

## BrokerCheck Report

**CHRIS CHARLES MORGAN**

CRD# 2265541

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Events	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).

**CHRIS C. MORGAN**

CRD# 2265541

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

**IA HARBOUR INVESTMENTS, INC.**  
 5435 Bull Valley Rd.  
 Suite 224  
 McHenry, IL 60050  
 CRD# 19258  
 Registered with this firm since: 12/01/2023

**B HARBOUR INVESTMENTS, INC.**  
 5435 Bull Valley Rd.  
 Suite 224  
 McHenry, IL 60050  
 CRD# 19258  
 Registered with this firm since: 12/01/2023

**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
- 11 U.S. states and territories

**This broker has passed:**

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

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

- IA BEACON WEALTH ADVISORS, LLC**  
 CRD# 171748  
 MCHENRY, IL  
 11/2014 - 12/2023
- B GRADIENT SECURITIES, LLC**  
 CRD# 127701  
 McHenry, IL  
 10/2014 - 11/2023
- IA LPL FINANCIAL LLC**  
 CRD# 6413  
 FORT MILL, SC  
 08/2004 - 10/2014

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

### Employment 1 of 1

Firm Name: **HARBOUR INVESTMENTS, INC.**

Main Office Address: **575 D'ONOFRIO DRIVE  
SUITE 300  
MADISON, WI 53719**

Firm CRD#: **19258**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	12/01/2023
B	FINRA	General Securities Representative	Approved	12/01/2023

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	12/01/2023
B	Florida	Agent	Approved	12/01/2023
B	Georgia	Agent	Approved	02/22/2024
B	Illinois	Agent	Approved	12/01/2023
IA	Illinois	Investment Adviser Representative	Approved	12/01/2023
B	Mississippi	Agent	Approved	12/01/2023
B	New Jersey	Agent	Approved	12/01/2023
B	North Carolina	Agent	Approved	02/22/2024
B	Oklahoma	Agent	Approved	12/04/2023
B	South Carolina	Agent	Approved	12/01/2023
B	Texas	Agent	Approved	12/01/2023

Broker Qualifications



Employment 1 of 1, continued

U.S. State/ Territory		Category	Status	Date
<div>B</div>	Wisconsin	Agent	Approved	12/01/2023

Branch Office Locations

**HARBOUR INVESTMENTS, INC.**  
5435 Bull Valley Rd.  
Suite 224  
McHenry, IL 60050

---



## 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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> General Securities Principal Examination	Series 24	06/28/2004

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	08/18/1992

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	08/10/2004
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	08/25/1992

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
<b>IA</b> 11/2014 - 12/2023	BEACON WEALTH ADVISORS, LLC	171748	MCHENRY, IL
<b>B</b> 10/2014 - 11/2023	GRADIENT SECURITIES, LLC	127701	McHenry, IL
<b>IA</b> 08/2004 - 10/2014	LPL FINANCIAL LLC	6413	MCHENRY, IL
<b>B</b> 04/2004 - 10/2014	LPL FINANCIAL LLC	6413	MCHENRY, IL
<b>B</b> 08/1992 - 04/2004	EDWARD JONES	250	ST. LOUIS, MO

### 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
11/2023 - Present	Harbour Investments, Inc.	Registered Advisor	Y	Madison, WI, United States
11/2018 - Present	BEACON WEALTH ADVISORS, LLC	MANAGING MEMBER/INVESTMENT ADVISOR REPRESENTATIVE	Y	MCHENRY, IL, United States
08/2018 - Present	BEACON INSURANCE ADVISORS, LLC	MANAGING MEMBER/INSURANCE AGENT	Y	MCHENRY, IL, United States
12/2016 - Present	BEACON ADVISORS LLC DBA BEACON TAX ADVISORS	MEMBER/PARTNER	N	MCHENRY, IL, United States
10/2014 - 11/2023	GRADIENT SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	ARDEN HILLS, MN, United States
10/2014 - 11/2018	CHRIS MORGAN	INSURANCE AGENT	Y	McHenry, IL, United States
10/2014 - 11/2018	MORGAN WEALTH MANAGEMENT, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	MCHENRY, IL, United States





## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
05/2014 - 11/2018	MORGAN WEALTH MANAGEMENT, LLC	MANAGING MEMBER	Y	MCHENRY, 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.

