



## IAPD Report

### AMY LYNN COLTON

CRD# 5966664

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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

### AMY LYNN COLTON (CRD# 5966664)

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 **12/04/2025**.

### CURRENT EMPLOYERS

|    | Firm                      | CRD#        | Registered Since |
|----|---------------------------|-------------|------------------|
| IA | FOREFRONT                 | CRD# 308521 | 09/08/2021       |
| B  | CALTON & ASSOCIATES, INC. | CRD# 20999  | 03/30/2023       |

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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  | CALTON & ASSOCIATES, INC. | 20999 | Austin, TX | 05/18/2020 - 01/23/2023 |
| IA | CALTON & ASSOCIATES, INC. | 20999 | Austin, TX | 05/21/2020 - 03/03/2022 |
| IA | CALTON & ASSOCIATES, INC. | 20999 | Austin, TX | 05/18/2020 - 05/18/2020 |

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 |
|-----------|-------|
| Financial | 14    |



## 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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **CALTON & ASSOCIATES, INC.**

Main Address: 2701 N. ROCKY POINT DRIVE  
SUITE 1000  
TAMPA, FL 33607

Firm ID#: 20999

| Regulator           | Registration                      | Status   | Date       |
|---------------------|-----------------------------------|----------|------------|
| <b>B</b> FINRA      | General Securities Representative | Approved | 03/30/2023 |
| <b>B</b> FINRA      | Invest. Co and Variable Contracts | Approved | 03/30/2023 |
| <b>B</b> California | Agent                             | Approved | 03/30/2023 |
| <b>B</b> Iowa       | Agent                             | Approved | 05/29/2025 |
| <b>B</b> New Jersey | Agent                             | Approved | 07/18/2025 |
| <b>B</b> Texas      | Agent                             | Approved | 03/30/2023 |

#### Branch Office Locations

##### **CALTON & ASSOCIATES, INC.**

7500 Rialto Boulevard  
Building 1 Suite 250  
Austin, TX 78735

#### Employment 2 of 2

Firm Name: **FOREFRONT**

Main Address: 7500 RIALTO BLVD, BLDG 1 SUITE 250  
AUSTIN, TX 78735

Firm ID#: 308521

| Regulator            | Registration                      | Status   | Date       |
|----------------------|-----------------------------------|----------|------------|
| <b>IA</b> California | Investment Adviser Representative | Approved | 05/11/2022 |



## Qualifications

| Regulator  | Registration                      | Status   | Date       |
|------------|-----------------------------------|----------|------------|
| IA Florida | Investment Adviser Representative | Approved | 09/07/2022 |
| IA Texas   | Investment Adviser Representative | Approved | 09/08/2021 |

## Branch Office Locations

### FOREFRONT

7500 RIALTO BLVD, BLDG 1 SUITE 250  
AUSTIN, TX 78735



## 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 2 state securities law exams.**

#### Principal/Supervisory Exams

| Exam                     | Category | Date |
|--------------------------|----------|------|
| No information reported. |          |      |

#### General Industry/Product Exams

| Exam   | Category | Date       |
|--|----------|------------|
|  Securities Industry Essentials Examination (SIE)                               | SIE      | 10/01/2018 |
|  General Securities Representative Examination (S7)                             | Series 7 | 03/04/2013 |
|  Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 02/11/2012 |

#### State Securities Law Exams

| Exam  | Category  | Date       |
|---|-----------|------------|
|   Uniform Combined State Law Examination (S66) | Series 66 | 03/24/2014 |
|  Uniform Securities Agent State Law Examination (S63)  | Series 63 | 03/05/2012 |

### 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 |
|--|-------------------------|--------------------------------|-------------|-----------------|
|  | 05/18/2020 - 01/23/2023 | CALTON & ASSOCIATES, INC.      | CRD# 20999  | Austin, TX      |
|  | 05/21/2020 - 03/03/2022 | CALTON & ASSOCIATES, INC.      | CRD# 20999  | Austin, TX      |
|  | 05/18/2020 - 05/18/2020 | CALTON & ASSOCIATES, INC.      | CRD# 20999  | Austin, TX      |
|  | 05/28/2019 - 05/18/2020 | IFP SECURITIES, LLC            | CRD# 297287 | Austin, TX      |
|  | 10/19/2015 - 05/18/2020 | INDEPENDENT FINANCIAL PARTNERS | CRD# 125112 | Austin, TX      |
|  | 05/08/2014 - 05/23/2019 | LPL FINANCIAL LLC              | CRD# 6413   | AUSTIN, TX      |
|  | 05/08/2014 - 09/08/2016 | LPL FINANCIAL LLC              | CRD# 6413   | AUSTIN, TX      |
|  | 03/31/2014 - 05/13/2014 | EAGLE STRATEGIES LLC           | CRD# 110826 | AUSTIN, TX      |
|  | 02/13/2012 - 05/13/2014 | NYLIFE SECURITIES LLC          | CRD# 5167   | AUSTIN, TX      |

