

**FORM U4****UNIFORM APPLICATION FOR SECURITIES INDUSTRY REGISTRATION OR TRANSFER**

BRIGHTER FINANCIAL CAPITAL MANAGEMENT, LLC(300619)

Rev. Form U4 (05/2009)

Individual Name: CLARK, MEGAN LEE (5733655)

U4 Amendment - Filing ID: 65940577

Filing Date: 10/21/2024

**1. General Information**

<b>First Name:</b> MEGAN	<b>Middle Name:</b> LEE	<b>Last Name:</b> CLARK	<b>Suffix:</b>
<b>Firm CRD #:</b> 300619	<b>Firm Name:</b> BRIGHTER FINANCIAL CAPITAL MANAGEMENT, LLC	<b>Employment Date (MM/DD/YYYY):</b> 03/19/2020	
<b>Firm Billing Code:</b>	<b>Individual CRD #:</b> 5733655	<b>Individual SSN:</b> xxx-xx-xxxx	

Do you have an independent contractor relationship with the above named firm?:

 Yes  No

Office of Employment Address:

CRD Branch #	NYSE Branch Code #	Firm Billing Code	Address	Private Residence	Residential Supervisory Location*	Type of Office	Start Date	End Date
IA Main			1984 ISAAC NEWTON SQ. W SUITE 203 RESTON, VA 20190 United States	No		Located At	03/19/2020	

\*If "Yes" is selected, the firm confirms that this location is designated as an RSL as defined in FINRA Rule 3110.

**2. Fingerprint Information**Electronic Filing Representation

- By selecting this option, I represent that I am submitting, have submitted, or promptly will submit to the appropriate SRO a fingerprint card as required under applicable SRO rules; or  
Fingerprint card barcode
- By selecting this option, I represent that I have been employed continuously by the filing firm since the last submission of a fingerprint card to CRD and am not required to resubmit a fingerprint card at this time; or,
- By selecting this option, I represent that I have been employed continuously by the filing firm and my fingerprints have been processed by an SRO other than FINRA. I am submitting, have submitted, or promptly will submit the processed results for posting to CRD.

Exceptions to the Fingerprint Requirement

- By selecting one or more of the following two options, I affirm that I am exempt from the federal fingerprint requirement because I/filing firm currently satisfy(ies) the requirements of at least one of the permissive exemptions indicated below pursuant to Rule 17f-2 under the Securities Exchange Act of 1934, including any notice or application requirements specified therein:
- Rule 17f-2(a)(1)(i)
- Rule 17f-2(a)(1)(iii)

Investment Adviser Representative Only Applicants

- I affirm that I am applying only as an investment adviser representative and that I am not also applying or have not also applied with this firm to become a broker-dealer representative. If this radio button/box is selected, continue below.
- I am applying for registration only in jurisdictions that do not have fingerprint card filing requirements, or
- I am applying for registration in jurisdictions that have fingerprint card filing requirements and I am submitting, have submitted, or promptly will submit the appropriate fingerprint card directly to the jurisdictions for processing pursuant to applicable jurisdiction rules.

**3. Registration With Unaffiliated Firms**

Some jurisdictions prohibit "dual registration", which occurs when an individual chooses to maintain a concurrent registration as a representative/agent with two or more firms (either BD or IA firms) that are not affiliated. Jurisdictions that prohibit dual registration would not, for example, permit a broker-dealer agent working with brokerage firm A to maintain a registration with brokerage firm B if firms A and B are not owned or controlled by a common parent. Before seeking a dual registration status, you should consult the applicable rules or statutes of the jurisdictions with which you seek registration for prohibitions on dual registrations or any liability provisions.

Please indicate whether the individual will maintain a "dual registration" status by answering the questions in this section. (Note: An individual should answer 'yes' only if the individual is currently registered and is seeking registration with a firm (either BD or IA) that is not affiliated with the individual's current employing firm. If this is an initial application, an individual must answer 'no' to these questions; a "dual registration" may be initiated only after an initial registration has been established).

Answer "yes" or "no" to the following questions:

- A. Will *applicant* maintain registration with a broker-dealer that is not *affiliated* with the *filing firm*? If you answer "yes", list the *firm(s)* in Section 12 (Employment History).
- B. Will *applicant* maintain registration with an investment adviser that is not *affiliated* with the *filing firm*? If you answer "yes", list the *firm(s)* in Section 12 (Employment History).

<b>Yes</b>	<b>No</b>
<input checked="" type="radio"/>	<input type="radio"/>
<input checked="" type="radio"/>	<input type="radio"/>

**4. SRO Registrations**

Select appropriate **SRO** Registration requests.

