

## BrokerCheck Report

# CHRISTOPHER JOHN BIRMINGHAM

CRD# 1873033

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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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**CHRISTOPHER J. BIRMINGHAM**

CRD# 1873033

**Currently employed by and registered with the following Firm(s):****IA LPL FINANCIAL LLC**

3050 SIENNA DR S STE 100  
FARGO, ND 58104  
CRD# 6413

Registered with this firm since: 11/29/2017

**B LPL FINANCIAL LLC**

3050 SIENNA DR S STE 100  
FARGO, ND 58104  
CRD# 6413

Registered with this firm since: 11/29/2017

**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
- 16 U.S. states and territories

**This broker has passed:**

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

**Registration History****This broker was previously registered with the following securities firm(s):****IA ICA GROUP WEALTH MANAGEMENT, LLC**

CRD# 311419  
DENVER, CO  
12/2021 - 09/2024

**IA INVESTMENT CENTERS OF AMERICA, INC.**

CRD# 16443  
APPLETON, WI  
12/2015 - 11/2017

**B INVESTMENT CENTERS OF AMERICA, INC.**

CRD# 16443  
Fargo, ND  
11/2015 - 11/2017

**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? **Yes**

**The following types of disclosures have been reported:**

Type	Count
Regulatory Event	1
Customer Dispute	2

## 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 16 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY  
FORT MILL, SC 29715**

Firm CRD#: **6413**

SRO	Category	Status	Date
<span style="color: blue;">B</span> FINRA	General Securities Representative	Approved	11/29/2017
U.S. State/ Territory	Category	Status	Date
<span style="color: blue;">B</span> Arizona	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> California	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> Colorado	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> Florida	Agent	Approved	11/30/2017
<span style="color: blue;">B</span> Iowa	Agent	Approved	08/30/2018
<span style="color: blue;">B</span> Michigan	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> Minnesota	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> Montana	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> Nebraska	Agent	Approved	01/16/2020
<span style="color: blue;">B</span> New Jersey	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> North Carolina	Agent	Approved	11/29/2017
<span style="color: blue;">B</span> North Dakota	Agent	Approved	11/29/2017

## Broker Qualifications



### Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date	
IA	North Dakota	Investment Adviser Representative	Approved	11/29/2017
B	Ohio	Agent	Approved	11/29/2017
B	Oregon	Agent	Approved	01/09/2020
B	South Dakota	Agent	Approved	11/29/2017
B	Washington	Agent	Approved	11/29/2017

### Branch Office Locations

**LPL FINANCIAL LLC**  
3050 SIENNA DR S STE 100  
FARGO, ND 58104

**LPL FINANCIAL LLC**  
83 MAIN STREET  
ELLENDALE, ND 58436

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## 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 2 state securities law exams.**

### 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 Futures Managed Funds Examination	Series 31	03/04/2004
B General Securities Representative Examination	Series 7	09/17/1988

### State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	02/26/2001
B Uniform Securities Agent State Law Examination	Series 63	09/27/1988

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/](http://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
IA 12/2021 - 09/2024	ICA GROUP WEALTH MANAGEMENT, LLC	311419	Fargo, ND
IA 12/2015 - 11/2017	INVESTMENT CENTERS OF AMERICA, INC.	16443	Fargo, ND
B 11/2015 - 11/2017	INVESTMENT CENTERS OF AMERICA, INC.	16443	Fargo, ND
IA 02/2012 - 12/2015	SECURITIES AMERICA ADVISORS, INC.	110518	FARGO, ND
B 02/2012 - 12/2015	SECURITIES AMERICA, INC.	10205	FARGO, ND
B 04/2009 - 02/2012	INVESTMENT CENTERS OF AMERICA, INC.	16443	FARGO, ND
IA 04/2009 - 02/2012	INVESTMENT CENTERS OF AMERICA, INC.	16443	FARGO, ND
B 08/2006 - 05/2009	UBS FINANCIAL SERVICES INC.	8174	FARGO, ND
IA 08/2006 - 05/2009	UBS FINANCIAL SERVICES INC.	8174	FARGO, ND
IA 04/1992 - 08/2006	PIPER JAFFRAY & CO.	665	FARGO, ND
B 09/1988 - 08/2006	PIPER JAFFRAY & CO.	665	FARGO, ND

## 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
12/2021 - Present	ICA Group Wealth Management, LLC	Investment Adviser Representative	Y	Fargo, ND, United States
11/2017 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	Fargo, ND, United States
11/2015 - 11/2017	INVESTMENT CENTERS OF AMERICA, INC.	INVESTMENT REPRESENTATIVE	Y	FARGO, ND, United States

## Registration and Employment History



### 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.

1. 10/2/2018 - Choice Wealth - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 09/20/2018 - 160 Hours Per Month/8 Hours During Securities Trading.
2. 08/04/2022 - GPFG LLC - Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Partner - Start Date - 06/29/2022 - 0 Hours Per Month/0 Hours During Securities Trading.
3. 10/26/2023 - e4 insurance services - Non-Variable Insurance - Financial Advisor - Investment Related - At Reported Business Location(s) - Start Date 10/18/2023 - 1 Hour Per Month/ 0 Hours During Securities Trading.

