



IAPD Report

Laura Cermak Kumar

CRD# 6652933

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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

Laura Cermak Kumar (CRD# 6652933)

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 **02/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	FIRST COMMAND BROKERAGE SERVICES, INC.	CRD# 3641	12/21/2021
IA	FIRST COMMAND ADVISORY SERVICES	CRD# 281958	01/20/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **31** 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	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 **31** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **FIRST COMMAND ADVISORY SERVICES**
Main Address: 1 FIRSTCOMM PLAZA
FORT WORTH, TX 76109
Firm ID#: 281958

Regulator	Registration	Status	Date
IA North Carolina	Investment Adviser Representative	Approved	12/19/2025
IA Texas	Investment Adviser Representative	Restricted Approval	08/21/2025
IA Virginia	Investment Adviser Representative	Approved	01/20/2022

Branch Office Locations

FIRST COMMAND ADVISORY SERVICES
1903 N Harrison Ave
Suite 102
Cary, NC 27513

FIRST COMMAND ADVISORY SERVICES
Raleigh, NC

Employment 2 of 2

Firm Name: **FIRST COMMAND BROKERAGE SERVICES, INC.**
Main Address: 1 FIRSTCOMM PLAZA
FORT WORTH, TX 76109
Firm ID#: 3641

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	12/21/2021
B Alabama	Agent	Approved	08/20/2025
B Alaska	Agent	Approved	08/20/2025
B Arizona	Agent	Approved	08/20/2025



Qualifications

Regulator	Registration	Status	Date
B California	Agent	Approved	08/20/2025
B Colorado	Agent	Approved	08/20/2025
B District of Columbia	Agent	Approved	01/20/2022
B Florida	Agent	Approved	08/20/2025
B Georgia	Agent	Approved	08/20/2025
B Hawaii	Agent	Approved	08/20/2025
B Illinois	Agent	Approved	08/20/2025
B Iowa	Agent	Approved	08/20/2025
B Kansas	Agent	Approved	08/20/2025
B Maine	Agent	Approved	08/20/2025
B Maryland	Agent	Approved	01/20/2022
B Michigan	Agent	Approved	08/20/2025
B Minnesota	Agent	Approved	08/20/2025
B Montana	Agent	Approved	08/20/2025
B Nevada	Agent	Approved	08/20/2025
B New Jersey	Agent	Approved	08/20/2025
B New Mexico	Agent	Approved	08/20/2025
B New York	Agent	Approved	08/20/2025
B North Carolina	Agent	Approved	01/20/2022



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	08/20/2025
B Oregon	Agent	Approved	08/20/2025
B Pennsylvania	Agent	Approved	08/20/2025
B South Carolina	Agent	Approved	08/20/2025
B Tennessee	Agent	Approved	08/20/2025
B Texas	Agent	Approved	08/20/2025
B Virginia	Agent	Approved	01/20/2022
B Washington	Agent	Approved	08/20/2025
B Wisconsin	Agent	Approved	08/20/2025

Branch Office Locations

FIRST COMMAND FINANCIAL PLANNING, INC.
241 18th St. S.
Suite 303
Arlington, VA 22202