**Qualifying examinations will be automatically scheduled if needed. If you are only scheduling or rescheduling an exam, skip this section and complete Section 7 (EXAMINATION REQUESTS).**

**REPRESENTATIVE LEVEL REGISTRATION CATEGORIES**

REGISTRATION CATEGORIES	FINRA	NYSE	NYSE-AMER	NYSE-ARCA	NYSE-CHI	NYSE-NAT	CBOE	CBOE C2	CBOE BYX	CBOE BZX	CBOE EDGA	CBOE EDGX	NQX	BX	ISE	ISE GEMX	ISE MRX	PHLX	MIAX Emerald	MIAX Options	MIAX PEARL	BOX	IEX	LTSE	MEMX	MIAX Sapphire	
IR - Investment Company and Variable Contracts Products Rep. (S6TO)	<input type="checkbox"/>																										
GS - Full Registration/General Securities Representative (S7TO)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
DR - Direct Participation Program Representative (S22TO)	<input type="checkbox"/>																										
MR - Municipal Securities Representative (S52TO)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>																					
TD - Securities Trader (S57TO)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
IB - Investment Banking Representative (S79TO)	<input type="checkbox"/>																										
PR - Limited Representative - Private Securities Offerings (S82TO)	<input type="checkbox"/>																										
RS - Research Analyst (S86 and S87)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
OS - Operations Professional (S99TO)	<input type="checkbox"/>																										
Other _____ (Paper Form Only)																											
<b>RETIRED REGISTRATION CATEGORIES</b>																											
AR - Assistant Representative/Order Processing	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>							<input type="checkbox"/>														
CD - Canada-Limited General Securities Registered Representative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
CN - Canada-Limited General Securities Registered Representative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
CS - Corporate Securities Representative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/>														
FA - Foreign Associate	<input type="checkbox"/>																										
IE - United Kingdom - Limited General Securities Registered Representative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
OR - Options Representative	<input type="checkbox"/>												<input type="checkbox"/>	<input type="checkbox"/>							<input type="checkbox"/>						
RG - Government Securities Representative	<input type="checkbox"/>																										

**PRINCIPAL LEVEL REGISTRATION CATEGORIES**

REGISTRATION CATEGORIES	FINRA	NYSE	NYSE-AMER	NYSE-ARCA	NYSE-CHI	NYSE-NAT	CBOE	CBOE C2	CBOE BYX	CBOE BZX	CBOE EDGA	CBOE EDGX	NQX	BX	ISE	ISE GEMX	ISE MRX	PHLX	MIAX Emerald	MIAX Options	MIAX PEARL	BOX	IEX	LTSE	MEMX	MIAX Sapphire
OP - Registered Options Principal (S4)	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SU - General Securities Sales Supervisor (S9 and S10)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CO - Compliance Official (S14)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CR - Compliance Officer (S14)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														<input type="checkbox"/>				
SA - Supervisory Analyst (S16)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																							
GP - General Securities Principal (S24)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Hawaii <input type="checkbox"/> <input type="checkbox"/>	Mississippi <input type="checkbox"/> <input type="checkbox"/>	Oregon <input type="checkbox"/> <input type="checkbox"/>	West Virginia <input type="checkbox"/> <input type="checkbox"/>
Idaho <input type="checkbox"/> <input type="checkbox"/>	Missouri <input type="checkbox"/> <input type="checkbox"/>	Pennsylvania <input type="checkbox"/> <input type="checkbox"/>	Wisconsin <input type="checkbox"/> <input type="checkbox"/>
			Wyoming <input type="checkbox"/> <input type="checkbox"/>

**AGENT OF THE ISSUER REGISTRATION (AI)**  Indicate 2 letter *jurisdiction* code(s): \_\_\_\_\_

**6. Registration Requests with Affiliated Firms**

Will *applicant* maintain registration with *firm(s)* under common ownership or control with the *filing firm*?  
 If "yes", fill in the details to indicate a request for registration with additional *firm(s)*.

Yes  No

**7. Examination Requests**

**Scheduling or Rescheduling Examinations** Complete this section only if you are scheduling or rescheduling an examination or continuing education session. Do not select the Series 63 (S63) or Series 65 (S65) examinations in this section if you have completed Section 5 (JURISDICTION REGISTRATION) and have selected registration in a *jurisdiction*. If you have completed Section 5 (JURISDICTION REGISTRATION), and requested an AG registration in a *jurisdiction* that requires that you pass the S63 examination, an S63 examination will be automatically scheduled for you upon submission of this Form U4. If you have completed Section 5 (JURISDICTION REGISTRATION), and requested an RA registration in a *jurisdiction* that requires that you pass the S65 examination, an S65 examination will be automatically scheduled for you upon submission of this Form U4.

