IAPD Report

TREVOR KENE LITHERLAND

CRD# 732572

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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

TREVOR KENE LITHERLAND (CRD# 732572)

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 **05/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	07/06/2006
IA	ALLSTATE FINANCIAL ADVISORS, LLC	CRD# 109524	03/13/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	WORLD EQUITY GROUP, INC.	29087	ARLINGTON HEIGHTS, IL	09/11/2003 - 06/07/2006
B	WORLD EQUITY GROUP, INC.	29087	SCHAUMBURG, IL	09/10/2003 - 06/07/2006
IA	METLIFE SECURITIES INC.	14251	DOWNERS GROVE, IL	05/08/2003 - 07/22/2003

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
Customer Dispute	2
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 currently registered with **4** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **ALLSTATE FINANCIAL ADVISORS, LLC**
Main Address: 151 N 8TH STREET, SUITE 450
LINCOLN, NE 68508
Firm ID#: 109524

	Regulator	Registration	Status	Date
IA	Illinois	Investment Adviser Representative	Approved	03/13/2023

Branch Office Locations

ALLSTATE FINANCIAL ADVISORS, LLC
8770 W Bryn Mawr Ave Unit 1300
Chicago, IL 60631-3557

Employment 2 of 2

Firm Name: **ALLSTATE FINANCIAL SERVICES, LLC**
Main Address: 151 N 8TH STREET, SUITE 450
LINCOLN, NE 68508-1380
Firm ID#: 18272

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	07/06/2006
B	FINRA	General Securities Representative	Approved	07/06/2006
B	FINRA	Invest. Co and Variable Contracts	Approved	07/06/2006
B	Illinois	Agent	Approved	07/06/2006
B	Indiana	Agent	Approved	07/07/2006
B	Minnesota	Agent	Approved	04/29/2021

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	01/08/2022

Branch Office Locations

8770 W Bryn Mawr Ave Unit 1300
Chicago, IL 60631-3557

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/02/2000
B	Direct Participation Programs Representative Examination (S22)	Series 22	09/20/1983
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/18/1981

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/10/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/12/1981

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	09/11/2003 - 06/07/2006	WORLD EQUITY GROUP, INC.	CRD# 29087	ARLINGTON HEIGHTS,
B	09/10/2003 - 06/07/2006	WORLD EQUITY GROUP, INC.	CRD# 29087	SCHAUMBURG, IL
IA	05/08/2003 - 07/22/2003	METLIFE SECURITIES INC.	CRD# 14251	DOWNERS GROVE, IL
B	01/22/1997 - 07/22/2003	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	11/20/1987 - 07/22/2003	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	11/20/1987 - 12/31/1996	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	
B	06/22/1981 - 12/15/1987	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	06/22/1981 - 12/11/1987	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA

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
02/2026 - Present	Frank Suspenzi Agency	Agent	Y	Chicago, IL, United States
03/2023 - Present	Allstate Financial Advisors LLC	Representative	Y	Lincoln, NE, United States
06/2006 - Present	ALLSTATE INSURANCE CO	AGENT	N	NORTHBROOK, IL, United States
06/2006 - Present	Allstate Financial Services LLC	Agent	Y	Lincoln, NE, United States

Registration & Employment History

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.

No information reported.

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
Customer Dispute	2
Termination	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:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Date Initiated:	07/16/2004
Docket/Case Number:	C8A040063
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Allegations:	NASD CONDUCT RULES 2110 AND 3030 - TREVOR K. LITHERLAND CONDUCTED OUTSIDE BUSINESS ACTIVITIES AND ACCEPTED 61 PAYMENTS TOTALING APPROXIMATELY $8,336 FROM BENEFICIARIES OF INSURANCE POLICIES FOR HANDLING THE CHANGE OF OWNERSHIP OF STOCK SHARES PREVIOUSLY DISTRIBUTED TO THE POLICY HOLDERS BEFORE THEIR DEATHS WITHOUT PROVIDING PROMPT, WRITTEN NOTICE TO HIS FIRM OF THE OUTSIDE BUSINESS ACTIVITIES.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)

