



IAPD Report

Kyle ALAN Ruiter JR

CRD# 7556416

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5



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

Kyle ALAN Ruiter JR (CRD# 7556416)

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 **03/07/2025**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	HORNOR, TOWNSEND & KENT, LLC	4031	Maricopa, AZ	04/11/2024 - 03/07/2025
IA	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	Tucson, AZ	10/05/2022 - 04/19/2024

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?

No



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 not currently registered as an Investment Adviser Representative.



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

No information reported.

State Securities Law Exams

Exam	Category	Date
------	----------	------

IA

B

Uniform Combined State Law Examination (S66)

Series 66

10/04/2022



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:

	Registration Dates	Firm Name	ID#	Branch Location
IA	04/11/2024 - 03/07/2025	HORNOR, TOWNSEND & KENT, LLC	CRD# 4031	Maricopa, AZ
IA	10/05/2022 - 04/19/2024	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	Tucson, AZ

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
04/2024 - Present	Hornor, Townsend & Kent, LLC	Registered Representative	Y	Horsham, PA, United States
03/2024 - Present	Penn Mutual Life Insurance Company	Agent	Y	Horsham, PA, United States
12/2023 - Present	Proactive Health Management Plan	Agent	N	Indianapolis, IN, United States
10/2023 - Present	Colonial Life	Broker	N	Columbia, SC, United States
07/2022 - Present	Wellmark/Amerigroup/Health Partners	Agent	N	Des Moines, IA, United States
05/2022 - Present	Sana Benefits	Agent	N	Austin, TX, United States
02/2021 - Present	Pinnacle Insurance	Agent	N	Warminster, PA, United States
05/2022 - 04/2024	TRANSAMERICA FINANCIAL ADVISORS, INC	Registered Representative	Y	TUCSON, AZ, United States
03/2021 - 04/2024	WFG Direct	NA	N	TUCSON, AZ, United States
02/2021 - 04/2024	WORLD FINANCIAL GROUP, IA.	Agent	Y	TUCSON, AZ, United States
10/2019 - 01/2021	BANKERS LIFE	INSURANCE AGENT	N	MESA, AZ, United States
08/2018 - 09/2019	SERTA MATTRESS	MAT BUILD	N	CLEAR LAKE, IA, United States
06/2007 - 07/2018	DARIY DRIVE INN	OWNER	N	GOLDFIELD, IA, 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.

1)NAME :INS BROKERAGE|INVEST RELATED: YES|DBA:1847FINANCIAL|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACTIVITY: INS BROKERAGE| HRS/MTH: 10| TRADING HRS/MTH: 10|DESCRIP OF DUTIES: INS SALES AND SERVICE INCLUDING PENN MUTUAL LIFE PRODUCTS 2)NAME OF ACT:PINNACLE INS|INVEST RELATED: NO|DBA: PINNACLE INSURANCE|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACTIVITY: SELLING MEDICARE SUPP & ADVANTAGE PLANS|HRS/MTH: 40|TRADING HRS/MTH: 40|DESCRIP OF DUTIES: SELLING MEDICARE SUPPLEMENTAL & ADVANTAGE PLANS 3)NAME OF ACT:SANA BENEFITS|INVEST RELATED: NO DBA: SANA BENEFITS|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACTIVITY: SETTING UP SMALL BUSINESSES WITH GROUP HEALTH INS|HRS/MTH: 10|TRADING HRS/MTH: 10|DESCRIP OF DUTIES: SETTING UP SMALL BUSINESSES WITH GROUP HEALTH INS 4)NAME OF ACT:CAPSTONE HEALTH|INVEST RELATED: NO|DBA: CAPSTONE HEALTH|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACT: ANCILLARY TAX-ADVANTAGE PLAN FOR BUSINESS EMPLOYEES|HRS/MTH: 20|TRADING HRS/MTH: 20 DESCRIP OF DUTIES: INITIAL SET UP FOR EMPLOYEE SO THEY CAN ACCESS TELEMEDICINE & OTHER HEALTH BENEFITS FOR THE IND EMPLOYEE 5) NAME OF ACT:PROACTIVE HEALTH MANAGEMENT PLAN|INVEST RELATED: NO|DBA: PROACTIVE HEALTH MANAGEMENT PLAN|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACT: ANCILLARY TAX-ADVANTAGE PLAN FOR BUSINESS EMPLOYEES|HRS/MTH: 20|TRADING HRS/MTH: 20|DESCRIP OF DUTIES: INITIAL SET UP FOR EMPLOYEE SO THEY CAN ACCESS TELEMEDICINE AND OTHER HEALTH BENEFITS FOR THE IND EMPLOYEE 6)NAME OF ACT:WELLMARK/AMERIGROUP/HEALTH PARTNERS|INVEST RELATED: NO|DBA: WELLMARK/AMERIGROUP/HEALTH PARTNERS|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACT: MEDICARE THROUGH WELLMARK BLUE CROSS BLUE SHIELD OF IOWA|HRS/MTH: 5|TRADING HRS/MTH: 5|DESCRIP OF DUTIES: MEDICARE CONTRACT FOR BLUE CROSS BLUE SHIELD OF IOWA. HELPING SMALL BUSINESSES OF IOWA WITH GROUP BENEFITS 7) NAME OF ACT:COLONIAL LIFE|INVEST RELATED: NO|DBA: COLONIAL LIFE|POS HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NAT OF ACT: SETTING UP BUSINESS OWNERS WITH GROUP HEALTH INS|HRS/MTH: 5|TRADING HRS/MTH: 5|DESCRIP OF DUTIES: SELLING GROUP HEALTH BENEFITS 8) GP AGENCY BROKERAGE|POS: Agt|NATURE: Life Insurance brokerage|INVEST RELATED: No|# OF HOURS: 40|TRADING HOURS: 40 START DATE: 4/11/24|ADD: 7000 Six Forks Rd Suite 103, Raleigh NC 27615|DESCRIP: Independent ins broker 9) ENTERPRISE EVOLUTION POSITION: Proprietor/Owner NAT: Provide advice and guidance to organizations to enhance performance, efficiency, and overall effectiveness. Analyze operations, processes, and strategies to identify improvement areas through assessments, data collection, and market trend analysis. Develop tailored solutions to address challenges and seize opportunities, helping organizations achieve their full potential in a competitive business landscape. INVEST RELATED: No|# OF HOURS: 40|TRADING HOURS: 40|START DATE: 5/20/24 ADD: 45183 W Yucca Lane, Maricopa AZ 85139 DESCRIP: Collab with clients to create tailored strategic plans, including market analysis, competitive positioning, and growth strategies. Providing insights and solutions to overcome complex business challenges. Build strong relationships to understand & address clients' evolving needs. 10) TOPNOTCH ERC POST: Referral Partner NATURE: CPA/Accounting Services INVEST RELATED: No|# OF HOURS: 5|TRADING HOURS: 5 START DATE: 5/20/24 ADD: 4252 N Verrado Way, Suite 203, Buckeye AZ 85396, DESCRIP: Connect business owners with a CPA firm that specializes in Employee Retention Tax Credit.11)MANHATTAN LIFE|POST: Agent|NAT: Disability/Health Ins INVEST RELATED: No|# OF HOURS: 5|TRADING HOURS: 5|START DATE: 09/16/24|ADD: 10777 Northwest Freeway, Houston TX 77092|DESCRIPTION: LTC, Home Health Care & Dental Ins plans



End of Report

This page is intentionally left blank.