User Guidance

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IAPD Report

CHRISTOPHER JEFFREY SCHULTZ

CRD# 6719744

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

CHRISTOPHER JEFFREY SCHULTZ (CRD# 6719744)

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 **03/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MWA FINANCIAL SERVICES INC.	CRD# 112630	05/01/2017
IA	MWA FINANCIAL SERVICES, INC.	CRD# 112630	02/04/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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

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
Criminal	2

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

Employment 1 of 1

Firm Name: **MWA FINANCIAL SERVICES, INC.**
Main Address: 1701 1ST AVENUE
ROCK ISLAND, IL 61201
Firm ID#: 112630

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	05/01/2017
B	FINRA	Investment Co./Variable Contracts Prin	Approved	10/28/2019
B	FINRA	General Securities Representative	Approved	01/02/2025
B	Arizona	Agent	Approved	02/10/2023
B	Florida	Agent	Approved	06/23/2017
IA	Florida	Investment Adviser Representative	Approved	02/04/2025
B	Rhode Island	Agent	Approved	03/13/2025

Branch Office Locations

MWA FINANCIAL SERVICES, INC.
265 E Marion Ave.
Unit 116
Punta Gorda, FL 33950

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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	10/28/2019

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2025
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/28/2017

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/05/2024
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/02/2021

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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
01/2017 - Present	MWA Financial Services Inc	Registered Representative	Y	Rock Island, IL, United States
02/2016 - Present	Modern Woodmen of America	Insurance Representative	Y	Rock Island, IL, United States
05/2018 - 06/2019	Zija International	Distributor	N	Port Charlotte, FL, 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.

RV Rentals, Punta Gorda, FL. Owner. 5/2024. 3 Non-Inv/0 Inv.

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
Criminal	2

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 2

Reporting Source:	Individual
Formal Charges were brought in:	Circuit Court
Name of Court:	Twentieth Judicial Circuit Court
Location of Court:	Charlotte County, FL
Docket/Case #:	04000162F
Charge Date:	02/12/2004
Charge(s) 1 of 3	
Formal Charge(s)/Description:	Violation of Probation
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	No Plea
Disposition of charge:	Dismissed
Charge(s) 2 of 3	
Formal Charge(s)/Description:	Possession of Cannabis-Over 20 Grams
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Guilty
Disposition of charge:	Adjudication Withheld
Charge(s) 3 of 3	

Formal Charge(s)/Description:	Possession of Paraphernalia
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	Guilty
Disposition of charge:	Convicted
Current Status:	Final
Status Date:	09/22/2004
Disposition Date:	09/22/2004
Sentence/Penalty:	Sentence/Penalty: 20 Days imprisoned (1 day credit); 3 years drug offender probation, $157.50 fine, $200 drug assessment fee, $440 other court fees/fines; Start Date of Penalty: 09/22/2004; End Date of Penalty: On or around 09/22/2007. Final payment of fines paid 06/01/2006.
Broker Statement	In court that was reduced to "Possession of controlled substance without prescription" which was a 3rd degree felony. I was adjudicated withheld. I believe I was 18 at the time, maybe early 19. I was driving down the road on my way to a friends house. I had some marijuana in my vehicle. I was driving over the speed limit and an officer pulled me over. When I pulled my registration out of the glove box, I had a pack of black N milds in there which I usually smoked on construction job sites at the time. The officer asked why I had them, I told him what for, didn't believe me, asked to search my vehicle. He found the marijuana and charged me with "possession of marijuana over 20 grams" and "possession of drug paraphernalia". The possession of marijuana under 20 grams was reduced in court to "possession of controlled substance without a prescription". I later went back to court and I believe had the paraphernalia charge changed to adjudicated withheld to help on my resume. For about 5 years I was trying to get hired with the local fire department before I came to Modern Woodmen of America. All this happened right around the age 18-19. I am now 32 years old, married with 3 daughters.

Disclosure 2 of 2

Reporting Source:	Individual
Formal Charges were brought in:	Circuit Court
Name of Court:	Twentieth Judicial Circuit Court
Location of Court:	Charlotte County, FL
Docket/Case #:	03-001210CF
Charge Date:	10/01/2003
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Throwing Deadly Missile into Vehicle
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Reduced

Date of Amended Charge:	09/22/2004
Charge was Amended or reduced to:	Disorderly Conduct
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	Not Guilty
Disposition of Amended Charge:	Convicted
Current Status:	Final
Status Date:	09/22/2004
Disposition Date:	09/22/2004
Sentence/Penalty:	Sentence/Penalty: 1 day jail (1 day credit for time served); Start/End date of Penalty: 09/22/2004.
Broker Statement	Throwing a deadly missile into a Vehicle was the initial charge. It was reduced in court to Disorderly conduct which is a misdemeanor. I believe I was 18 or 19 years old at the time hanging out with some friends. It was late at night 9:00-9:30 ish. My friends and I were taking the dropped oranges from underneath my orange tree and throwing them at my own mailbox to mess around. We each threw a few oranges, yes. Far as I know none of us actually hit a vehicle. That went on for about 15 minutes or so. My friends were getting ready to leave, I went inside my home to use the restroom. Almost a minute or so after I came out, a police patrol came up to my home. Mentioned someone else noticed oranges in the road and their might have been kids throwing them. While the officer was there to tell us to stop and pick it up, a minivan showed up and said he was driving by and saw an orange thrown into the road while passing by. He pointed out myself and wanted to press charges. The charges against me were "throwing a deadly missile into a vehicle". In court it was reduced to "disorderly conduct".

End of Report

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