



IAPD Report

KEITH HARRIS

CRD# 5831728

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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

KEITH HARRIS (CRD# 5831728)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BCD ADVISORS	CRD# 169468	03/28/2016

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **6** 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	INVESTMENTS FOR YOU, INC.	29257	MARYSVILLE, OH	10/31/2013 - 03/30/2016
B	ALTON SECURITIES GROUP INC.	39639	ALTON, IL	05/29/2013 - 10/09/2013
B	NYLIFE SECURITIES LLC	5167	CREVE COEUR, MO	09/12/2012 - 05/24/2013

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
Regulatory Event	1
Criminal	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 **6** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **BCD ADVISORS**

Main Address: AKRON, OH

Firm ID#: 169468

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	03/28/2016
IA	Illinois	Investment Adviser Representative	Approved	03/30/2016
IA	Missouri	Investment Adviser Representative	Approved	12/02/2020
IA	Nevada	Investment Adviser Representative	Approved	07/17/2024
IA	Ohio	Investment Adviser Representative	Approved	09/01/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	01/31/2022

Branch Office Locations

BCD ADVISORS

2 City Place

Suite 200

ST. LOUIS, MO 63141



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
B Securities Industry Essentials Examination (SIE)	SIE	03/30/2016
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/11/2012

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/12/2016
B Uniform Securities Agent State Law Examination (S63)	Series 63	10/30/2012



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	10/31/2013 - 03/30/2016	INVESTMENTS FOR YOU, INC.	CRD# 29257	MARYSVILLE, OH
B	05/29/2013 - 10/09/2013	ALTON SECURITIES GROUP INC.	CRD# 39639	ALTON, IL
B	09/12/2012 - 05/24/2013	NYLIFE SECURITIES LLC	CRD# 5167	CREVE COEUR, 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
02/2017 - Present	DRIP LLC	PRESIDENT	N	BELLEVILLE, IL, United States
03/2016 - Present	Beacon Capital Distributors Advisors	Investment Adviser Representative	Y	AKRON, OH, United States
10/2013 - 03/2016	INVESTMENTS FOR YOU INC	REGISTERED REP	Y	MARYSVILLE, OH, 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.) JAGGED EDGE SPORTS LLC, 7645 MAGNA DRIVE, #1, BELLEVILLE, IL 62223, NOT INVESTMENT RELATED, SINCE 8/2012; PARTNER IN FIRM THAT PROVIDES CORE TRAINING FOR ATHLETES OF EVERY SPORT, 18 HRS/MO.
- 2.) FINANCIAL RESOURCES OF AMERICA, 805 W. HIGHWAY 50, O'FALLON, IL 62269; INVESTMENT RELATED, SINCE 6/1998, PRODUCER, ALL FORMS OF LIFE INSURANCE AND ANNUITIES.
- 3.) HARRIS FINANCIAL SOLUTION, 5720 N. BELT WEST #20-276, BELLEVILLE, IL 62226; INVESTMENT RELATED, OWNER SINCE 6/2008, ALL FORMS OF INSURANCE, ANNUITIES.
- 4) DRIP LLC; Investment related: No; Location: 5720 N. Belt W #20-276 Belleville, IL 62226; Description: An LLC that buys and sells residential real estate. Keith is not a licensed real estate agent or broker.; Position Title: President; Responsibilities: Engages in the purchase, renovation and sale of residential real estate. ; Start date: 2017-02-27; Hours during trading hours: 0; Hours outside trading hours: 20.
- 5) Inside The Jersey; President; Not Investment Related; Location: 5720 North Belt West 20-276 Belleville IL 62226; Description: College planning tools for student-athletes; Responsibilities: Chief of Operations; Start date: 2025-04-14; 1 Hour per month during trading hours; 8 Hours per month outside trading hours; Percentage of total yearly compensation: 10.



