



## IAPD Report

# PAUL ANDREW CHRISTODOULOU

CRD# 7537200

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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

### PAUL ANDREW CHRISTODOULOU (CRD# 7537200)

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 **04/08/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	PFS INVESTMENTS INC.	CRD# 10111	05/16/2022
<b>IA</b>	PRIMERICA ADVISORS	CRD# 10111	08/17/2022

### 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
Financial	4
Judgment/Lien	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>B</b> FINRA	Invest. Co and Variable Contracts	Approved	05/16/2022
<b>B</b> FINRA	Investment Co./Variable Contracts Prin	Approved	06/19/2022
<b>B</b> Florida	Agent	Approved	05/19/2022
<b>IA</b> Florida	Investment Adviser Representative	Approved	08/17/2022
<b>B</b> Louisiana	Agent	Approved	02/24/2023
<b>B</b> New York	Agent	Approved	06/30/2022

### Branch Office Locations

**PRIMERICA ADVISORS**  
15327 NW 60TH AVE.  
# 200-A  
MIAMI LAKES, FL 33014



## 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	06/18/2022

#### General Industry/Product Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	05/16/2022
Securities Industry Essentials Examination (SIE)	SIE	03/31/2022

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	06/28/2022
Uniform Securities Agent State Law Examination (S63)	Series 63	06/06/2022

### 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
04/2026 - Present	Energy Development Group Exchange	Chief Financial Officer	N	Houston, TX, United States
05/2022 - Present	PFS Investments Inc.	SALES	Y	MIAMI LAKES, FL, United States
10/2021 - Present	Primerica Financial Services	SALES	N	MIAMI LAKES, FL, United States
05/2021 - Present	SpyroSoft, LLC.	Consultant	N	Fort Lauderdale, FL, United States
09/2019 - Present	Treasure Beach Company	President	N	Fort Lauderdale, FL, United States
04/2006 - 09/2019	Prologics	Presdient	N	Moscow, Russia

### 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.

Treasure Beach Company, Not investment related, 145 Jefferson Avenue, 431, Miami Beach, FL 33139, Entity to hold future stake of SpyroSoft, LLC., Owner/President, 12/2002 to Present, 0-240 hours committed per month (0-140 hours during securities trading hours).

Beyond Limits (YouTube), Not investment related, Owner/Interviewer, 04/2024 to Present, 20 hours committed per month (5 hours during securities trading hours).

Asea, LLC., (1099), Not investment related, Pleasant Grove, Utah 84062, Independent Representative, 2 hours committed per month (0 hours during securities trading hours).

SpyroSoft, LLC., Not investment related, 301 East Liberty Street, Suite 500, Ann Arbor, MI 48104, IT Services Company, Consultant (1099), 04/2025 to Present, 0-240 hours committed per month (0-140 hours during securities trading hours).



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Raising Eddie: Fathering a [Special Needs] Disable Son, Book, Fort Lauderdale, FL 33304, Author, 05/2025 to Present, 20 hours committed per month (0 hours 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
Financial	4
Judgment/Lien	2

### Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

#### Disclosure 1 of 4

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 12/08/2021

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 12/08/2021

**If a compromise with creditor, provide:**

**Name of Creditor:** CHASE BANK - 7279

**Original Amount Owed:** \$35,000.00

**Terms Reached with Creditor:** AGREED TO SETTLE \$3,623.28 - PAID

#### Disclosure 2 of 4

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 06/07/2022

**Organization Name:** TREASURE BEACH COMPANY



**Individual Position:** OWENER

**Organization Investment-Related?** No

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 10/21/2022

**If a compromise with creditor, provide:**

**Name of Creditor:** AMERICAN EXPRESS CORPORATE CARD-92007 - RADIUS GLOBAL SOLUTIONS LLC

**Original Amount Owed:** \$67,414.86

**Terms Reached with Creditor:** AGREED TO SETTLE \$52.000 - PAID

**Disclosure 3 of 4**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 09/11/2019

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 09/11/2019

**If a compromise with creditor, provide:**

**Name of Creditor:** BARCLAY'S BANK - 3912

**Original Amount Owed:** \$42,500.00

**Terms Reached with Creditor:** AGREED TO SETTLE \$17,853.58 PAID

**Disclosure 4 of 4**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 07/08/2022

**Organization Name:** V-TWIN CITY

**Individual Position:** OWNER

**Organization Investment-Related?** No

**Action Pending?** Yes



**If a compromise with creditor,  
provide:**

**Name of Creditor:** AMERICAN EXPRESS CORPORATE CARD -  
**Original Amount Owed:** \$82,146.29  
**Terms Reached with Creditor:** AGREED TO SETTLE \$64,061.00 - PENDING - MAKING MONTHLY PAYMENTS



## Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

### Disclosure 1 of 2

**Reporting Source:** Individual  
**Judgment/Lien Holder:** AMERICAN EXPRESS NATIONAL BANK - AMERICAN EXPRESS BANK, FSB  
**Judgment/Lien Amount:** \$35,455.95  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 01/22/2020  
**Date Individual Learned:** 02/02/2020  
**Type of Court:** State Court  
**Name of Court:** 17TH JUDICIAL CIRCUIT COURT  
**Location of Court:** BROWARD COUNTY, FL  
**Docket/Case #:** CACE-18-028878  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** INSTR# 116302265

### Disclosure 2 of 2

**Reporting Source:** Individual  
**Judgment/Lien Holder:** INDIAN MOTORCYCLE OF POMPANO BEACH LLC  
**Judgment/Lien Amount:** \$35,000.00  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 05/08/2018  
**Date Individual Learned:** 06/03/2021  
**Type of Court:** State Court  
**Name of Court:** 17TH JUDICIAL CIRCUIT COURT  
**Location of Court:** BROWARD COUNTY, FL  
**Docket/Case #:** CACE-17-020595  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** INSTR# 115071585



## End of Report

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