	Unemployed	Unemployed	N	Austin, TX, United States
09/2016 - 01/2019	BANK OF AMERICA, N.A.	FINANCIAL SOLUTIONS ADVISOR - BC	Y	LAKEWAY, TX, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2016 - 01/2019	MERRILL LYNCH, PIERCE, FENNER & SMITH INCOPORATED	Financial Advisor/Senior Portfolio Manager	Y	LAKEWAY, TX, United States
04/2015 - 09/2016	SCOTTRADE	SENIOR INVESTMENT CONSULTANT	Y	AUSTIN, TX, 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.

Christopher Swan, CFP® is an independent insurance agent. As such, Christopher Swan, CFP® in his separate capacity as an insurance agent, will be able to purchase insurance and insurance-related investment products (insurance) for your account, for which they will receive separate and customary compensation. While Christopher Swan, CFP® endeavors at all times to put the interest of our Clients first as part of our firm's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect their judgment when making recommendations. This activity accounts for approximately 30% of their time.



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
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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The customer alleges failure to follow instructions from October 2018 until May 2019.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified.
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:	05/17/2019
Complaint Pending?	No
Status:	Settled
Status Date:	07/30/2019



Settlement Amount: \$16,571.62

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Merrill Lynch, Pierce, Fenner & Smith Incorporated

Allegations: The customer alleges failure to follow instructions from October 2018 until May 2019.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages not specified.

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: 05/17/2019

Complaint Pending? No

Status: Settled

Status Date: 07/30/2019

Settlement Amount: \$16,571.62

Individual Contribution Amount: \$0.00

Broker Statement This matter involved a customer complaint relating to activity across two separate account platforms.

In 2017, while associated with Merrill Edge as a Financial Solutions Advisor, I assisted the customer in documenting a proposed trading strategy for a self-directed Merrill Edge brokerage account. Merrill Edge accounts are self-directed, and the customer retained sole responsibility for all trading decisions and execution. The document reflected potential future trades only and did not constitute trade instructions. No trades were executed.

In the first half of 2018, I transitioned to a full-service Bank of America / Merrill Lynch Financial Advisor role. In October 2018, the customer was onboarded to a full-service Merrill Lynch relationship. At that time, the prior Merrill Edge document was reviewed, and the customer elected not to proceed with any trading activity. No instructions were authorized, and no trades were placed.

In December 2018, I was terminated from Merrill Lynch for an unrelated internal compliance matter.

In May 2019, after my termination, the customer submitted the prior Merrill Edge



document as part of a complaint. The firm elected to settle the matter and reimburse the customer for alleged opportunity costs. I was not named as a respondent and was not involved in the settlement decision.

At no time did I fail to follow client instructions.



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: Merrill Lynch, Pierce, Fenner & Smith Incorporated
Termination Type: Discharged
Termination Date: 12/14/2018
Allegations: Conduct including failure to meet Firm standards related to receipt of client securities.
Product Type: Debt-Government

Reporting Source: Individual
Firm Name: Merrill Lynch, Pierce, Fenner & Smith Incorporated
Termination Type: Discharged
Termination Date: 12/14/2018
Allegations: Failure to meet Firm standards related to receipt of client treasury bonds.
Product Type: Debt-Government

Broker Statement While assisting a client with the redemption of U.S. Treasury bonds, I mailed the client's physical Treasury instruments to TreasuryDirect on the client's behalf. The firm determined this did not align with its policy regarding handling of client securities. The matter did not involve fraud, misappropriation, or client harm.



End of Report

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