- |                               |                                |                              |                                |                                |
|-------------------------------|--------------------------------|------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> SIE  | <input type="checkbox"/> S14   | <input type="checkbox"/> S28 | <input type="checkbox"/> S51   | <input type="checkbox"/> S66   |
| <input type="checkbox"/> S3   | <input type="checkbox"/> S16   | <input type="checkbox"/> S30 | <input type="checkbox"/> S52TO | <input type="checkbox"/> S79TO |
| <input type="checkbox"/> S4   | <input type="checkbox"/> S22TO | <input type="checkbox"/> S31 | <input type="checkbox"/> S53   | <input type="checkbox"/> S82TO |
| <input type="checkbox"/> S6TO | <input type="checkbox"/> S23   | <input type="checkbox"/> S32 | <input type="checkbox"/> S54   | <input type="checkbox"/> S86   |
| <input type="checkbox"/> S7TO | <input type="checkbox"/> S24   | <input type="checkbox"/> S34 | <input type="checkbox"/> S57TO | <input type="checkbox"/> S87   |
| <input type="checkbox"/> S9   | <input type="checkbox"/> S26   | <input type="checkbox"/> S39 | <input type="checkbox"/> S63   | <input type="checkbox"/> S99TO |
| <input type="checkbox"/> S10  | <input type="checkbox"/> S27   | <input type="checkbox"/> S50 | <input type="checkbox"/> S65   |                                |

Other \_\_\_\_\_ (Paper Form Only)

OPTIONAL: Foreign Exam City \_\_\_\_\_

Date (MM/DD/YYYY) \_\_\_\_\_

**8. Professional Designations**

Select each designation you currently maintain.

- Certified Financial Planner
- Chartered Financial Consultant (ChFC)
- Personal Financial Specialist (PFS)
- Chartered Financial Analyst (CFA)
- Chartered Investment Counselor (CIC)

**9. Identifying Information/Name Change**

<b>First Name:</b> MEGAN	<b>Middle Name:</b> LEE	<b>Last Name:</b> CLARK	<b>Suffix:</b>
<b>State of Birth</b> Virginia	<b>Province of Birth</b>	<b>Country of Birth</b> United States	
<b>Date of Birth(MM/DD/YYYY)</b> 12/12/1985	<b>Sex</b> <input type="radio"/> Male <input checked="" type="radio"/> Female	<b>Hair Color</b> Brown	<b>Eye Color</b> Blue
<b>Height (ft)</b> 5	<b>Height (in)</b> 6	<b>Weight (lbs)</b> 120	

**10. Other Names**

No Information Filed.

**11. Residential History**

From	To	Street Address
01/2016	PRESENT	11494 White oak Court  Herndon, VA 20170  United States
05/2008	01/2016	11604 BROMLEY VILLAGE LN.  RESTON, VA 20194  United States

**12. Employment History**

From	To	Name of Firm or Company	Address	Investment Related	Position Held
09/2022	PRESENT	Madison Avenue Securities	San Diego, CA United States	Yes	Registered Representative
10/2019	PRESENT	Brighter Financial Capital Management, LLC	Reston, VA United States	Yes	Chief Compliance Officer/Investment Advisor Representative
12/2018	PRESENT	MLC Clark Family LLC	Reston, VA United States	No	Managing Member
05/2008	PRESENT	CLARK & ASSOCIATES, INC. FINANCIAL SOLUTIONS	RESTON, VA United States	Yes	DIRECTOR OF OPERATIONS
02/2014	09/2022	KALOS CAPITAL	ALPHARETTA, GA United States	Yes	REGISTERED REPRESENTATIVE
06/2014	03/2020	KALOS MANAGEMENT	ALPHARETTA, GA United States	Yes	INVESTMENT ADVISOR
10/2017	04/2019	Clark/Barbour Asset Strategy Partners	Reston, VA United States	No	Marketing Consultant

**13. Other Business**

Are you currently engaged in any other business either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise? (Please exclude non *investment-related* activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.) If YES, please provide the following details: the name of the other business, whether the business is *investment-related*, the address of the other business, the nature of the other business, your position, title, or relationship with the other business, the start date of your relationship, the approximate number of hours/month you devote to the other business, the number of hours you devote to the other business during securities trading hours, and briefly describe your duties relating to the other business.

Yes  No

If 'Yes', please enter details below.

1). CLARK & ASSOCIATES, INC. FINANCIAL SOLUTIONS; POSITION: CEO/OWNER; NATURE: S CORP INVESTMENT RELATED: YES, NUMBER OF HOURS: 160 INVESTMENT RELATED HOURS: 100 START DATE: 05/2008 ADDRESS: 1984 Isaac Newton Square W., Suite 203, Reston VA 20190; DESCRIPTION: INSURANCE AGENT AND HANDLE OUR BOOKS AND PAYROLL. 2). BRIGHTER FINANCIAL FUTURE, LLC.; POSITION: OWNER NATURE: REAL ESTATE OWNERSHIP INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 1 START DATE: 04/23/2018. ADDRESS: 1984 Isaac Newton Square W., Suite 203, Reston VA 20190, United States; DESCRIPTION: Act as Lessee to Clark & Associates, Inc. Financial Solutions on office condo 3). BRIGHTER FINANCIAL CAPITAL MANAGEMENT LLC: NATURE: REGISTERED INVESTMENT ADVISOR FIRM: POSITION; OWNER AND INVESTMENT ADVISOR REPRESENTATIVE; INVESTMENT RELATED: YES, NUMBER OF HOURS: 160 INVESTMENT RELATED HOURS: 100; DATE 02/17/2014: ADDRESS 1984 Isaac Newton Square W., Suite 203, Reston VA 20190. 4). AE MEDICARE SOLUTIONS; POSITION: MEDICARE REFERRALS; INVESTMENT RELATED: NO NUMBER OF HOURS: LESS THAN 1. START DATE: 05/2023. DESCRIPTION: REFERRALS TO MEDICARE PARTNER. 5). Madison Ave; San Diego, CA; Investment Related; Registered Representative; Sale of Broker/Dealer Products; Started 10/2022 Approximately 5 hours spent per month; Approximately 2 hours spent during securities trading hours.

