

BrokerCheck Report

HOWARD EVAN SHARFMAN

CRD# 1753378

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

**HOWARD E. SHARFMAN**

CRD# 1753378

Currently employed by and registered with the following Firm(s):

- B KESTRA INVESTMENT SERVICES, LLC**
 500 WEST MADISON STREET
 SUITE 3200
 CHICAGO, IL 60661
 CRD# 42046
 Registered with this firm since: 04/24/2000

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 38 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

This broker was previously registered with the following securities firm(s):

- B METLIFE SECURITIES INC.**
 CRD# 14251
 CHICAGO, IL
 11/1987 - 12/2011
- B METROPOLITAN LIFE INSURANCE COMPANY**
 CRD# 4095
 CHICAGO, IL
 11/1987 - 07/2007
- B VESTAX SECURITIES CORPORATION**
 CRD# 10332
 HUDSON, OH
 10/1997 - 05/2000

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 38 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**

Main Office Address: **5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735**

Firm CRD#: **42046**

SRO	Category	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	04/24/2000

U.S. State/ Territory	Category	Status	Date
B Alaska	Agent	Approved	03/08/2012
B Arizona	Agent	Approved	07/02/2002
B Arkansas	Agent	Approved	03/05/2012
B California	Agent	Approved	07/24/2001
B Connecticut	Agent	Approved	08/01/2019
B Delaware	Agent	Approved	10/20/2022
B District of Columbia	Agent	Approved	12/05/2018
B Florida	Agent	Approved	07/25/2001
B Georgia	Agent	Approved	07/09/2025
B Hawaii	Agent	Approved	02/09/2024
B Illinois	Agent	Approved	04/24/2000
B Indiana	Agent	Approved	02/12/2002

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Iowa	Agent	Approved	12/10/2018
B	Kentucky	Agent	Approved	01/09/2012
B	Maryland	Agent	Approved	06/29/2016
B	Massachusetts	Agent	Approved	02/22/2022
B	Michigan	Agent	Approved	11/16/2001
B	Minnesota	Agent	Approved	03/08/2022
B	Missouri	Agent	Approved	08/14/2001
B	Montana	Agent	Approved	03/27/2019
B	Nebraska	Agent	Approved	06/17/2020
B	Nevada	Agent	Approved	09/09/2022
B	New Jersey	Agent	Approved	08/10/2022
B	New York	Agent	Approved	11/21/2019
B	North Carolina	Agent	Approved	08/15/2023
B	Ohio	Agent	Approved	07/25/2001
B	Oklahoma	Agent	Approved	08/20/2014
B	Oregon	Agent	Approved	05/24/2022
B	Pennsylvania	Agent	Approved	12/02/2015
B	Rhode Island	Agent	Approved	12/14/2018
B	South Carolina	Agent	Approved	11/06/2023
B	South Dakota	Agent	Approved	08/20/2014
B	Texas	Agent	Approved	04/04/2006

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Utah	Agent	Approved	12/02/2015
B	Virginia	Agent	Approved	12/04/2018
B	Washington	Agent	Approved	05/02/2022
B	Wisconsin	Agent	Approved	06/11/2009
B	Wyoming	Agent	Approved	04/21/2003

Branch Office Locations

KESTRA INVESTMENT SERVICES, LLC
500 WEST MADISON STREET
SUITE 3200
CHICAGO, IL 60661



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 3 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
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	08/23/2000
B Investment Company Products/Variable Contracts Representative Examination	Series 6	11/16/1987

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	12/05/1991

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 11/1987 - 12/2011	METLIFE SECURITIES INC.	14251	CHICAGO, IL
B 11/1987 - 07/2007	METROPOLITAN LIFE INSURANCE COMPANY	4095	CHICAGO, IL
B 10/1997 - 05/2000	VESTAX SECURITIES CORPORATION	10332	HUDSON, OH

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
04/2000 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	CHICAGO, IL, United States
10/1997 - Present	VESTAX SECURITIES CORPORATION	NOT PROVIDED	Y	CHICAGO, IL, United States
07/1996 - Present	SCHWARTZ BENEFIT SERVICES, INC.	PRESIDENT - President	N	CHICAGO, IL, United States
08/1987 - Present	METLIFE SECURITIES INC.	NOT PROVIDED	Y	CHICAGO, IL, United States
08/1987 - Present	METROPOLITAN LIFE INSURANCE COMPANY	NOT PROVIDED	Y	CHICAGO, IL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

Name: NFP Insurance Solutions Investment Related: Yes Address: 500 W Madison Street, Ste 2700 Chicago IL 60661 Nature of Business: Insurance Position, Title or Relationship: Member Start Date: 10/21/2014 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: 81% - 90% (113 - 126 hours) Duties: sell

Name: SBSI, Inc Investment Related: Yes Address: 500 W. Madison Suite 2700 Chicago IL 60661 Nature of Business: Insurance Position, Title or Relationship: Owner Start Date: 10/15/2014 Hours per month: 81% - 90% (129 - 144 hours) Hours per month during trading hours: 81% - 90%



Registration and Employment History

Other Business Activities, continued

(113 - 126 hours) Duties: own sell

Name: Global Planning Group Investment Related: Yes Address: 500 W. Madison, Suite 2700 Chicago IL 60661 60661 Nature of Business: Insurance Position, Title or Relationship: President Start Date: 12/1/2014 Hours per month: 11% - 20% (17 - 32 hours) Hours per month during trading hours: 11% - 20% (15 - 28 hours) Duties: 12/1/2014

Name: NFP Corporate Services of IL Investment Related: No Address: 500 W. Madison Suite 2700 Chicago IL 60661 Nature of Business: Insurance Position, Title or Relationship: Other, I am a Managing Director of NFP Insurance Services, of IL Start Date: 9/26/2014 Hours per month: 11% - 20% (17 - 32 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: sales

Name: 2123 W. Schiller, LLC and 1230 N. Greenview, LLC Investment Related: Yes Address: 2123 W. Schiller, Chicago, IL Chicago IL 60661 Nature of Business: Real Estate Position, Title or Relationship: manager, but my partners are the management company and they make all decisions and control the money. Start Date: 11/1/2010 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Investment only

Name: FIN FIT LIFE POSITION: Chairman of the Board and Part Time CEO of the business NATURE: Insurance INVESTMENT RELATED: No # OF HOURS: 15 SECURITIES TRADING HOURS: 10 START DATE: 07/01/2019 ADDRESS: 5020 W. Linebaugh Ave, Suite 250, Tampa FL 33624, United States DESCRIPTION: board duties and financial duties - I will not be selling anything through Fin Fit Life. I will not have clients of Kestra involved in Fin Fit Life

End of Report



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