FIRST COMMAND FINANCIAL PLANNING, INC.
Raleigh, NC



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	09/07/2021
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	01/08/2022
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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
01/2022 - Present	First Command Advisory Services, Inc.	Investment Advisor Rep	Y	Fort Worth, TX, United States
01/2022 - Present	First Command Brokerage Services, Inc.	Registered Rep	Y	Fort Worth, TX, United States
01/2022 - Present	First Command Insurance Services, Inc.	Insurance Agent	Y	Fort Worth, TX, United States
05/2025 - 10/2025	Guidepost Montessori at Spruce Tree	Assistant Guide	N	Raleigh, NC, United States
11/2019 - 03/2023	True Style Inc.	Executive Director (unpaid, remote, less than 5 hrs/wk)	N	Arlington, VA, United States
09/2019 - 05/2022	Ad Alta Tutoring	Latin Tutor (contract, remote, less than 5 hrs/wk)	N	Washington, DC, United States
08/2021 - 01/2022	First Command Brokerage Services, Inc.	Administrative Assistant (part-time, remote work for John Cermak, CFP®) and Licensed Associate	Y	Fort Worth, TX, United States
04/2020 - 01/2022	Ally Behavior Centers	Business Analyst (contract, remote, less than 1 hour/wk)	N	Sandy Spring, MD, United States
08/2019 - 08/2021	Saffron Ventures (Atlantis)	Associate	N	Arlington, VA, United States
06/2015 - 08/2019	Freelance Latin Tutoring	Latin Tutor	N	McLean, VA, United States
01/2019 - 05/2019	The Inn at Little Washington	Bartender/Cocktail Server	N	Washington, VA, United States
08/2015 - 05/2019	Christendom College	Full-time Student	N	Front Royal, VA, United States
05/2018 - 08/2018	Phaedo Creative, LLC	Digital Production Intern	N	Washington, DC, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2017 - 02/2018	Elegant Peak	Digital Marketing Intern	N	Front Royal, VA, United States
12/2017 - 02/2018	Instacart	Full Service Shopper	N	McLean, VA, United States
10/2017 - 12/2017	Christendom College	Kitchen Assistant	N	Front Royal, VA, United States
05/2017 - 08/2017	The Heritage Foundation	Intern, DeVos Center for Religion & Civil Society	N	Washington, DC, United States
06/2016 - 07/2016	Institute of Catholic Culture	Intern	N	Front Royal, VA, 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.

Name of the other business: Cabrini Montessori School

Whether the business is investment-related: No

Address of the other business: 11133 Bayberry Hills Drive, Raleigh, NC 27617

Nature of the other business: Board Membership

Your position, title, or relationship with the other business: Treasurer

The start date of your relationship: Jul 30, 2024

The approximate number of hours/month you devote to the other business: Over 40

The number of hours you devote to the other business during securities trading hours: 21 to 40

Briefly describe your duties relating to the other business: Co-founder and treasurer for the nonprofit organization. When the school plans to open in Fall 2026, I will also be the Head of School. Duties involve hiring, marketing, admissions, finance, development, and operations.



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

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:	Individual
Regulatory Action Initiated By:	North Carolina Department of the Secretary of State
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	08/05/2024
Docket/Case Number:	24SEC286
Employing firm when activity occurred which led to the regulatory action:	First Command Brokerage Services, inc. (3641) and First Command Advisory Services, inc. (281958), under First Command Financial Services, Inc.
Product Type:	Mutual Fund
Allegations:	I work as an Associate Financial Advisor/employee for Financial Advisor, John Cermak in First Command's Virginia office; however, I am allowed to work remotely from home in North Carolina. First Command registered me in the state of North Carolina under First Command Brokerage Services, but not under First Command Advisory Services, Inc. North Carolina stated the advice I provided fell under investment advisory services, and therefore, I was not properly registered in the state.
Current Status:	Final
Resolution:	Order
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: 12/17/2025
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

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

Total Amount: \$2,500.00

Portion Levied against individual: \$2,500.00

Payment Plan: Paid in full

Is Payment Plan Current: Yes

Date Paid by individual: 11/20/2025

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

First Command's decision to register my RA registration in Virginia was based on the federal pre-emption by Investment Advisers Act Section 203A. Based on the firm's understanding of the guidance provided, First Command registered my RA registration in Virginia, as that is the office where I am assigned. Additionally, during COVID -19, FINRA provided an exemption for licensed persons to work from home without requiring FINRA registration. After the exemption expired, my home address was registered as an additional branch where I complete some or all my duties. As an AFA, no clients are assigned to me and I do not receive commissions. All clients are assigned to my employer, Financial Advisor, John Cermak.



End of Report

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