**14. Disclosure Questions**

IF THE ANSWER TO ANY OF THE FOLLOWING QUESTIONS IS 'YES', COMPLETE DETAILS OF ALL EVENTS OR PROCEEDINGS ON APPROPRIATE DRP(S)

REFER TO THE EXPLANATION OF TERMS SECTION OF FORM U4 INSTRUCTIONS FOR EXPLANATIONS OF ITALICIZED TERMS.

**Criminal Disclosure**

- 14A. (1) Have you ever:** **Yes No**
- (a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any *felony*?
  - (b) been *charged* with any *felony*?
- (2) Based upon activities that occurred while you exercised control over it, has an organization ever:**
- (a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic or foreign court to any *felony*?
  - (b) been *charged* with any *felony*?
- 14B. (1) Have you ever:** **Yes No**
- (a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign or military court to a *misdemeanor involving*: investments or an *investment-related* business or any fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses?
  - (b) been *charged* with a *misdemeanor* specified in 14B(1)(a)?
- (2) Based upon activities that occurred while you exercised control over it, has an organization ever:**
- (a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic or foreign court to a *misdemeanor* specified in 14B(1)(a)?
  - (b) been *charged* with a *misdemeanor* specified in 14B(1)(a)?

## Regulatory Action Disclosure

<b>14C. Has the U.S. Securities and Exchange Commission or the Commodity Futures Trading Commission ever:</b>	<b>Yes</b>	<b>No</b>
(1) <i>found</i> you to have made a false statement or omission?	<input type="radio"/>	<input checked="" type="radio"/>
(2) <i>found</i> you to have been <i>involved</i> in a violation of its regulations or statutes?	<input type="radio"/>	<input checked="" type="radio"/>
(3) <i>found</i> you to have been a cause of an <i>investment-related</i> business having its authorization to do business denied, suspended, revoked, or restricted?	<input type="radio"/>	<input checked="" type="radio"/>
(4) entered an <i>order</i> against you in connection with <i>investment-related</i> activity?	<input type="radio"/>	<input checked="" type="radio"/>
(5) imposed a civil money penalty on you, or <i>ordered</i> you to cease and desist from any activity?	<input type="radio"/>	<input checked="" type="radio"/>
(6) <i>found</i> you to have willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or <i>found</i> you to have been unable to comply with any provision of such Act, rule or regulation?	<input type="radio"/>	<input checked="" type="radio"/>
(7) <i>found</i> you to have willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board?	<input type="radio"/>	<input checked="" type="radio"/>
(8) <i>found</i> you to have failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board?	<input type="radio"/>	<input checked="" type="radio"/>
<b>14D. (1) Has any other Federal regulatory agency or any state regulatory agency or foreign financial regulatory authority ever:</b>	<b>Yes</b>	<b>No</b>
(a) <i>found</i> you to have made a false statement or omission or been dishonest, unfair or unethical?	<input type="radio"/>	<input checked="" type="radio"/>
(b) <i>found</i> you to have been <i>involved</i> in a violation of <i>investment-related</i> regulation(s) or statute(s)?	<input type="radio"/>	<input checked="" type="radio"/>
(c) <i>found</i> you to have been a cause of an <i>investment-related</i> business having its authorization to do business denied, suspended, revoked or restricted?	<input type="radio"/>	<input checked="" type="radio"/>
(d) entered an <i>order</i> against you in connection with an <i>investment-related</i> activity?	<input type="radio"/>	<input checked="" type="radio"/>
(e) denied, suspended, or revoked your registration or license or otherwise, by <i>order</i> , prevented you from associating with an <i>investment-related</i> business or restricted your activities?	<input type="radio"/>	<input checked="" type="radio"/>
<b>(2) Have you been subject to any final order of a state securities commission (or any agency or officer performing like functions), state authority that supervises or examines banks, savings associations, or credit unions, state insurance commission (or any agency or office performing like functions), an appropriate federal banking agency, or the National Credit Union Administration, that:</b>		
(a) bars you from association with an entity regulated by such commission, authority, agency, or officer, or from engaging in the business of securities, insurance, banking, savings association activities, or credit union activities; or	<input type="radio"/>	<input checked="" type="radio"/>
(b) constitutes a <i>final order</i> based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="radio"/>	<input checked="" type="radio"/>
<b>14E. Has any self-regulatory organization ever:</b>	<b>Yes</b>	<b>No</b>
(1) <i>found</i> you to have made a false statement or omission?	<input type="radio"/>	<input checked="" type="radio"/>
(2) <i>found</i> you to have been <i>involved</i> in a violation of its rules (other than a violation designated as a " <i>minor rule violation</i> " under a plan approved by the U.S. Securities and Exchange Commission)?	<input type="radio"/>	<input checked="" type="radio"/>
(3) <i>found</i> you to have been the cause of an <i>investment-related</i> business having its authorization to do business denied, suspended, revoked or restricted?	<input type="radio"/>	<input checked="" type="radio"/>
(4) disciplined you by expelling or suspending you from membership, barring or suspending your association with its members, or restricting your activities?	<input type="radio"/>	<input checked="" type="radio"/>
(5) <i>found</i> you to have willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or <i>found</i> you to have been unable to comply with any provision of such Act, rule or regulation?	<input type="radio"/>	<input checked="" type="radio"/>
(6) <i>found</i> you to have willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board?	<input type="radio"/>	<input checked="" type="radio"/>
(7) <i>found</i> you to have failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board?	<input type="radio"/>	<input checked="" type="radio"/>
<b>14F. Have you ever had an authorization to act as an attorney, accountant or federal contractor that was revoked or suspended?</b>	<input type="radio"/>	<input checked="" type="radio"/>
<b>14G. Have you been notified, in writing, that you are now the subject of any:</b>	<b>Yes</b>	<b>No</b>
(1) regulatory complaint or <i>proceeding</i> that could result in a "yes" answer to any part of 14C, D or E? (If "yes", complete the <i>Regulatory Action Disclosure Reporting Page</i> .)	<input type="radio"/>	<input checked="" type="radio"/>
(2) <i>investigation</i> that could result in a "yes" answer to any part of 14A, B, C, D or E? (If "yes", complete the <i>Investigation Disclosure Reporting Page</i> .)	<input type="radio"/>	<input checked="" type="radio"/>

