

## BrokerCheck Report

### KURT DANIEL FOLCHER

CRD# 2048375

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8



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).

**KURT D. FOLCHER**

CRD# 2048375

**Currently employed by and registered with the following Firm(s):****IA ANDREW GARRETT, INC.**

MT LAUREL, NJ  
CRD# 29931  
Registered with this firm since: 04/30/2007

**B ANDREW GARRETT INC.**

41 UNIVERSITY DRIVE  
SUITE 400  
NEWTOWN, PA 18940  
CRD# 29931  
Registered with this firm since: 02/26/2007

**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:**

- 2 Self-Regulatory Organizations
- 17 U.S. states and territories

**This broker has passed:**

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

**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**

**Registration History****This broker was previously registered with the following securities firm(s):****IA S.W. BACH & COMPANY**

CRD# 43522  
PORT WASHINGTON, NY  
04/2006 - 03/2007

**B S.W. BACH & COMPANY**

CRD# 43522  
PRINCETON, NJ  
11/2005 - 03/2007

**B KIRLIN SECURITIES INC.**

CRD# 21210  
SYOSSET, NY  
02/2001 - 12/2005

## 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 2 SROs and is licensed in 17 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **ANDREW GARRETT INC.**

Main Office Address: **230 PARK AVE  
3RD FLOOR WEST  
NEW YORK, NY 10169**

Firm CRD#: **29931**

SRO	Category	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	02/26/2007
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	07/01/2013

U.S. State/ Territory	Category	Status	Date
<b>B</b> Alabama	Agent	Approved	07/22/2019
<b>IA</b> Alabama	Investment Adviser Representative	Approved	11/17/2021
<b>B</b> California	Agent	Approved	02/26/2007
<b>IA</b> California	Investment Adviser Representative	Approved	08/29/2008
<b>B</b> Colorado	Agent	Approved	02/26/2007
<b>IA</b> Colorado	Investment Adviser Representative	Approved	10/02/2017
<b>IA</b> Delaware	Investment Adviser Representative	Approved	02/01/2024
<b>B</b> Delaware	Agent	Approved	11/19/2025
<b>IA</b> Florida	Investment Adviser Representative	Approved	11/12/2019
<b>B</b> Florida	Agent	Approved	11/19/2025
<b>IA</b> Georgia	Investment Adviser Representative	Approved	05/15/2023

## Broker Qualifications



### Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Illinois	Agent	Approved	02/26/2007
IA Illinois	Investment Adviser Representative	Approved	11/20/2025
B Massachusetts	Agent	Approved	08/13/2015
IA Michigan	Investment Adviser Representative	Approved	11/02/2020
B Michigan	Agent	Approved	11/19/2025
B New Jersey	Agent	Approved	02/26/2007
IA New Jersey	Investment Adviser Representative	Approved	04/30/2007
B New York	Agent	Approved	03/27/2019
IA New York	Investment Adviser Representative	Approved	11/17/2021
B Oregon	Agent	Approved	09/18/2023
B Pennsylvania	Agent	Approved	02/26/2007
IA Pennsylvania	Investment Adviser Representative	Approved	03/14/2012
IA South Carolina	Investment Adviser Representative	Approved	11/17/2021
IA Utah	Investment Adviser Representative	Approved	01/12/2026
B Virginia	Agent	Approved	02/26/2007
IA Virginia	Investment Adviser Representative	Approved	11/04/2020
IA Washington	Investment Adviser Representative	Approved	12/14/2021

### Branch Office Locations

**ANDREW GARRETT INC.**  
 41 UNIVERSITY DRIVE  
 SUITE 400  
 NEWTOWN, PA 18940

## Broker Qualifications



### Employment 1 of 1, continued

**ANDREW GARRETT INC.**  
MT LAUREL, NJ

---

## 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, 2 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 General Securities Representative Examination	Series 7	09/07/1990

### State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/23/2005
B Uniform Securities Agent State Law Examination	Series 63	09/20/1990

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 04/2006 - 03/2007	S.W. BACH & COMPANY	43522	PRINCETON, NJ
B 11/2005 - 03/2007	S.W. BACH & COMPANY	43522	PRINCETON, NJ
B 02/2001 - 12/2005	KIRLIN SECURITIES INC.	21210	SYOSSET, NY
B 09/1994 - 09/2001	PRINCETON SECURITIES CORPORATION	21613	SYOSSET, NY
B 06/2000 - 12/2000	KIRLIN SECURITIES INC.	21210	SYOSSET, NY
B 09/1994 - 10/1994	THOMAS JAMES ASSOCIATES, INC.	15609	ROCHESTER, NY
B 09/1990 - 09/1994	HIBBARD BROWN & CO., INC.	18246	NEW YORK, NY
B 08/1994 - 08/1994	WESTFIELD FINANCIAL CORPORATION	8143	NEW YORK, NY

## 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
02/2007 - Present	ANDREW GARRETT, INC.	BROKER	Y	NEW YORK, NY, 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.

BIG BLUE VENTURES LLC REALESTATE CO.  
246 ST DAVID DRIVE MT LAUREL NJ 08054  
NON INVESTMENT RELATED  
REALASTATE RENTALS  
SHAREHOLDER

## Registration and Employment History



### Other Business Activities, continued

MAINTAINECE OF PROPERITES  
PRINCETON FINANCIAL DBA  
41 UNIVERSITY DRIVE  
SUITE 400  
NEWTOWN, PA 18940  
UNITED STATES

---

## End of Report



**This page is intentionally left blank.**