### 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         |
|-------------------|------------------------------|--|--------------------|---------------------------|
| 03/2023 - Present | Calton & Associates, Inc.    | Financial Professional                 | Y                  | Austin, TX, United States |
| 08/2021 - Present | Forefront Wealth Partners    | Investment Advisor Representative      | Y                  | Austin, TX, United States |
| 02/2021 - Present | Forefront Insurance Partners | Partner                                | N                  | Austin, TX, United States |
| 08/2020 - Present | Your Divorce Made Simple     | Managing Director & Divorce Consultant | N                  | Austin, TX, United States |
| 05/2020 - 01/2023 | Calton & Associates, Inc.    | Financial Advisor                      | Y                  | Austin, TX, United States |
| 05/2019 - 05/2020 | IFP Securities, LLC          | Registered Representative              | Y                  | Austin, TX, United States |



## Registration & Employment History

### EMPLOYMENT HISTORY

| Employment Dates  | Employer Name                  | Position                          | Investment Related | Employer Location                   |
|-------------------|--------------------------------|-----------------------------------|--------------------|-------------------------------------|
| 10/2015 - 05/2020 | Independent Financial Partners | Investment Advisor Representative | Y                  | Dripping Springs, TX, United States |
| 05/2014 - 05/2019 | LPL FINANCIAL LLC              | REGISTERED REPRESENTATIVE         | Y                  | AUSTIN, TX, United States           |
| 08/2005 - 12/2018 | CONTRACT CENTRAL LLC           | OWNER                             | N                  | AUSTIN, TX, United States           |
| 05/2014 - 09/2016 | LPL Financial LLC              | Investment Advisor Representative | 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.

1) Linda Welsh Realty. Non-Investment related. Address: 3801 N Capital of TX Highway E240-412, Austin, TX 78746. Nature of Business: Licensed Real Estate Agent that refers clients and receives a commission. Position/Title/Relationship: Agent. Start Date: 01/01/2019. Hours per month: 1. Hours per month during Securities trading hours: 0. Duties/Responsibilities: Refers client to realty firm.

2) Your Divorce Made Simple. Non-Investment related. Address: 7500 Rialto Blvd, Bldg 1 Suite 250, Austin, TX, 78735. Nature of Business: Divorce advice and mediation. Position/Title/Relationship: Partner. Start Date: 06/01/2020. Hours per month: 10. Hours per month during Securities trading hours: 0. Duties/Responsibilities: Helping clients going through divorce understand the process of divorce. Help with the division of assets. Mediation if necessary.

3) Forefront Insurance Partners. Non-investment related. Address: 7500 Rialto Blvd, Bldg 1 Suite 250, Austin, TX, 78735. Nature of Business: Life/health insurance. Position/Title/Relationship: Partner, Life Insurance Agent. Start Date: 02/2021. Hours per month: 10. Hours per month during Securities trading hours: 10. Duties/Responsibilities: Life/health insurance consulting and sales.

4) Calton & Associates, Inc. (CRD# 20999). Investment related. Address: 2701 N Rocky Point Dr, Suite 1000, Tampa, FL 33607. Nature of Business: Broker-dealer. Position/Title/Relationship: Registered Representative. Start Date: 05/18/2020. Hours per month: 30. Hours per month during Securities trading hours: 30. Duties/Responsibilities: Securities consulting and sales.