**Civil Judicial Disclosure**

- 14H. (1) Has any domestic or foreign court ever:** **Yes No**
- (a) *enjoined* you in connection with any *investment-related* activity?
  - (b) *found* that you were *involved* in a violation of any *investment-related* statute(s) or regulation(s)?
  - (c) dismissed, pursuant to a settlement agreement, an *investment-related* civil action brought against you by a state or *foreign financial regulatory authority*?
- (2) Are you named in any pending *investment-related* civil action that could result in a "yes" answer to any part of 14H(1)?**

**Customer Complaint/Arbitration/Civil Litigation Disclosure**

- 14I. (1) Have you ever been named as a respondent/defendant in an *investment-related*, consumer-initiated arbitration or civil litigation which alleged that you were *involved* in one or more *sales practice violations* and which:** **Yes No**
- (a) is still pending, or;
  - (b) resulted in an arbitration award or civil judgment against you, regardless of amount, or;
  - (c) was settled, prior to 05/18/2009, for an amount of \$10,000 or more, or;
  - (d) was settled, on or after 05/18/2009, for an amount of \$15,000 or more?
- (2) Have you ever been the subject of an *investment-related*, consumer-initiated (written or oral) complaint, which alleged that you were *involved* in one or more *sales practice violations*, and which:**
- (a) was settled, prior to 05/18/2009 for an amount of \$10,000 or more, or;
  - (b) was settled, on or after 05/18/2009, for an amount of \$15,000 or more?
- (3) Within the past twenty four (24) months, have you been the subject of an *investment-related*, consumer-initiated, written complaint, not otherwise reported under question 14I(2) above, which:**
- (a) alleged that you were *involved* in one or more *sales practice violations* and contained a claim for compensatory damages of \$5,000 or more (if no damage amount is alleged, the complaint must be reported unless the *firm* has made a good faith determination that the damages from the alleged conduct would be less than \$5,000), or;
  - (b) alleged that you were *involved* in forgery, theft, misappropriation or conversion of funds or securities?
- Answer questions (4) and (5) below only for arbitration claims or civil litigation filed on or after 05/18/2009.**
- (4) Have you ever been the subject of an *investment-related*, consumer-initiated arbitration claim or civil litigation which alleged that you were *involved* in one or more *sales practice violations*, and which:**
- (a) was settled for an amount of \$15,000 or more, or;
  - (b) resulted in an arbitration award or civil judgment against any named respondent(s)/defendant(s), regardless of any amount?
- (5) Within the past twenty four (24) months, have you been the subject of an *investment-related*, consumer-initiated arbitration claim or civil litigation not otherwise reported under questions 14I(4) above, which:**
- (a) alleged that you were *involved* in one or more *sales practice violations* and contained a claim for compensatory damages of \$5,000 or more (if no damage amount is alleged, the arbitration claim or civil litigation, must be reported unless the *firm* has made a good faith determination that the damages from the alleged conduct would be less than \$5,000), or;
  - (b) alleged that you were *involved* in forgery, theft, misappropriation or conversion of funds or securities?

**Termination Disclosure**

- 14J. Have you ever voluntarily *resigned*, been discharged or permitted to *resign* after allegations were made that accused you of:** **Yes No**
- (1) violating *investment-related* statutes, regulations, rules, or industry standards of conduct?
  - (2) fraud or the wrongful taking of property?
  - (3) failure to supervise in connection with *investment-related* statutes, regulations, rules or industry standards of conduct?

