



IAPD Report

NEAL KULIN MILLER

CRD# 823284

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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

NEAL KULIN MILLER (CRD# 823284)

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	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	10/21/2021
IA	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	10/17/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	FSC WEALTH ADVISORS, LLC	154382	Oneonta, NY	08/18/2021 - 04/01/2026
B	NEXT FINANCIAL GROUP, INC.	46214	ONEONTA, NY	02/18/2005 - 10/22/2021
B	NYLIFE SECURITIES INC.	5167	NEW YORK, NY	06/16/1999 - 03/02/2005

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	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 **16** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **GENEOS WEALTH MANAGEMENT, INC.**

Main Address: 9635 MAROON CIRCLE
SUITE 100
ENGLEWOOD, CO 80112

Firm ID#: 120894

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	10/21/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	10/21/2021
B	Arizona	Agent	Approved	03/04/2026
B	Colorado	Agent	Approved	10/21/2021
B	Connecticut	Agent	Approved	10/28/2021
B	Florida	Agent	Approved	10/21/2021
B	Georgia	Agent	Approved	10/21/2021
B	Maryland	Agent	Approved	10/21/2021
B	Mississippi	Agent	Approved	04/08/2022
B	Nevada	Agent	Approved	10/21/2021
B	New Jersey	Agent	Approved	10/21/2021
B	New York	Agent	Approved	10/21/2021
IA	New York	Investment Adviser Representative	Approved	10/17/2025



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	10/22/2021
B Pennsylvania	Agent	Approved	10/21/2021
B South Carolina	Agent	Approved	11/15/2021
B Tennessee	Agent	Approved	10/21/2021
B Virginia	Agent	Approved	10/21/2021
B West Virginia	Agent	Approved	05/09/2024

Branch Office Locations

GENEOS WEALTH MANAGEMENT, INC.
11 Watkins Ave
Oneonta, NY 13820



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 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
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Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Registered Representative Examination (S1)	Series 1	06/10/1976

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	07/29/1988
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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	08/18/2021 - 04/01/2026	FSC WEALTH ADVISORS, LLC	CRD# 154382	Oneonta, NY
B	02/18/2005 - 10/22/2021	NEXT FINANCIAL GROUP, INC.	CRD# 46214	ONEONTA, NY
B	06/16/1999 - 03/02/2005	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY
B	07/29/1991 - 06/16/1999	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	06/15/1977 - 08/12/1991	MUTUAL BENEFIT FINANCIAL SERVICE COMPANY	CRD# 4882	
B	06/15/1976 - 11/12/1983	IDS LIFE INSURANCE COMPANY	CRD# 6321	
B	06/15/1976 - 11/12/1983	IDS MARKETING CORPORATION	CRD# 6363	
B	06/15/1976 - 11/12/1983	INVESTORS DIVERSIFIED SERVICES, INC.	CRD# 6320	

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
10/2021 - Present	Geneos Wealth Management Inc	Registered Rep	Y	Oneonta, NY, United States
10/2021 - Present	Miller Financial Services	DBA	N	Oneonta, NY, United States
09/2016 - 04/2026	FSC Wealth Advisors, LLC	Investment Advisor Representative	Y	Wappingers Falls, NY, United States
02/2005 - 10/2021	NEXT FINANCIAL GROUP	REGISTERED REP	Y	ONEONTA, NY, 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) DBA: MILLER FINANCIAL SERVICES - President of non investment related business located at branch location. 2) FIRST



Registration & Employment History



OTHER BUSINESS ACTIVITIES

PRESBYTERIAN CHURCH - Elder. 3) HARTWICK COLLEGE - Trustee. 4) ADIRONDACK WATERFRONT COMPOUND LLC - rental. 5) Independent Rep with various insurance carriers for FIXED INSURANCE SALES.



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	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: 11/27/2006

Docket/Case Number: E102004058502

Employing firm when activity occurred which led to the regulatory action: NYLIFE SECURITIES, INC.

Product Type: Annuity-Variable

Allegations: NASD RULE 2110: MILLER FAILED TO ABIDE BY REGULATION 60, A NEW YORK STATE INSURANCE REGULATION, BY CAUSING CLIENTS TO SIGN INCOMPLETE DISCLOSURE STATEMENTS. SUBSEQUENTLY, HE CAUSED THE MISSING DATA TO BE ADDED TO THE DISCLOSURE STATEMENTS AND THE CLIENTS' SIGNATURES TO BE DATED TO CONVEY THAT THE CLIENTS HAD RECEIVED THE REQUIRED DATA ON THE DATE AFFIXED TO THEIR SIGNATURES. IN FACT, THE CLIENTS HAD NOT REVIEWED THE COMPLETED FORMS BEFORE SIGNING THE VARIABLE ANNUITY APPLICATIONS.