5) Woman in Confidence. Non-investment. 7500 Rialto Blvd, Suite 250, Austin, TX 78735 Nature of business: No Products or services are offered. It is education only. Title: Officer. Start Date: 05/03/2014. Hours per Month: 10 Hours. Duties: None



## 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 |
|-----------|-------|
| Financial | 14    |

### Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

#### Disclosure 1 of 14

|  |                    |
|--|--------------------|
| <b>Reporting Source:</b>                       | Individual         |
| <b>Action Type:</b>                            | Compromise         |
| <b>Action Date:</b>                            | 07/11/2016         |
| <b>Organization Investment-Related?</b>        | No                 |
| <b>Action Pending?</b>                         | No                 |
| <b>Disposition:</b>                            | Satisfied/Released |
| <b>Disposition Date:</b>                       | 05/24/2019         |
| <b>If a compromise with creditor, provide:</b> |                    |
| <b>Name of Creditor:</b>                       | American Express   |
| <b>Original Amount Owed:</b>                   | \$8,753.00         |
| <b>Terms Reached with Creditor:</b>            | Settled for \$3300 |

#### Disclosure 2 of 14

|   |            |
|---|------------|
| <b>Reporting Source:</b>                | Individual |
| <b>Action Type:</b>                     | Compromise |
| <b>Action Date:</b>                     | 10/10/2016 |
| <b>Organization Investment-Related?</b> |            |
| <b>Action Pending?</b>                  | No         |



**Disposition:** Satisfied/Released

**Disposition Date:** 10/10/2016

**If a compromise with creditor, provide:**

**Name of Creditor:** CHASE

**Original Amount Owed:** \$9,919.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$9,919 WAS SETTLED FOR \$5,077

#### **Disclosure 3 of 14**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 02/03/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 02/03/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** HILTON AMERICAN EXPRESS

**Original Amount Owed:** \$4,678.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$4,678 WAS SETTLED FOR \$2,712

#### **Disclosure 4 of 14**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 02/06/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 02/06/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** CITI ADVANTAGE

**Original Amount Owed:** \$6,347.00



**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$6,347 WAS SETTLED FOR \$2,739

#### Disclosure 5 of 14

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 02/17/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 02/17/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** USAA BANK

**Original Amount Owed:** \$19,565.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$19,565 WAS SETTLED FOR \$13,561

#### Disclosure 6 of 14

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 03/13/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 03/13/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** CAPITAL ONE

**Original Amount Owed:** \$2,094.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$2,094 WAS SETTLED FOR \$1,237

#### Disclosure 7 of 14

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 05/30/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 05/30/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** DISCOVER

**Original Amount Owed:** \$4,590.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$4,590 WAS SETTLED FOR \$3,404

**Disclosure 8 of 14**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 06/15/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 06/15/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** AMERICAN EXPRESS

**Original Amount Owed:** \$2,871.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$2,971 WAS SETTLED FOR \$1,465

**Disclosure 9 of 14**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 10/03/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 10/03/2017

**If a compromise with creditor, provide:**



**Name of Creditor:** NORDSTROM VISA

**Original Amount Owed:** \$9,676.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$9,676 WAS SETTLED FOR \$4,420

#### Disclosure 10 of 14

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 12/07/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 12/07/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** CAPITAL ONE MASTERCARD

**Original Amount Owed:** \$4,594.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$4,594 WAS SETTLED FOR \$2,402

#### Disclosure 11 of 14

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 03/13/2018

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 03/13/2018

**If a compromise with creditor, provide:**

**Name of Creditor:** COSTCO VISA

**Original Amount Owed:** \$7,426.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$7,426 WAS SETTLED FOR \$3,620

#### Disclosure 12 of 14

**Reporting Source:** Individual



**Action Type:** Compromise  
**Action Date:** 07/31/2018  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 07/31/2018  
**If a compromise with creditor, provide:**  
**Name of Creditor:** CAPITAL ONE  
**Original Amount Owed:** \$521.00  
**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$521 WAS SETTLED FOR \$500

**Disclosure 13 of 14**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 09/06/2018  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 09/06/2018  
**If a compromise with creditor, provide:**  
**Name of Creditor:** CHASE  
**Original Amount Owed:** \$16,000.00  
**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$16,000 WAS SETTLED FOR \$4,200

**Disclosure 14 of 14**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 09/24/2018  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released



**Disposition Date:** 09/24/2018

**If a compromise with creditor,  
provide:**

**Name of Creditor:** ALLTRAN

**Original Amount Owed:** \$6,662.00

**Terms Reached with Creditor:** ORIGINAL AMOUNT OWED WAS \$6,662 WAS SETTLED FOR \$2,488



## End of Report

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