**Financial Disclosure**

- 14K. Within the past 10 years:** **Yes No**
- (1) have you made a compromise with creditors, filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?
  - (2) based upon events that occurred while you exercised *control* over it, has an organization made a compromise with creditors, filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?
  - (3) based upon events that occurred while you exercised *control* over it, has a broker or dealer been the subject of an involuntary bankruptcy petition, or had a trustee appointed, or had a direct payment procedure initiated under the Securities Investor Protection Act?
- 14L. Has a bonding company ever denied, paid out on, or revoked a bond for you?**
- 14M. Do you have any unsatisfied judgments or liens against you?**

**15. Signatures**

Please Read Carefully

All signatures required on this Form U4 filing must be made in this section.

A "signature" includes a manual signature or an electronically transmitted equivalent. For purposes of an electronic form filing, a signature is effected by typing a name in the designated signature field. By typing a name in this field, the signatory acknowledges and represents that the entry constitutes in every way, use, or aspect, his or her legally binding signature.

15A INDIVIDUAL/APPLICANT'S ACKNOWLEDGMENT AND CONSENT

This section must be completed on all initial or Temporary Registration form filings.

15B FIRM/APPROPRIATE SIGNATORY REPRESENTATIONS

This section must be completed on all initial or Temporary Registration form filings.

15C TEMPORARY REGISTRATION ACKNOWLEDGMENT

This section must be completed on Temporary Registration form filings to be able to receive Temporary Registration.

15D INDIVIDUAL/APPLICANT'S AMENDMENT ACKNOWLEDGMENT AND CONSENT

This section must be completed on any amendment filing that amends any information in Section 14 (Disclosure Questions) or any Disclosure Reporting Page (DRP).

15E FIRM/APPROPRIATE SIGNATORY AMENDMENT REPRESENTATIONS

This section must be completed on all amendment form filings.

15F FIRM/APPROPRIATE SIGNATORY CONCURRENCE

This section must be completed to concur with a U4 filing made by another firm (IA/BD) on behalf of an individual that is also registered with that other firm (IA/BD).

15C. TEMPORARY REGISTRATION ACKNOWLEDGMENT

If an applicant has been registered in a jurisdiction or self regulatory organization (SRO) in the 30 days prior to the date an application for registration is filed with the Central Registration Depository or Investment Adviser Registration Depository, he or she may qualify for a Temporary Registration to conduct securities business in that jurisdiction or SRO if this acknowledgment is executed and filed with the Form U4 at the applicant's firm.

This acknowledgment must be signed only if the applicant intends to apply for a Temporary Registration while the application for registration is under review.

I request a Temporary Registration in each jurisdiction and/or SRO requested on this Form U4, while my registration with the jurisdiction(s) and/or SRO(s) requested is under review;

I am requesting a Temporary Registration with the firm filing on my behalf for the jurisdiction(s) and/or SRO(s) noted in Section 4 (SRO REGISTRATION) and/or Section 5 (JURISDICTION REGISTRATION) of this Form U4;

I understand that I may request a Temporary Registration only in those jurisdiction(s) and/or SRO(s) in which I have been registered with my prior firm within the previous 30 days;

I understand that I may not engage in any securities activities requiring registration in a jurisdiction and/or SRO until I have received notice from the CRD or IARD that I have been granted a Temporary Registration in that jurisdiction and/or SRO;

I agree that until the Temporary Registration has been replaced by a registration, any jurisdiction and/or SRO in which I have applied for registration may withdraw the Temporary Registration;

If a jurisdiction or SRO withdraws my Temporary Registration, my application will then be held pending in that jurisdiction and/or SRO until its review is complete and the registration is granted or denied, or the application is withdrawn;

I understand and agree that, in the event my Temporary Registration is withdrawn by a jurisdiction and/or SRO, I must immediately cease any securities activities requiring a registration in that jurisdiction and/or SRO until it grants my registration;

I understand that by executing this Acknowledgment I am agreeing not to challenge the withdrawal of a Temporary Registration; however, I do not waive any right I may have in any jurisdiction and/or SRO with respect to any decision by that jurisdiction and/or SRO to deny my application for registration.

Date (MM/DD/YYYY)

Signature of Applicant

Signature \_\_\_\_\_

15D. AMENDMENT INDIVIDUAL/APPLICANT'S ACKNOWLEDGMENT AND CONSENT

Date (MM/DD/YYYY)

Signature of Applicant

10/21/2024

Megan Clark

Signature \_\_\_\_\_

15E. FIRM/APPROPRIATE SIGNATORY AMENDMENT REPRESENTATIONS

Date (MM/DD/YYYY)

Signature of Appropriate Signatory

10/21/2024

Megan Clark

Signature \_\_\_\_\_

Bankruptcy / SIPC / Compromise with Creditors

No Information Filed

Bond DRP

No Information Filed



**Civil Judicial DRP**

No Information Filed

**Criminal DRP**

No Information Filed

**Customer Complaint DRP**

**Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":**

**Customer Complaint/Arbitration/Civil Litigation**

Rev. DRP (05/2009)