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## Disclosure Events



### What you should know about reported disclosure events:

1. 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.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
  - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
  - o
4. **There are different statuses and dispositions for disclosure events:**
  - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - A "pending" event involves allegations that have not been proven or formally adjudicated.
    - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" event has been concluded and its resolution is not subject to change.
  - o A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	1	0
Customer Dispute	0	2	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

#### Disclosure 1 of 1

**Reporting Source:** Regulator  
**Regulatory Action Initiated By:** NORTH DAKOTA OFFICE OF THE SECURITIES COMMISSIONER

**Sanction(s) Sought:** Civil and Administrative Penalt(ies) /Fine(s)

**Other Sanction(s) Sought:** CIVIL PENALTY OF \$20,000 AND INVESTIGATIVE COSTS OF \$3700

**Date Initiated:** 09/09/2000

**Docket/Case Number:**

**Employing firm when activity occurred which led to the regulatory action:** U.S. BANCORP PIPER JAFFRAY, INC.

**Product Type:** Annuity(ies) - Variable

**Other Product Type(s):**

**Allegations:** SOLD A LONG-TERM VARIABLE ANNUITY TO AN ELDERLY INDIVIDUAL WITH NO PREVIOUS INVESTMENT EXPERIENCE AND ADVISED TO SELL THE ANNUITY; THEN, MADE SUBSEQUENT HIGH-RISK TRANSACTIONS

**Current Status:** Final

**Resolution:** Consent



<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	Yes
<b>Resolution Date:</b>	05/08/2001
<b>Sanctions Ordered:</b>	Disgorgement/Restitution Monetary/Fine \$23,250.00
<b>Other Sanctions Ordered:</b>	
<b>Sanction Details:</b>	THE RESPONDENT MADE A PAYMENT TO THE NORTH DAKOTA SECURITIES PROTECTION FUND IN THE AMOUNT OF \$10,000 AND MADE PAYMENT TO COMPLAINANT IN THE AMOUNT OF \$13,250.
<b>Regulator Statement</b>	ONE INVESTOR IN NORTH DAKOTA REGARDING THIS ACTION - PENDING STATUS
<hr/>	
<b>Reporting Source:</b>	Broker
<b>Regulatory Action Initiated By:</b>	NORTH DAKOTA SECURITIES COMMISSIONER
<b>Sanction(s) Sought:</b>	
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	11/09/2000
<b>Docket/Case Number:</b>	UNKNOWN
<b>Employing firm when activity occurred which led to the regulatory action:</b>	U.S. BANCORP PIPER JAFFRAY INC.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	ALLEGED BIRMINGHAM'S RECOMMENDATION TO SELL A HARTFORD VARIABLE ANNUITY PRODUCT & PURCHASED ADDITIONAL SECURITIES WERE AN UNSUITABLE RECOMMENDATION IN VIOLATION OF RULE 2310 OF THE NASD RULES OF CONDUCT. UNDER SECTION 10-04-10.1(1)N.D.C.C. IT IS UNLAWFUL FOR ANY WHO RECEIVED COMPENSATION FOR ADVISING PERSONS OF THE PURCHASE OR SALE OF SECURITIES TO ENGAGE IN ANY UNETHICAL OR DECEPTIVE PRACTICES. ALLEGED THAT BIRMINGHAM



OMITTED SEVERAL MATERIAL FACTS IN RECOMMENDING THE SALE OF THE ANNUITY & SUBSEQUENT TRANSACTIONS IN THAT HE DID NOT DISCUSS THE TAX CONSEQUENCES OR THE CDSC & THAT BIRMINGHAM SUGGESTED THAT THE CLIENT COULD GET HIGHER INCOME FROM THESE INVESTMENTS THAN FROM THE ANNUITY. SUCH STATEMENTS WERE MADE IN VIOLATION OF SECTION 10-04-10.1(1) N.D.C.C. & SECTION 10-04-15(2)N.D.C.C.

<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Resolution Date:</b>	06/05/2001
<b>Sanctions Ordered:</b>	Monetary/Fine \$10,000.00
<b>Other Sanctions Ordered:</b>	PAYMENT OF \$13,250 TO [CUSTOMER] TO RESOLVE CUSTOMER COMPLAINT.
<b>Sanction Details:</b>	PAYMENT OF \$10,000 TO THE SECURITIES PROTECTION FUND WAS PAID ON 5/8/01. PAYMENT OF \$13,250 TO [CUSTOMER] WAS PAID ON 4/26/01. BOTH WERE PAID BY THE FIRM.



## Customer Dispute - Settled

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint

### Disclosure 1 of 1

**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** U.S. BANCORP PIPER JAFFRAY INC.

**Allegations:** CLIENT ALLEGES UNSUITABILITY OF RECOMMENDATION TO TERMINATE HER VARIABLE ANNUITY WITH HARTFORD IN 1998.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$11,425.00

## Customer Complaint Information

**Date Complaint Received:** 05/26/1999

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/26/2001

**Settlement Amount:** \$13,250.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** I STARTED THE ACCOUNT WITH [CUSTOMER] ABOUT 7 1/2 YEARS AGO. SHE WAS RECEIVING QUARTERLY CHECK FROM AN ANNUITY. SHE HAD PURCHASED. SHE HAD REPEATEDLY EXPRESSED CONCERN ON THE STABILITY OF HER INVESTMENT SINCE IT HAD RAN OVER 30% HER INITIAL INVESTMENT. SHE ALSO WAS DESIRING MORE INCOME. I SUGGESTED SELLING HER ANNUITY TO LOCK HER LINS IN HER INVESTMENT. I GET A HIGHER INCOME STREAM. BUY AMORE STABLE,SECURE INVESTMENT.



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 1

**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** U.S. BANCORP PIPER JAFFRAY INC.  
**Allegations:** CLIENT ALLEGES FA FAILED TO INSTITUTE STOP LOSS OR LIMIT ORDERS ON HIS STOCK PORTFOLIO.

**Product Type:** Other  
**Other Product Type(s):** MISCELLANEOUS  
**Alleged Damages:** \$17,537.00

### Customer Complaint Information

**Date Complaint Received:** 01/24/2003

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/03/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** THIS CUSTOMER COMPLAINT IS NO LONGER REPORTABLE. THIS COMPLAINT HAS TOTALLY NO MERIT.

## End of Report



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