



IAPD Report

DEANNE MARIE CHRYSTAL

CRD# 7114886

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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

DEANNE MARIE CHRYSTAL (CRD# 7114886)

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 **11/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PFS INVESTMENTS INC.	CRD# 10111	06/05/2019
IA	PRIMERICA ADVISORS	CRD# 10111	11/30/2021

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
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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	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: **PRIMERICA ADVISORS**
Main Address: 1 PRIMERICA PARKWAY
DULUTH, GA 30099-0001
Firm ID#: 10111

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	06/05/2019
B FINRA	Investment Co./Variable Contracts Prin	Approved	03/04/2020
B Maine	Agent	Approved	06/09/2021
B Massachusetts	Agent	Approved	01/25/2020
B New Hampshire	Agent	Approved	07/09/2019
IA New Hampshire	Investment Adviser Representative	Approved	11/30/2021

Branch Office Locations

PRIMERICA ADVISORS
25 NASHUA RD
BLDG F STE 2-J
LONDONDERRY, NH 03053

PRIMERICA ADVISORS
HOLDERNESS, NH



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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/04/2020

General Industry/Product Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	06/05/2019
Securities Industry Essentials Examination (SIE)	SIE	05/01/2019

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	11/22/2021
Uniform Securities Agent State Law Examination (S63)	Series 63	07/03/2019

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
05/2019 - Present	PFS Investments Inc.	SALES	Y	LONDONDERRY, NH, United States
01/2019 - Present	Primerica Financial Services	SALES	Y	LONDONDERRY, NH, United States
05/2009 - Present	Chrystal Law, PLLC	Attorney	N	Lincoln, NH, United States
12/2017 - 03/2018	Loon Mountain	Ski Instructor	N	lincoln, NH, 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.

Sales of investment-related products; part-time or full-time, for companies affiliated with PFS Investments Inc. I may also receive non-investment related compensation from Primerica Mortgage, LLC for the sale of loan products and/or Primerica Client Services, Inc. (a co-located affiliate of PFS Investments Inc.) for part-time referrals of home security and automation products, as well as other home related services.

The Purrfect Inn, LLC, Not Investment Related, Holderness, NH 03245, Sole Owner, 5 total hours committed per month, 5 total hours during securities trading hours.

Deanne Chrystal, Esquire, Not Investment Related, 18 Pleasant Street Lincoln, NH 03251, Member, February 2012 to Present, 160 hours per month (140 hours per month during securities trading hours).



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	2

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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	CA-DOI
Sanction(s) Sought:	Denial
Date Initiated:	05/25/2021
Docket/Case Number:	PLBS 14481-A
Employing firm when activity occurred which led to the regulatory action:	PRIMERICA
Product Type:	Insurance
Allegations:	DUE TO THE PUBLIC CENSURE ISSUED BY THE NEW HAMPSHIRE PROFESSIONAL CONDUCT COMMITTEE IT IS DETERMINED THAT IT IS NOT IN THE BEST INTEREST TO PERMIT THE APPLICANT TO CONDUCT BUSINESS IN THE STATE OF CALIFORNIA. THE APPLICANT IS LACKING INTEGRITY TO CONDUCT BUSINESS AND SHOWS INCOMPETENCY AND UNTRUSTWORTHINESS IN THE CONDUCT OF BUSINESS
Current Status:	Final
Resolution:	DENIAL
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:	05/25/2021



Sanctions Ordered:	Denial
Broker Statement	RESTRICTED LICENSE ISSUED 10/19/2021
Disclosure 2 of 2	
Reporting Source:	Individual
Regulatory Action Initiated By:	NEW HAMPSHIRE SUPEREME COURT PROFESSIONAL CONDUCT COMMITTEE
Sanction(s) Sought:	Censure
Date Initiated:	03/20/2015
Docket/Case Number:	12-032
Employing firm when activity occurred which led to the regulatory action:	CHRYSTAL LAW PLLC
Product Type:	No Product
Allegations:	IT WAS ALLEGED THAT MS. CHRYSTAL'S PERSONAL INTERESTS CREATED SIGNIFICANT RISK THAT COULD REASONABLY HAVE AFFECTED HER ABILITY TO PROVIDE TRULY INDEPENDENT COUNSEL, AND THUS, CONSTITUTED VARIOUS CONFLICT OF INTEREST UNDER PARTS 1.7, 1.8 AND 8.4 OF THE RULE OF PROFESSIONAL CONDUCT.
Current Status:	Final
Resolution:	PUBLIC CENSURE
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:	03/20/2015
Sanctions Ordered:	Censure
Broker Statement	PARAGRAPH 14D(1)(A) STATES "FALSE STATEMENT, OMISSION OR BEEN DISHONES, UNFAIR OR UNETHICAL, PARAGRAPH 14D(1)(E) STATES "DENIED, SUSPENDED, OR REVOKED..PREVENTED YOU FROM ASSOCIATING WITH AN INVESTMENT-RELATED BUSINESS...THE NH BAR ORDER FOUND MY ACTIONS WERE "NEGLIGENT" AND IMPOSED A PUBLIC CENSURE, HOWEVER, NO OTHER SANCTIONS WERE IMPOSED. THE NH BAR PCC.



End of Report

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