- |                                    |                                    |                                    |                                               |                                    |
|------------------------------------|------------------------------------|------------------------------------|-----------------------------------------------|------------------------------------|
| <input type="checkbox"/> 14I(1)(a) | <input type="checkbox"/> 14I(2)(a) | <input type="checkbox"/> 14I(3)(a) | <input checked="" type="checkbox"/> 14I(4)(a) | <input type="checkbox"/> 14I(5)(a) |
| <input type="checkbox"/> 14I(1)(b) | <input type="checkbox"/> 14I(2)(b) | <input type="checkbox"/> 14I(3)(b) | <input type="checkbox"/> 14I(4)(b)            | <input type="checkbox"/> 14I(5)(b) |
| <input type="checkbox"/> 14I(1)(c) |                                    |                                    |                                               |                                    |
| <input type="checkbox"/> 14I(1)(d) |                                    |                                    |                                               |                                    |

[Click here to view question text](#)

One matter may result in more than one affirmative answer to the above items. Use a single DRP to report details relating to a particular matter (i.e., a customer complaint/arbitration/CFTC reparation/civil litigation). Use a separate DRP for each matter.

**DRP Instructions:**

- Complete items 1-6 for all matters (i.e., customer complaints, arbitrations/CFTC reparations and civil litigation in which a customer alleges that you were *involved* in sales practice violations and you are not named as a party, as well as arbitrations/CFTC reparations and civil litigation in which you are named as a party).
- If the matter involves a customer complaint, or an arbitration/CFTC reparation or civil litigation in which a customer alleges that you were *involved* in sales practice violations and you are not named as a party, complete items 7-11 as appropriate.
- If a customer complaint has evolved into an arbitration/CFTC reparation or civil litigation, amend the existing DRP by completing items 9 and 10.
- If the matter involves an arbitration/CFTC reparation in which you are a named party, complete items 12-16, as appropriate.
- If the matter involves a civil litigation in which you are a named party, complete items 17-23.
- Item 24 is an optional field and applies to all event types (i.e., customer complaint, arbitration/CFTC reparation, civil litigation).

Complete items 1-6 for all matters (i.e., customer complaints, arbitrations/CFTC reparations, civil litigation).

- Customer Name(s):  
Steven Kinamen
- A. Customer(s) State of Residence (select "not on list" when the customer's residence is a foreign address):  
Virginia  
B. Other state(s) of residence/detail:
- Employing Firm when activities occurred which led to the customer complaint, arbitration, CFTC reparation or civil litigation:  
Kalos Capital, Inc.
- Allegation(s) and a brief summary of events related to the allegation(s) including dates when activities leading to the allegation(s) occurred:  
Breach of fiduciary duty, unsuitable recommendations, failure to supervise
- Product Type(s): (select all that apply)

- |                                                            |                                                                          |                                                                    |
|------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------|
| <input type="checkbox"/> No Product                        | <input type="checkbox"/> Derivative                                      | <input type="checkbox"/> Mutual Fund                               |
| <input type="checkbox"/> Annuity-Charitable                | <input checked="" type="checkbox"/> Direct Investment-DPP & LP Interests | <input type="checkbox"/> Oil & Gas                                 |
| <input type="checkbox"/> Annuity-Fixed                     | <input type="checkbox"/> Equipment Leasing                               | <input type="checkbox"/> Options                                   |
| <input type="checkbox"/> Annuity-Variable                  | <input type="checkbox"/> Equity Listed (Common & Preferred Stock)        | <input type="checkbox"/> Penny Stock                               |
| <input type="checkbox"/> Banking Products (other than CDs) | <input type="checkbox"/> Equity-OTC                                      | <input type="checkbox"/> Prime Bank Instrument                     |
| <input type="checkbox"/> CD                                | <input type="checkbox"/> Futures Commodity                               | <input type="checkbox"/> Promissory Note                           |
| <input type="checkbox"/> Commodity Option                  | <input type="checkbox"/> Futures-Financial                               | <input type="checkbox"/> Real Estate Security                      |
| <input type="checkbox"/> Debt-Asset Backed                 | <input type="checkbox"/> Index Option                                    | <input type="checkbox"/> Security Futures                          |
| <input type="checkbox"/> Debt-Corporate                    | <input type="checkbox"/> Insurance                                       | <input type="checkbox"/> Unit Investment Trust                     |
| <input type="checkbox"/> Debt-Government                   | <input type="checkbox"/> Investment Contract                             | <input type="checkbox"/> Viatical Settlement                       |
| <input type="checkbox"/> Debt-Municipal                    | <input type="checkbox"/> Money Market Fund                               | <input checked="" type="checkbox"/> Other: Alternative Investments |

- Alleged Compensatory Damage Amount:  
\$ 23,561.86

- Exact  Explanation (If no damage amount is alleged, the complaint must be reported unless the *firm* has made a good faith determination that the damages from the alleged conduct would be less than \$5,000):

If the matter involves a customer complaint, arbitration/CFTC reparation or civil litigation in which a customer alleges that you were *involved* in *sales practice violations* and you are not named as a party, complete items 7-11 as appropriate.

