



IAPD Report

Kristopher Robert Hissam

CRD# 7328147

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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

Kristopher Robert Hissam (CRD# 7328147)

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 **07/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	BANKERS LIFE SECURITIES, INC.	CRD# 173962	02/03/2021
IA	BANKERS LIFE ADVISORY SERVICES, INC.	CRD# 281285	02/03/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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
Civil 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 **6** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **BANKERS LIFE SECURITIES, INC.**

Main Address: 303 E WACKER DRIVE
STE 500
CHICAGO, IL 60601

Firm ID#: 173962

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	02/03/2021
B	FINRA	General Securities Representative	Approved	07/13/2021
B	California	Agent	Approved	02/25/2021
B	Florida	Agent	Approved	04/13/2026
B	Georgia	Agent	Approved	02/03/2026
B	Hawaii	Agent	Approved	07/21/2022
B	Missouri	Agent	Approved	01/13/2026
B	Texas	Agent	Approved	10/13/2025

Branch Office Locations

301 N CATTLEMAN RD
SUITE 106
SARASOTA, FL 34232

Employment 2 of 2

Firm Name: **BANKERS LIFE ADVISORY SERVICES, INC.**

Main Address: 303 E. WACKER DRIVE
STE 500
CHICAGO, IL 60601



Qualifications

Firm ID#: 281285

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	02/03/2022
IA	Florida	Investment Adviser Representative	Approved	04/02/2026
IA	Georgia	Investment Adviser Representative	Approved	02/05/2026
IA	Missouri	Investment Adviser Representative	Approved	01/14/2026

Branch Office Locations

BANKERS LIFE ADVISORY SERVICES, INC.
301 N CATTLEMAN RD SUITE 106
SARASOTA, FL 34232



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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	General Securities Representative Examination (S7TO)	Series 7TO	07/13/2021
	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	02/03/2021
	Securities Industry Essentials Examination (SIE)	SIE	11/16/2019

State Securities Law Exams

Exam	Category	Date
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		Uniform Combined State Law Examination (S66)	Series 66	02/02/2022
		Uniform Securities Agent State Law Examination (S63)	Series 63	02/24/2021

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
07/2022 - Present	Bankers Life & Casualty, Inc	Insurance Agent	N	Sarasota, FL, United States
07/2022 - Present	Bankers Life Advisory Services, Inc	Financial Advisor	Y	Sarasota, FL, United States
07/2022 - Present	Bankers Life Securities, Inc	Financial Representative	Y	Sarasota, FL, United States
02/2022 - 07/2022	Bankers Life Advisory Services	Financial Advisor	Y	Long Beach, CA, United States
01/2021 - 07/2022	Bankers Life Securities	Financial Representative	Y	Long Beach, CA, United States
02/2020 - 07/2022	BANKERS LIFE & CASUALTY	AGENT	N	LONG BEACH, CA, United States
07/2018 - 02/2020	UNEMPLOYMENT	HOMEMAKING	N	LONG BEACH, CA, United States
07/2017 - 07/2018	UNEMPLOYMENT	HOMEMAKING	N	RIALTO, CA, United States
01/2017 - 07/2017	CALIFORNIA STATE UNIVERSITY - SAN BERNARDINO	FULL-TIME STUDENT	N	SAN BERNARDINO, CA, United States
09/2012 - 12/2016	FEDERAL BUREAU OF PRISONS	CORRECTIONAL OFFICER	N	VICTORVILLE, CA, 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.

BANKERS LIFE & CASUALTY, INC

POSITION: Assistant NATURE: I will be assisting an agent with the processing of documents of her current and prospective clients as well as customer service-related activities. INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES

TRADING HOURS: 0 START DATE: 10/31/2022

ADDRESS: 9301 Corbin Ave, Ste 1000, Northridge CA 91324, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: I am a 1099 agent for Bankers Life and Casualty Company (BLC). As a BLC agent, I am also appointed with KFA through BLC which allows agents to write business for Medicare Supplement, Annuity and Equity Indexed annuity insurance products, life insurance, health and LTC.

RENTAL PROPERTY

POSITION: Owner NATURE: The business is renting out a property to tenants on a long-term basis. INVESTMENT RELATED:

No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 02/06/2026

ADDRESS: 926 / 928 SW 39th Terrace, Cape Coral FL 33914, United States

DESCRIPTION: I would own a rental property with my spouse that would be managed by a property management firm. My requirements would be ensure the property remains habitable for the occupants and the mortgage is paid.



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
Civil Event	1

Civil Event

This disclosure event involves an injunction issued by a foreign or domestic court in connection with investment-related activity, a finding by a domestic or foreign court of a violation of any investment-related statute or regulation, or an action dismissed by a domestic or foreign court pursuant to a settlement agreement.

Disclosure 1 of 1

Reporting Source:	Individual
Initiated By:	Margaret Asten
Relief Sought:	Monetary Penalty other than Fines
Date Court Action Filed:	01/22/2026
Date Notice/Process Served:	01/30/2026
Product Type:	Annuity-Fixed Insurance
Type of Court:	State Court
Name of Court:	Superior Court of the State of California
Location of Court:	County of Los Angeles
Docket/Case #:	26STCV02293
Employing firm when activity occurred which led to the action:	
Allegations:	A former client filed a civil lawsuit alleging misconduct related to insurance policies sold to the client. Mr. Hissam denies all allegations. The matter is currently pending.
Current Status:	Pending
Limitations or Restrictions in Effect During Appeal:	None



End of Report

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