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:	07/16/2004
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Regulator Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER FIRM IN ANY CAPACITY FOR 15 DAYS AND A DEFERRED FINE OF $5,000.00. THE FINE SHALL BE DUE AND PAYABLE EITHER IMMEDIATELY UPON REASSOCIATION WITH MEMBER FIRM FOLLOWING THE 15-DAY SUSPENSION OR PRIOR TO ANY APPLICATION OR REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. SUSPENSION EFFECTIVE AUGUST 16, 2004 TO CLOSE OF BUSINESS AUGUST 30, 2004. FINES PAID.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD REGULATION
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	$5,000 FINE
Date Initiated:	06/25/2004
Docket/Case Number:	NASD EXAMINATION # E8A030684
Employing firm when activity occurred which led to the regulatory action:	METROPOLITAN LIFE INSURANCE COMPANY
Product Type:	Insurance
Other Product Type(s):	
Allegations:	ALLEGES THAT MR. LITHERLAND CONDUCTED OUTSIDE BUSINESS ACTIVITIES IN THAT MR. LITHERLAND ACCEPTED PAYMENTS FROM MET LIFE INSURANCE BENEFICIARIES BETWEEN MAY OF 2002 AND JULY OF 2003 WITHOUT PROVIDING PROMPT, WRITTEN NOTICE TO HIS FIRM IN VIOLATION OF NASD CONDUCT RULES 2110 AND 3030.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	07/16/2004
Sanctions Ordered:	Monetary/Fine $5,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	AWC ACCEPTED BY NASD ON 07/16/2004. $5,000 FINE PAID ON 9/1/04. SUPSPENSION SERVED FROM 8/16/04 TO 8/30/04.

Broker Statement	NASD OPENED A PRELIMINARY INVESTIGATION ON 10/15/2003, WHICH THE NASD SAID DID NOT NEED TO BE REPORTED ON ANY U-4. NASD CONCLUDED ITS INVESTIGATION ON 06/25/2004, AND THE AWC WAS SIGNED AND ACCEPTED BY NASD ON 07/16/2004. SUSPENSION SERVED FROM 8/16/04 TO 8/30/04, AND FINE PAID IN FULL ON 9/1/04.

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:	Firm
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CUSTOMER ALLEGED THAT THE REPRESENTATIVE MISREPRESENTED THE PREMIUM REQUIREMENTS WHEN A VARIABLE LIFE INSURANCE POLICY WAS PURCHASED IN NOVEMBER 1998. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.
Product Type:	Insurance
Alleged Damages:	$0.00
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:	01/20/2012
Complaint Pending?	No
Status:	Denied
Status Date:	02/10/2012
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CUSTOMER ALLEGED TAHT THE REPRESENTATIVE MISREPRESENTED THE PREMIUM REQUIREMENTS WHEN A VARIABLE LIFE INSURANCE POLICY WAS PURCHASED IN NOVEMBER 1998.
Product Type:	Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	PRIOR FIRM STATES NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED. THEY HAVE REPORTED MATTER AS THEY HAVE MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE MORE THAN $5,000.

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:	01/20/2012
Complaint Pending?	No
Status:	Denied
Status Date:	02/10/2012
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ALLSTATE FINANCIAL SERVICES LLC
Allegations:	CUSTOMER ALLEGES MISREPRESENTATION OF LOAN PROVISION OF THE POLICY
Product Type:	Insurance
Alleged Damages:	$15,894.56

Customer Complaint Information

Date Complaint Received:	11/13/2007
Complaint Pending?	No
Status:	Denied
Status Date:	12/05/2007
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

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:	METLIFE
Termination Type:	Discharged
Termination Date:	07/11/2003
Allegations:	CHARGED AND COLLECTED UNAPPROVED FEES FROM METLIFE CLIENTS FOR HIS PERSONAL BENEFIT, IN VIOLATION OF COMPANY POLICY, AND ACCEPTED NUMEROUS CHECKS MADE PAYABLE TO METLIFE SECURITIES, INC. FOR THOSE FEES,WHICH HE DEPOSITED INTO HIS OWN PERSONAL ACCOUNT.
Product Type:	No Product
Other Product Types:	

Reporting Source:	Individual
Firm Name:	METROPOLITAN LIFE INSURANCE COMPANY
Termination Type:	Discharged
Termination Date:	07/11/2003
Allegations:	CHARGED AND COLLECTED UNAPPROVED FEES FROM METLIFE CLIENTS FOR HIS PERSONAL BENEFIT, IN VIOLATION OF COMPANY POLICY, AND ACCEPTED NUMEROUS CHECKS MADE PAYABLE TO METLIFE SECURITIES, INC. FOR THOSE FEES, WHICH HE DEPOSITED INTO HIS OWN PERSONAL ACCOUNT.
Product Type:	No Product
Other Product Types:	
Broker Statement	METLIFE HAD NO GUIDELINES FOR THIS SERVICE, AND RATHER THAN REPRIMANDING ME, THEY SIMPLY TERMINATED ME NEEDLESSLY. I HAD NO COMPLAINTS FROM CLIENTS AND MANY TRULY APPRECIATED THIS SERVICE.

End of Report

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