Note: Report in Items 12-16, or 17-23, as appropriate, only arbitrations/CFTC reparations or civil litigation in which you are named as a party.

7. A. Is this an oral complaint?

- Yes  No

B. Is this a written complaint?

- Yes  No

C. Is this an arbitration/CFTC reparation or civil litigation?

- Yes  No

If yes, provide:

i. Arbitration/reparation forum or court name and location:

FINRA

ii. Docket/Case#:

20-03204

iii. Filing date of arbitration/CFTC reparation or civil litigation (MM/DD/YYYY):

12/01/2020

D. Date received by/served on *firm* (MM/DD/YYYY):

12/01/2020  Exact  Explanation

If not exact, provide explanation:

SOC received as a part of global settlement solicited by attorney. Entered here as a written complaint since the request came in from an attorney vs. the rep.

8. Is the complaint, arbitration/CFTC reparation or civil litigation pending?

- Yes  No

If "No", complete item 9.

9. If the complaint, arbitration/CFTC reparation or civil litigation is not pending, provide status:

- Closed/No Action  Withdrawn  Denied  Settled  
 Arbitration Award/Monetary Judgment (for claimants/plaintiffs)  
 Arbitration Award/Monetary Judgment (for respondents/defendants)  
 Evolved into Arbitration/CFTC reparation (you are a named party)  
 Evolved into Civil litigation (you are a named party)

If status is arbitration/CFTC reparation in which you are not a named party, provide details in item 7C.

If status is arbitration/CFTC reparation in which you are a named party, complete items 12-16.

If status is civil litigation in which you are a named party, complete items 17-23.

10. Status Date (MM/DD/YYYY):

01/18/2021  Exact  Explanation

If not exact, provide explanation:

11. Settlement/Award/Monetary Judgment:

A. Settlement/Award/Monetary Judgment amount:

\$ 23,561.86

B. Your Contribution Amount:

\$ 0.00

If the matter involves arbitration or CFTC reparation in which you are a named respondent, complete items 12-16, as appropriate.

12. A. Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):

B. Docket/Case#:

C. Date notice/process was served (MM/DD/YYYY):

- Exact  Explanation

If not exact, provide explanation:

13. Is arbitration/ CFTC reparation pending?

- Yes  No

If "No", complete item 14.

14. If the arbitration/CFTC reparation is not pending, what was the disposition?

- Award to Applicant (Agent/Representative)  Award to Customer  Denied  Dismissed

- Judgment (other than monetary)
- No Action
- Settled
- Withdrawn
- Other :

15. Disposition Date (MM/DD/YYYY):

- Exact  Explanation

If not exact, provide explanation:

16. Monetary Compensation Details (award, settlement, reparation amount):

A. Total Amount:

\$

B. Your Contribution Amount:

\$

If the matter involves a civil litigation in which you are a defendant, complete items 17-23.

17. Court in which case was filed:

- Federal Court
- State Court
- Foreign Court
- Military Court
- Other :

A. Name of Court:

B. Location of Court (City or County and State or Country):

C. Docket/Case# :

18. Date notice/process was served (MM/DD/YYYY):

- Exact  Explanation

If not exact, provide explanation:

19. Is the civil litigation pending?

- Yes  No

If "No", complete item 20.

20. If the civil litigation is not pending, what was the disposition?

- Denied
- Dismissed
- Judgment (other than monetary)
- Monetary Judgment to Applicant (Agent/Representative)
- Monetary Judgment to Customer
- No Action
- Settled
- Withdrawn
- Other :

21. Disposition Date (MM/DD/YYYY):

- Exact  Explanation

If not exact, provide explanation:

22. Monetary Compensation Details (judgment, restitution, settlement amount):

A. Total Amount:

\$

B. Your Contribution Amount:

\$

23. If action is currently on appeal:

A. Enter date appeal filed (MM/DD/YYYY):

- Exact  Explanation

If not exact, provide explanation:

B. Court appeal filed in:

- Federal Court
- State Court
- Foreign Court
- Military Court
- Other :

i. Name of Court:

ii. Location of Court (City or County and State or Country):

iii. Docket/Case# :

24. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the customer complaint, arbitration/CFTC reparation and/or civil litigation as well as the current status or final disposition(s). Your information must fit within the space provided. The claimants understood the risks, and the investment recommendations were suitable for their stated goals, objectives, and risk profiles. Kalos and I vehemently deny the allegations, however, Kalos has determined, as a business judgment, that it was in the firm's best interests to resolve the dispute rather than incur the time, disruption, and legal expenses associated with a protracted arbitration proceeding. Kalos did not ask me to provide any monies to settle the claim nor did Kalos include me in settlement discussions.

**Investigation DRP**

No Information Filed

**Judgment Lien DRP**

No Information Filed

**Regulatory Action DRP**

No Information Filed

**Termination DRP**

No Information Filed