User Guidance

www.adviserinfo.sec.gov

IAPD Report

EDWARD SWIKART III

CRD# 712156

Section Title	**Page(s)**
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	5 - 6
Disclosure Information	7

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

EDWARD SWIKART III (CRD# 712156)

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 **09/14/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CFS INVESTMENT ADVISORY SERVICES LLC	CRD# 106577	09/10/2018

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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
B	EF LEGACY SECURITIES, LLC	269923	RED BANK, NJ	04/22/2016 - 12/08/2017
IA	EDELMAN FINANCIAL SERVICES, LLC	113299	SHORT HILLS, NJ	09/10/2009 - 12/08/2017
B	SANDERS MORRIS HARRIS LLC	20580	SHORT HILLS, NJ	09/03/2009 - 04/22/2016

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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CFS INVESTMENT ADVISORY SERVICES LLC**

Main Address: 97 LACKAWANNA AVENUE
SUITE 101
TOTOWA, NJ 07512

Firm ID#: 106577

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	09/10/2018
IA	New York	Investment Adviser Representative	Approved	09/15/2021

Branch Office Locations

CFS INVESTMENT ADVISORY SERVICES LLC
97 LACKAWANNA AVENUE
SUITE 101
TOTOWA, NJ 07512

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Registered Options Principal Examination (S4)	Series 4	08/14/1985
B	General Securities Principal Examination (S24)	Series 24	01/18/1984

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	12/08/2017
B	National Commodity Futures Examination (S3)	Series 3	09/13/1988
B	General Securities Representative Examination (S7)	Series 7	07/19/1980

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/27/2009
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/03/1982

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities

Administrators Association at http://www.nasaa.org

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	04/22/2016 - 12/08/2017	EF LEGACY SECURITIES, LLC	CRD# 269923	RED BANK, NJ
IA	09/10/2009 - 12/08/2017	EDELMAN FINANCIAL SERVICES, LLC	CRD# 113299	SHORT HILLS, NJ
B	09/03/2009 - 04/22/2016	SANDERS MORRIS HARRIS LLC	CRD# 20580	SHORT HILLS, NJ
IA	07/08/2010 - 03/29/2012	CFS INVESTMENT ADVISORY SERVICES LLC	CRD# 106577	TOTOWA, NJ
B	02/03/2004 - 09/22/2009	NETWORK 1 FINANCIAL SECURITIES INC.	CRD# 13577	RED BANK, NJ
IA	08/29/2002 - 11/19/2002	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	04/25/2001 - 11/19/2002	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	10/21/1998 - 04/25/2001	SUMMIT FINANCIAL SERVICES GROUP, INC.	CRD# 7246	BETHLEHEM, PA
B	05/22/1996 - 10/21/1998	FISERV INVESTOR SERVICES, INC.	CRD# 34637	HOUSTON, TX
B	11/01/1989 - 05/16/1997	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
B	02/13/1996 - 04/29/1996	NETWORK 1 FINANCIAL SECURITIES INC.	CRD# 13577	RED BANK, NJ
B	10/06/1989 - 05/05/1995	ROBERT THOMAS SECURITIES, INC	CRD# 10147	ST. PETERSBURG, FL
B	12/15/1988 - 10/09/1989	APPLE FINANCIAL CORPORATION	CRD# 10375	
B	08/05/1988 - 11/16/1988	MIKAL & COMPANY, INC.	CRD# 13463	
B	04/25/1984 - 08/23/1988	EQUITABLE SECURITIES OF NEW YORK,INC.	CRD# 14583	
B	08/04/1982 - 05/02/1984	SOUTHEAST SECURITIES OF FLORIDA, INC.	CRD# 5359	

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	03/01/1984 - 03/26/1984	MONVEST LIMITED PARTNERSHIP	CRD# 14013	
B	07/22/1980 - 07/19/1982	FIRST JERSEY SECURITIES, INC.	CRD# 6621	

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
08/2018 - Present	CFS INVESTMENT ADVISORY SERVICES LLC	Director, Financial Planning	Y	TOTOWA, NJ, United States
02/1995 - 08/2018	CFS INVESTMENT ADVISORY SERVICES LLC	CONSULTANT	Y	TOTOWA, NJ, United States
04/2016 - 11/2017	EF LEGACY SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	HENRICO, VA, United States
08/2009 - 11/2017	EDELMAN FINANCIAL SERVICES, LLC	DIRECTOR, FINANCIAL PLANNING	Y	FAIRFAX, 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.

1.FRIENDS OF PENN SAILING, NOT INVESTMENT RELATED, START DATE: 09/2005, , OFFICER, 1 HOUR PER MONTH, NOT DURING TRADING HOURS, PHILADELPHIA, PA, OFFICER, ORGANIZATION RAISES FUNDS FOR PENN SAILING UNTIL THE TEAM ATTAINS VARSITY STATUS. THIS IS A VOLUNTEER POSITION.

2. LIFE INSURANCE, INVESTMENT RELATED, START DATE: 1981, 1 TO 2 HOURS A MONTH, DURING TRADING HOURS, THE OCCASIONAL SALE AND SERVICE OF LIFE INSURANCE PRODUCTS.

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:	NEW JERSEY BUREAU OF SECURITIES
Sanction(s) Sought:	Monetary Penalty other than Fines
Date Initiated:	12/16/1989
Docket/Case Number:	N/A
Employing firm when activity occurred which led to the regulatory action:	EQUITABLE SECURITIES OF NEW YORK, INC.
Product Type:	Other: PRIVATE PLACEMENT LOAN
Allegations:	NOTICE OF ENTRY PROPOSED ORDER OF REVOCATION, ORDER OF ASSESMENT OF A CIVIL MONETARY PENALTY, ALLEGE SWIKART OFFERED AND SOLD UNREGISTERED SECURITIES ALLEGE MISSTATEMENTS & OMMISSIONS OF INFORMAITON ALLEGE FALSE & MISLEADING TESTIMONY TO THE BUREAU, ALLEGE DISHONEST & UNETHICAL PRACTICES IN THE SECURITIES BUSINESS.
Current Status:	Final
Resolution:	PARTIALLY VACATED
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:	07/23/1992
Sanctions Ordered:	Restitution
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$100,000.00
Portion Levied against individual:	$100,000.00
Payment Plan:	2 YEARS
Is Payment Plan Current:	Yes
Date Paid by individual:	07/24/1992
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	THE NEW JERSEY BUREAU OF SECURITIES FOUND THAT SWIKART HAS COMPLIED WITH ALL OF THE TERMS AND CONDITIONS OF THE CONSENT ORDER. THEREFORE, ON JULY 23, 1992 THE BUREAU HAS ORDERED THAT THE CONSENT ORDER IS VACATED AS TO THE PROHIBITION AGAINST SWIKART ACTING DIRECTLY OR INDIRECTLY IN OR FROM THE STATE OF NEW JERSEY, AS A PRINCIPAL, MANAGER SUPERVISOR PROPRIETOR OR CONTROL PERSON FOR ANY BROKER- DEALER OR INVESTMENT ADVISOR, PROVIDED THAT HE GIVE THE BUREAU OF SECURITIES PRIOR WRITTEN NOTICE WHEN AND WHERE HE WILL BE ACTING DIRECTLY OR INDIRECTLY IN ANY OF THESE CAPACTIIES. IT IS FURTHER ORDERED THAT ALL OF THE OTHER TERMS OF THE CONSENT ORDER SHALL REMAIN IN FULL FORCE AND EFFECT. (COPIES OF DOCUMENTS ATTACHED)

End of Report

This page is intentionally left blank.