



IAPD Report

Robert Alan Kaslander III

CRD# 6505374

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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

Robert Alan Kaslander III (CRD# 6505374)

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 **11/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	HORNOR, TOWNSEND & KENT, LLC	CRD# 4031	12/22/2021
IA	HORNOR, TOWNSEND & KENT, LLC	CRD# 4031	05/06/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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
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No information reported.

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	4
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 **21** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **HORNOR, TOWNSEND & KENT, LLC**
Main Address: 161 WASHINGTON STREET
CONSHOHOCKEN, PA 19428
Firm ID#: 4031

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	12/22/2021
B	Arizona	Agent	Approved	04/12/2023
B	California	Agent	Approved	07/11/2023
B	Colorado	Agent	Approved	09/07/2022
B	Connecticut	Agent	Approved	05/10/2022
B	District of Columbia	Agent	Approved	05/04/2022
B	Florida	Agent	Approved	01/04/2023
B	Georgia	Agent	Approved	06/08/2023
B	Maryland	Agent	Approved	06/29/2022
B	Massachusetts	Agent	Approved	08/30/2024
B	Minnesota	Agent	Approved	03/17/2023
B	Nebraska	Agent	Approved	07/31/2024
B	New Jersey	Agent	Approved	04/19/2022



Qualifications

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	05/06/2022
B New York	Agent	Approved	03/08/2022
B North Carolina	Agent	Approved	10/24/2024
B Ohio	Agent	Approved	08/17/2023
B Pennsylvania	Agent	Approved	05/20/2022
B South Carolina	Agent	Approved	11/13/2024
B Texas	Agent	Approved	06/16/2022
B Virginia	Agent	Approved	04/27/2022
B Washington	Agent	Approved	10/08/2024
B Wisconsin	Agent	Approved	11/07/2024

Branch Office Locations

HORNOR, TOWNSEND & KENT, LLC
30 VESEY ST
9TH FLOOR
NEW YORK, NY 10007



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
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General Securities Representative Examination (S7TO)	Series 7TO	12/21/2021
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Securities Industry Essentials Examination (SIE)	SIE	11/30/2020
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	02/07/2022
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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:

No information reported.

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
10/2021 - Present	HORNOR, TOWNSEND & KENT, LLC	REGISTERED REPRESENTATIVE	Y	HORSHAM, PA, United States
10/2020 - Present	Penn Mutual	Financial Professional	Y	HORSHAM, PA, United States
12/2016 - 09/2020	MassMutual	Financial Professional	N	New York, NY, United States
05/2016 - 11/2016	Northwestern Mutual	Financial Professional	N	Paramus, 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.

1) INSURNACE BROKERAGE | INVESTMENT RELATED: YES | DBA NAME: EMPIRE WEALTH STRATEGIES / POWER FORWARD GROUP | POSITION HELD: AGENT | ADDRESS: 30 VESEY ST, 9TH FLOOR, NEW YORK, NY 10007 | START DATE: 10/6/2021 | NATURE OF ACTIVITY: LIFE INSURANCE BROKERAGE | APPROX HRS PER MTH: OVER 140 HRS | APPROX TRADING HRS PER MTH: OVER 140 HRS | DESCRIPTION OF DUTIES: SALES & SERVICE OF BROKERAGE; AND LIFE, ACCIDENT, HEALTH/DI/LTC AND ANNUITY ACCOUNTS FOR MULTIPLE INSURANCE CARRIERS INCLUDING THE PENN MUTUAL LIFE INS. CO.

2) POWER FORWARD GROUP | POSITION: Financial Advisor | NATURE: I'm a financial advisor under the Power Forward Group | INVESTMENT RELATED: Yes NUMBER OF HOURS: 360 SECURITIES TRADING HOURS: 200 START DATE: 11/01/2020 | ADDRESS: 30 Vesey St. Floor 9, New York NY 10007 | DESCRIPTION: I'm a Financial Advisor on the Power Forward Group Team.



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	4
Termination	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 4

Reporting Source:	Individual
Regulatory Action Initiated By:	Illinois Department of Insurance
Sanction(s) Sought:	Denial
Date Initiated:	03/11/2021
Docket/Case Number:	SBS24745
Employing firm when activity occurred which led to the regulatory action:	Penn Mutual
Product Type:	Insurance
Allegations:	Alleges Denial of Illinois Insurance License
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
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:	03/11/2021
Sanctions Ordered:	Denial

**Disclosure 2 of 4**

Reporting Source: Individual
Regulatory Action Initiated By: Commonwealth of Pennsylvania
Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated: 01/03/2020
Docket/Case Number: CO19-12-005

Employing firm when activity occurred which led to the regulatory action: Northwestern Mutual

Product Type: Insurance
Allegations: Alleges made an omission per letter.
Current Status: Final
Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 01/03/2020
Sanctions Ordered: Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines
Total Amount: \$1,000.00
Portion Levied against individual: \$1,000.00

Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 01/03/2020
Was any portion of penalty waived? No

Amount Waived:

Broker Statement
To whom it may concern:
My name is Robert Kaslander, and I would like to provide a statement regarding the disclosures I have made. After graduating college in 2016, I started a summer advisor internship program at Northwestern Mutual. During the first 2 months of the program, the managing partner of the office had highly encouraged every intern to apply for their own life insurance policy. While filling out my life insurance application, I made an ill-advised and irresponsible decision, and unfortunately made an omission on the application. As a 21-year old right out of college, I did not fully understand the consequences of



my actions at the time. As a result, I was declined coverage and my contract was terminated with Northwestern Mutual. At the time this all occurred, I was licensed with three different states (New Jersey - resident state , NY & Pennsylvania). I was first contacted by the NJ State Insurance Dept in 2017 to which they inquired about the actions that led to my termination at Northwestern Mutual. This resulted in a consent order in which I agreed to pay a fine penalty of \$2,500. Following NJ, I was then contacted by the NY insurance department as well. Again, due to my omission I made in 2016, I was fined by NY \$750. Lastly, I was contacted by PA insurance dept towards the end of 2019/early 2020 which also concluded in a fine penalty of \$1,000 due to the omission made. None of my State insurance licenses were ever revoked. Once the fines were paid, I was still able to write insurance business in each of the states.