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
Regulatory Event	1
Criminal	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Missouri
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	12/02/2020
Docket/Case Number:	AP-20-17
URL for Regulatory Action:	HTTPS://WWW.SOS.MO.GOV/CMSIMAGES/SECURITIES/AP-20-17.PDF
Employing firm when activity occurred which led to the regulatory action:	Beacon Capital Distributors, Inc.
Product Type:	No Product
Allegations:	ALLEGED VIOLATIONS OF SECTIONS 409.4-403(D), 409.4-404(A), AND 15 CSR 30-51.010(2).
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/02/2020



Sanctions Ordered: Cease and Desist
Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$6,000.00

Portion Levied against individual: \$6,000.00

Payment Plan: Payment paid in full

Is Payment Plan Current: Yes

Date Paid by individual: 12/09/2020

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement THE MISSOURI SECURITIES DIVISION OF THE OFFICE OF SECRETARY OF STATE ("THE SECURITIES DIVISION") ALLEGES THAT BEACON CAPITAL DISTRIBUTORS, INC. ("BEACON"), TRANSACTED BUSINESS IN THE STATE OF MISSOURI THROUGH AN INDIVIDUAL REQUIRED TO BE REGISTERED IN VIOLATION OF SECTION 409.4-403(D) AND FAILED TO MAINTAIN AT LEAST ONE (1) REGISTERED INVESTMENT ADVISER REPRESENTATIVE IN MISSOURI IN VIOLATION OF 15 CSR 30-51.010(2). THE SECURITIES DIVISION FURTHER ALLEGES THAT ROBERT D. KILIVRIS ("KILIVRIS") AND KEITH HARRIS ("HARRIS") (WITH BEACON, "RESPONDENTS") TRANSACTED BUSINESS IN THE STATE OF MISSOURI WITHOUT BEING REGISTERED OR EXEMPT FROM REGISTRATION IN VIOLATION OF SECTION 409.4-404(A). THE SECURITIES DIVISION ALLEGES THAT THESE VIOLATIONS CONSTITUTE GROUNDS TO ISSUE AN ORDER IN ACCORDANCE WITH SECTION 409.6-604.

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Reporting Source: Individual

Regulatory Action Initiated By: State of Missouri Securities Division

Sanction(s) Sought: Cease and Desist

Date Initiated: 11/18/2020

Docket/Case Number: AP-20-17

Employing firm when activity occurred which led to the regulatory action: Beacon Capital Distributors Inc.

Product Type: No Product

Allegations: Once it was determined no IA was registered correspondence issued as to how this occurred.

Current Status: Final

Resolution: Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/07/2020
Sanctions Ordered:	Monetary Penalty other than Fines Other: Once is was determined no IA was registered correspondence issued as to how this occurred.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$10,000.00
Portion Levied against individual:	\$3,000.00
Payment Plan:	no payment plan
Is Payment Plan Current:	Yes
Date Paid by individual:	12/09/2020
Was any portion of penalty waived?	Yes
Amount Waived:	\$4,000.00



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 1

Reporting Source:	Individual
Formal Charges were brought in:	Federal Court
Name of Court:	SANGAMON COUNTY
Location of Court:	SPRINGFIELD, IL
Docket/Case #:	CR92-30022
Charge Date:	02/20/1992
Charge(s) 1 of 3	
Formal Charge(s)/Description:	CONSPIRACY TO DISTRIBUTE COCAINE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	GUILTY
Disposition of charge:	Convicted
Charge(s) 2 of 3	
Formal Charge(s)/Description:	FELON IN POSSESSION OF FIREARM
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	N/A
Disposition of charge:	Dismissed
Charge(s) 3 of 3	
Formal Charge(s)/Description:	POSSESSION OF COCAINE WITH INTENT TO DISTRIBUTE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	N/A
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	07/12/1993
Disposition Date:	07/12/1993
Sentence/Penalty:	15 MONTHS IN PRISON STARTING 8/30/1993 ENDING 11/30/1994, \$50 FINE PAID 07/12/1993, 4 YEARS SUPERVISION AFTER RELEASE FROM PRISON.
Broker Statement	I WAS APPRENEDED IN FEB. 1992 & LATER PLEAD GUILTY TO A FELONY DRUG CHARGE. I SERVED MY PRISON TIME & COMPLETED MY 4 YRS OF SUPERVISION.



End of Report

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