



IAPD Report

GEORGE MICHAEL KONTOS

CRD# 7147967

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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

GEORGE MICHAEL KONTOS (CRD# 7147967)

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 **08/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	06/29/2023
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	07/05/2023

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
IA	ASSET ALLOCATION STRATEGIES, LLC	152339	Livonia, MI	10/24/2019 - 06/20/2023
B	GLP INVESTMENT SERVICES, LLC	25450	FARMINGTON, MI	07/02/2019 - 06/20/2023

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
Customer Dispute	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: **ADVICE AND PLANNING SERVICES**

Main Address: 730 THIRD AVENUE
NEW YORK, NY 10017-3206

Firm ID#: 20472

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/29/2023
B	Arizona	Agent	Approved	08/15/2025
B	Michigan	Agent	Approved	07/05/2023
IA	Michigan	Investment Adviser Representative	Approved	07/05/2023
B	Tennessee	Agent	Approved	10/16/2024

Branch Office Locations

ADVICE AND PLANNING SERVICES

101 West Big Beaver Road
14th Floor
Troy, MI 48084

ADVICE AND PLANNING SERVICES

Livonia, MI



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
B General Securities Representative Examination (S7TO)	Series 7TO	07/02/2019
B Securities Industry Essentials Examination (SIE)	SIE	03/08/2019

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	10/11/2019



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:

	Registration Dates	Firm Name	ID#	Branch Location
IA	10/24/2019 - 06/20/2023	ASSET ALLOCATION STRATEGIES, LLC	CRD# 152339	Livonia, MI
B	07/02/2019 - 06/20/2023	GLP INVESTMENT SERVICES, LLC	CRD# 25450	FARMINGTON, MI

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
06/2023 - Present	TIAA	Wealth Management Advisor	Y	Royal Oak, MI, United States
06/2023 - Present	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	Registered Representative	Y	Royal Oak, MI, United States
01/2004 - Present	SONIK ENTERTAINMENT	PRESIDENT	N	LIVONIA, MI, United States
06/2019 - 06/2023	ASSET ALLOCATION STRATEGIES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FARMINGTON, MI, United States
06/2019 - 06/2023	GLP INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	FARMINGTON, MI, United States
08/2018 - 06/2023	GLP & ASSOCIATES	INSURANCE AGENT	Y	FARMINGTON, MI, United States
03/2011 - 02/2019	DEARBORN PUBLIC SCHOOLS	TEACHER	N	DEARBORN, MI, United States
09/2015 - 03/2018	ACCESS	SITE ADMINISTRATOR	N	DEARBORN, MI, 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) Name: Sonik Entertainment LLC

Position: Sole Owner and Operator Nature: DJ, sound and lighting services to existing clients, some referrals and non-profits.

Investment Related: No Hours: 10Securities Trading Hours: 0Start Date: 01/01/2004

Address: Home Address, Livonia MI 48150, United States

Description: A part time side business that works with mostly existing clients, some referrals and non-profits to provide DJ, sound



Registration & Employment History



OTHER BUSINESS ACTIVITIES

and lighting services for various events.

(2) Name: St. Edith Catholic School

Position: Volunteer Nature: Work is voluntary to help the school offset costs for services which would otherwise have to be hired out. There is no direct compensation but there is indirect compensation via a limited tuition credit. Investment Related: No Hours:

1 Securities Trading Hours: 0 Start Date: 08/01/2023

Address: 15089 Newburgh Rd., Livonia MI 48154, United States

Description: Assist teachers, administrators, and staff by volunteering in varying capacities for the school to clean, work events, chaperone trips and activities, and assist in the operation and upkeep of the school.



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
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC
Allegations:	Regarding a rebalance in a retirement plan from securities to a fixed annuity on March 11th, the client claims the annuity restrictions were not disclosed.
Product Type:	Annuity-Fixed Annuity-Variable Mutual Fund
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	A good faith determination was made and potential damages would be \$5,000 or more.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/05/2025
Complaint Pending?	No
Status:	Denied
Status Date:	05/15/2025



Settlement Amount:

Individual Contribution Amount:

Broker Statement

Upon review, the company determined the client's claims were unsubstantiated. The client was provided with the appropriate information at the time of investment.

Disclosure 2 of 2

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

GLP INVESTMENT SERVICES, LLC

Allegations:

On May 13, 2020, Mr. Kontos held a virtual screen sharing meeting with [REDACTED] (during COVID). During the meeting, Mr. Kontos reviewed [REDACTED] current investments, risk tolerance, need for access and time frame to retirement. Mr. Kontos recommended that [REDACTED] transfer his fixed indexed annuities from National Life to Delaware as the client was seeking the potential for better rates. Mr. Kontos, via screen sharing, reviewed the application, consumer profile (suitability), transfer forms and all disclosures. Mr. Kontos let [REDACTED] know he would be emailing him the signature pages necessary to complete and submit the application and transfer request, which he did on May 15th, 2020. The documents were signed and returned to Mr. Kontos on May 21, 2020.

On September 29, 2001, [REDACTED] wrote to Delaware asking for a penalty free surrender and a return of the assets to National Life stating he was unaware of the surrender charges on the Delaware policies. Delaware reviewed and declined the client request.

On January 18th, 2022, [REDACTED] filed a complaint with the State of Michigan requesting the funds be returned to National Life, penalty free. On January 20, 2022, Mr. Kontos received notification of the complaint directly from the State of MI. He informed the Firm of the complaint on the same day. The firm called the client on February 3, 2022, in order to document the concerns for our records. To date, the client has not phoned back.

Mr. Kontos will file his response to the State of MI by February 24th, 2022. The Firm will amend the status of this DRP when we learn of the disposition.

Product Type:

Annuity-Fixed

Alleged Damages:

\$0.00

Alleged Damages Amount Explanation (if amount not exact):

On January 18th, 2022, Mr. Kroll filed a complaint with the State of Michigan requesting the funds be returned to National Life, penalty free. While there are no alleged damages, the estimated surrender charges are \$5,228. In addition, there may be a market value adjustment, which as of January 31, 2022 would add an additional policy charge of approximately \$4780.

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC reparation or civil litigation?

No

Customer Complaint Information

Date Complaint Received:

01/20/2022



Complaint Pending? Yes

Settlement Amount:

**Individual Contribution
Amount:**



End of Report

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