Disclosure 3 of 4

Reporting Source:	Individual
Regulatory Action Initiated By:	New York State Department of Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	11/17/2017
Docket/Case Number:	CSB-2017-1205173
Employing firm when activity occurred which led to the regulatory action:	Northwestern Mutual
Product Type:	Insurance
Allegations:	Alleges made an omission per letter.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	11/28/2017
Sanctions Ordered:	Monetary Penalty other than Fines
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$750.00
Portion Levied against individual:	\$750.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	11/27/2017



Was any portion of penalty waived? No

Amount Waived:

Broker Statement

To whom it may concern:

My name is Robert Kaslander, and I would like to provide a statement regarding the disclosures I have made. After graduating college in 2016, I started a summer advisor internship program at Northwestern Mutual. During the first 2 months of the program, the managing partner of the office had highly encouraged every intern to apply for their own life insurance policy.

While filling out my life insurance application, I made an ill-advised and irresponsible decision, and unfortunately made an omission on the application. As a 21-year old right out of college, I did not fully understand the consequences of my actions at the time. As a result, I was declined coverage and my contract was terminated with Northwestern Mutual.

At the time this all occurred, I was licensed with three different states (New Jersey - resident state , NY & Pennsylvania). I was first contacted by the NJ State Insurance Dept in 2017 to which they inquired about the actions that led to my termination at Northwestern Mutual. This resulted in a consent order in which I agreed to pay a fine penalty of \$2,500.

Following NJ, I was then contacted by the NY insurance department as well. Again, due to my omission I made in 2016, I was fined by NY \$750. Lastly, I was contacted by PA insurance dept towards the end of 2019/early 2020 which also concluded in a fine penalty of \$1,000 due to the omission made. None of my State insurance licenses were ever revoked. Once the fines were paid, I was still able to write insurance business in each of the states.

Disclosure 4 of 4

Reporting Source: Individual

Regulatory Action Initiated By: State of New Jersey Department of Banking and Insurance

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 06/23/2017

Docket/Case Number: E17-64

Employing firm when activity occurred which led to the regulatory action: Northwestern Mutual

Product Type: Insurance

Allegations: Alleges made an omission per letter.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 07/18/2017

Sanctions Ordered: Monetary Penalty other than Fines



Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$2,500.00

Portion Levied against individual: \$2,500.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual: 07/18/2017

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

To whom it may concern:

My name is Robert Kaslander, and I would like to provide a statement regarding the disclosures I have made. After graduating college in 2016, I started a summer advisor internship program at Northwestern Mutual. During the first 2 months of the program, the managing partner of the office had highly encouraged every intern to apply for their own life insurance policy.

While filling out my life insurance application, I made an ill-advised and irresponsible decision, and unfortunately made an omission on the application. As a 21-year old right out of college, I did not fully understand the consequences of my actions at the time. As a result, I was declined coverage and my contract was terminated with Northwestern Mutual.

At the time this all occurred, I was licensed with three different states (New Jersey - resident state, NY & Pennsylvania). I was first contacted by the NJ State Insurance Dept in 2017 to which they inquired about the actions that led to my termination at Northwestern Mutual. This resulted in a consent order in which I agreed to pay a fine penalty of \$2,500.

Following NJ, I was then contacted by the NY insurance department as well.

Again, due to my omission I made in 2016, I was fined by NY \$750. Lastly, I was contacted by PA insurance dept towards the end of 2019/early 2020 which also concluded in a fine penalty of \$1,000 due to the omission made. None of my State insurance licenses were ever revoked. Once the fines were paid, I was still able to write insurance business in each of the states.



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: Individual

Firm Name: NORTHWESTERN MUTUAL INVESTMENT SERVICES, INC.

Termination Type: Discharged

Termination Date: 08/01/2016

Allegations: Omission made to my own life insurance application which led to termination.

Product Type: Insurance

Broker Statement

After graduating college in 2016, I started a summer advisor internship program at Northwestern Mutual. During the first 2 months of the program, the managing partner of the office had highly encouraged every intern to apply for their own life insurance policy.

While filling out my life insurance application, I made an ill-advised and irresponsible decision, and unfortunately made an omission on the application. As a 21-year old right out of college, I did not fully understand the consequences of my actions at the time.

As a result, I was declined coverage and my contract was terminated with Northwestern Mutual.

At the time this all occurred, I was licensed with three different states (New Jersey - resident state, NY & Pennsylvania). I was first contacted by the NJ State Insurance Dept in 2017 to which they inquired about the actions that led to my termination at Northwestern Mutual. This resulted in a consent order in which I agreed to pay a fine penalty of \$2,500.

Following NJ, I was then contacted by the NY insurance department as well. Again, due to my omission I made in 2016, I was fined by NY \$750.

Lastly, I was contacted by PA insurance dept towards the end of 2019/early 2020 which also concluded in a fine penalty of \$1,000 due to the omission made.

None of my State insurance licenses were ever revoked. Once the fines were paid, I was still able to write insurance business in each of the states.

From all that has happened I have learned that it is always best to be honest no matter what the circumstances are. Moving forward I will never take such actions again that led to my dismissal at NWM and I vow to always be honest and show integrity in my practice.

If you have any other questions, please let me know.



End of Report

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