



IAPD Report

Candace Lenae Lathan

CRD# 6670162

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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

Candace Lenae Lathan (CRD# 6670162)

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 **01/15/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	PRINCIPAL SECURITIES, INC.	1137	SAN DIEGO, CA	10/21/2024 - 01/15/2026
IA	THRIVENT INVESTMENT MANAGEMENT INC.	18387	Glendale, CA	12/23/2016 - 07/17/2024

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
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 not currently registered as an Investment Adviser Representative.



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, 0 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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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA

B

Uniform Combined State Law Examination (S66)

Series 66

12/12/2016



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
IA	10/21/2024 - 01/15/2026	PRINCIPAL SECURITIES, INC.	CRD# 1137	SAN DIEGO, CA
IA	12/23/2016 - 07/17/2024	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	Glendale, CA

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
09/2024 - Present	Principal Life Insurance Company	Agent	Y	San Diego, CA, United States
09/2024 - Present	Principal Securities, Inc.	Registered Representative	Y	San Diego, CA, United States
03/2017 - 06/2024	Thrivent Financial	Financial Associate	Y	Appleton, WI, United States
07/2016 - 06/2024	Thrivent Investment Management Inc	Registered Representative	Y	Glendale, CA, United States
07/2016 - 03/2017	Thrivent Financial	Associate Representative	Y	Appleton, WI, United States
07/2012 - 07/2016	DT CREDIT CORPORATION	SALES MANAGER/ UNDERWRITER	N	PHOENIX, AZ, 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.

**INSURANCE

POSITION: Outside Sales NATURE: null INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 2 START DATE: 10/16/2024

ADDRESS: 4370 La Jolla Village, Suite 1025, San Diego CA 92122

DESCRIPTION: Sale of Life, DI, Annuities, Health, LTC, Dental, Medicare & Medical Insurance through various carriers.

**LANCER FINANCIAL COLLECTIVE

POSITION: Industry Mentor NATURE: Mentorship INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 9/1/2018

ADDRESS: 8432 Magnolia Ave, Riverside CA 92504

DESCRIPTION: As part of California Baptist University, I participate in a student run Investment Group, under the umbrella of the Lancer Financial Collective, as an Industry Mentor. This club is sponsored by Dr. Adele Harrison, Professor and Program Director for the B.S. In Finance Major. Dr. Harrison reached out to me as an Alumni whom she taught in my MBA program knowing that I



Registration & Employment History



OTHER BUSINESS ACTIVITIES

had entered the investment industry. My role as a mentor consists of: helping those undergraduate students looking to attain a finance degree. The investment group is their opportunity to work with industry mentors to learn to think as advisors and better understand the role/profession. A typical discussion during the quarterly meetings would contain students presenting their agreed upon investment plan. In this meeting they look to the industry mentors for affirmation of their findings, our role is to ask questions and challenge them to use all the tools and research available to them prior to taking action. This group began with a donation from a member of the Board of Trustees in spring 2016. Since then, with donations and returns, the portfolio balance has grown to just over \$200,000. The funds are held at Fidelity. The University representatives that can trade on the account are Mark Howe, CFO, Shelly Murley, AVP of Accounting, and Adele Harrison. At this point, the students collect the mentor feedback and determine amongst themselves how they desire to proceed. There are no secrets shared, no check writing privileges, and those conversations had with mentees are never discussed outside the group with peers or members. I understand as a financial professional, my fiduciary responsibility to my clients, and at no time will I ever violate this charge.

****HABITAT FOR HUMANITY**

POSITION: Board of Director/Chaplain NATURE: Board Member/Officer/Director of an Organization INVESTMENT RELATED: No
NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 3 START DATE: 1/1/2021

ADDRESS: 41615 Winchester Rd. Suite 214, Temecula CA 92091

DESCRIPTION: We as a Board govern the high-level function of the affiliate and those who we extend homeownership through. We volunteer time, fundraise, and meet to discuss and approve the organization's budget and how we structure homeownership for our families.

****THE VIEW CHURCH**

POSITION: Director of Assimilation NATURE: Pastoral Role INVESTMENT RELATED: No NUMBER OF HOURS: 36

SECURITIES TRADING HOURS: 16 START DATE: 11/6/2024

ADDRESS: 26701 McCall Blvd, Menifee CA 92586

DESCRIPTION: Building infrastructure for our assimilation process. Leading a team of people who work directly with volunteers who interact with/engage our visitors. I'm identifying gaps and resolving them in the overall process.

****C&E CONSULTANTS, LLC**

POSITION: Co-owner NATURE: Owner/Partner/of LLC/S-Corp/REIT INVESTMENT RELATED: No NUMBER OF HOURS: 10

SECURITIES TRADING HOURS: 2 START DATE: 03/05/2025

ADDRESS: 8310 Nelson Way, Escondido CA 92026

DESCRIPTION: The LLC provides coaching to business owners who may need it. Coaching offered through this LLC will not have any securities or insurance pieces to it.

Will be working with business owners related to their strategic partnerships, personal and business visions with goal management in mind. Will also problem solve any business owner roadblocks that might arise.



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
Termination	1

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: THRIVENT INVESTMENT MANAGEMENT INC.
Termination Type: Discharged
Termination Date: 06/18/2024
Allegations: RR's association with the Firm was terminated for conduct inconsistent with Firm expectations, including violations of the Firm's outside business activities policy.
Product Type: No Product

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Reporting Source: Individual
Firm Name: THRIVENT INVESTMENT MANAGEMENT INC.
Termination Type: Discharged
Termination Date: 06/18/2024
Allegations: RR's association with the Firm was terminated for conduct inconsistent with Firm expectations, including violations of the Firm's outside business activities policy.
Product Type: No Product



End of Report

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