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: 11/27/2006

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 75 DAYS. THE SUSPENSION IN ANY CAPACITY WILL BE IN EFFECT FROM DECEMBER 18 THROUGH MARCH 2, 2007. FINE PAID 12/14/2006.

Reporting Source: Firm

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Other Sanction(s) Sought: FINE

Date Initiated: 11/27/2006

Docket/Case Number: E102004058502

Employing firm when activity occurred which led to the regulatory action: NYLIFE SECURITIES

Product Type: Annuity(ies) - Variable

Other Product Type(s):

Allegations: NASD RULE 2110: MILLER FAILED TO ABIDE BY REGULATION 60, A NEW YORK STATE INSURANCE REGULATION, BY CAUSING CLIENTS TO SIGN INCOMPLETE DISCLOSURE STATEMENTS. SUBSEQUENTLY, HE CAUSED THE MISSING DATA TO BE ADDED TO THE DISCLOSURE STATEMENTS AND THE CLIENTS' SIGNATURES TO BE DATED TO CONVEY THAT THE CLIENTS HAD RECEIVED THE REQUIRED DATA ON THE DATE AFFIXED TO THEIR SIGNATURES. IN FACT, THE CLIENTS HAD NOT REVIEWED THE COMPLETED FORMS BEFORE SIGNING THE VARIABLE ANNUITY APPLICATIONS.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 11/27/2006

Sanctions Ordered: Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM



ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 75 DAYS. THE SUSPENSION IN ANY CAPACITY WILL BE IN EFFECT FROM DECEMBER 18 THROUGH MARCH 2, 2007.

Firm Statement

THE FIRM WAS NOTIFIED BY NASD OF THIS ACTION ON DECEMBER 15, 2006.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Other Sanction(s) Sought: FINE

Date Initiated: 11/24/2006

Docket/Case Number: E102004058502

Employing firm when activity occurred which led to the regulatory action: NYLIFE SECURITIES, INC.

Product Type: Annuity(ies) - Variable

Other Product Type(s):

Allegations: MILLER ALLEGEDLY FAILED TO ABIDE BY REGULATION 60, A NEW YORK STATE INSURANCE REGULATION, AND VIOLATED NASD RULE 2110, BY CAUSING CLIENTS TO SIGN DISCLOSURE STATEMENTS WITHOUT CERTAIN DATA, AND BY SUBSEQUENTLY CAUSING THE DATA TO BE ADDED TO THE DISCLOSURE STATEMENTS AND THE CLIENTS' SIGNATURES TO BE DATED TO CONVEY THEY HAD RECEIVED THE DATA AND REVIEWED THE COMPLETED FORMS BEFORE SIGNING VARIABLE ANNUITY APPLICATIONS.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 11/24/2006

Sanctions Ordered: Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 75 DAYS. THE SUSPENSION IN ANY CAPACITY WILL BE IN EFFECT FROM DECEMBER 18 THROUGH MARCH 2, 2007.



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 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES INC.

Allegations: WITH REGARD TO TWO VARIABLE ANNUITY POLICIES PURCHASED IN JUNE AND AUGUST 2000, RESPECTIVELY, CUSTOMER ALLEGES THAT THE RR RECOMMENDED THE POLICIES AND TOLD HIM THAT WHAT WAS PUT IN AS PREMIUM PAYMENTS WOULD NOT CHANGE. CUSTOMER FURTHER ALLEGES THAT THE AMOUNTS HAVE CHANGED AND THAT MONEY WAS INVESTED IN THE STOCK MARKET WITHOUT HIS PERMISSION.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$14,307.70

Customer Complaint Information

Date Complaint Received: 08/26/2005

Complaint Pending? No

Status: Withdrawn

Status Date: 10/17/2005

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES INC.

Allegations: WITH REGARD TO TWO VARIABLE ANNUITY POLICIES PURCHASED IN JUNE AND AUGUST 2000, RESPECTIVELY, CUSTOMER ALLEGES THAT THE RR RECOMMENDED THE POLICIES AND TOLD HIM THAT WHAT WAS PUT IN AS PREMIUM PAYMENTS WOULD NOT CHANGE. CUSTOMER FURTHER ALLEGES THAT THE AMOUNTS HAVE CHANGED AND THAT MONEY WAS INVESTED IN THE STOCK MARKET WITHOUT HIS PERMISSION.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$14,307.70

Customer Complaint Information

Date Complaint Received: 08/26/2005

Complaint Pending? No



Status: Withdrawn
Status Date: 10/11/2005
Settlement Amount:
Individual Contribution Amount:



End of Report

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