- 1) BEACON WEALTH ADVISORS, LLC; INVT REL; 5435 BULL VALLEY ROAD SUITE 224, MCHENRY IL 60050; INVESTMENT ADVISORY PRACTICE; MANAGING MEMBER; START DATE 05/2014; 120 HRS/MO; 120 HRS/MO DURING TRADING; ADVISORY SALES AND DBA FOR SECURITIES BIZ.
- 2) CHRIS MORGAN; INVT REL; MCHENRY IL; OFFICE REAL ESTATE RENTAL; OWNER; START 08/2010; 3 HRS/MO; 3 HRS/MO DURING TRADING; LANDLORD.
- 3) BEACON INSURANCE ADVISORS, LLC; INVT REL; 5435 BULL VALLEY ROAD SUITE 224, MCHENRY IL 60050; INSURANCE; AGENT; START 08/2018; 40 HRS/MO; 40 HRS/MO DURING TRADING; FIXED INSURANCE SALES.
- 4) BEACON ADVISORS, LLC DBA BEACON TAX ADVISORS; NON INVT REL; 5435 BULL VALLEY ROAD SUITE 224; TAX PREPARATION SERVICE; MEMBER/PARTNER; START 12/2016; 8 HRS/MO; 8 HRS/MO DURING TRADING; ACCOUNTING & TAX PREPARATION.
- 5) Independent Insurance Agent which may include Equity Indexed Annuities.

## 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:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - 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.
  -
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - 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.
  -
4. **There are different statuses and dispositions for disclosure events:**
  - 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.
  - 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
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.

### 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 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	CLIENT STATES SHE LOST APPROXIMATELY \$36,000.00 IN THE INVESTMENTS HER IR PURCHASED IN MARCH, APRIL AND MAY 2004. CLIENT CLAIMS THE IR NEVER EXPLAINED WHAT HAPPENED. CLIENT REQUESTS AN EXPLANATION THAT SHE CAN UNDERSTAND.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Alleged Damages:</b>	\$36,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	12/12/2006
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	01/17/2007
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Firm Statement</b>	ACCORDING TO OUR RECORDS, THE ANNUITIES IN QUESTION A



HARTFORD DIRECTOR V AND PROTECTIVE LIFE ANNUITY WERE LINKED TO THE CLIENT'S EDWARD JONES ACCOUNT. SINCE THE ANNUITIES WERE PURCHASED, THE CLIENT HAS RECEIVED STATEMENTS DIRECTLY FROM THE COMPANIES WHICH PROVIDE INFORMATION REGARDING THE ANNUITIES TO INCLUDE SUB-ACCOUNT ALLOCATIONS. THEREFORE, IT WOULD APPEAR IF CHANGES WERE MADE TO THE SUB-ACCOUNT ALLOCATIONS, THEY WERE COMPLETED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. ACCORDING TO HARTFORD AND PROTECTIVE, THE ANNUITIES WERE SURRENDERED IN MAY 2004 AND TRANSFERRED TO MANUFACTURER'S LIFE. IT IS UNDERSTOOD, THE CLIENT WOULD HAVE SIGNED PAPERWORK IN ORDER TO FACILITATE THE SURRENDERS OF THE CONTRACTS. IN THE CLIENT'S CORRESPONDENCE, SHE HAS INDICATED YOU "LOST \$36,000.00". HOWEVER, SHE HAS PROVIDED NO DETAILS TO SUBSTANTIATE HER CLAIM. SUGGESTED IF SHE WOULD LIKE TO PROVIDE ADDITIONAL INFORMATION, WE WOULD BE HAPPY TO REVIEW IT IN ORDER TO MORE THOROUGHLY ADDRESS HER CONCERNS.

**Reporting Source:**  
**Employing firm when activities occurred which led to the complaint:**

Broker  
EDWARD JONES

**Allegations:**

CLIENT STATES SHE LOST APPROXIMATELY \$36,000.00 IN THE INVESTMENTS HER IR PURCHASED IN MARCH, APRIL AND MAY 2004. CLIENT CLAIMS THE IR NEVER EXPLAINED WHAT HAPPENED. CLIENT REQUESTS AN EXPLANATION THAT SHE CAN UNDERSTAND.

**Product Type:**

Annuity(ies) - Variable

**Alleged Damages:**

\$36,000.00

### Customer Complaint Information

**Date Complaint Received:**

12/12/2006

**Complaint Pending?**

No

**Status:**

Closed/No Action

**Status Date:**

01/17/2007

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

ACCORDING TO OUR RECORDS, THE ANNUITIES IN QUESTION A



HARTFORD DIRECTOR V AND PROTECTIVE LIFE ANNUITY WERE LINKED TO THE CLIENT'S EDWARD JONES ACCOUNT. SINCE THE ANNUITIES WERE PURCHASED, THE CLIENT HAS RECEIVED STATEMENTS DIRECTLY FROM THE COMPANIES WHICH PROVIDE INFORMATION REGARDING THE ANNUITIES TO INCLUDE SUB-ACCOUNT ALLOCATIONS. THEREFORE, IT WOULD APPEAR IF CHANGES WERE MADE TO THE SUB-ACCOUNT ALLOCATIONS, THEY WERE COMPLETED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. ACCORDING TO HARTFORD AND PROTECTIVE, THE ANNUITIES WERE SURRENDERED IN MAY 2004 AND TRANSFERRED TO MANUFACTURER'S LIFE. IT IS UNDERSTOOD, THE CLIENT WOULD HAVE SIGNED PAPERWORK IN ORDER TO FACILITATE THE SURRENDERS OF THE CONTRACTS. IN THE CLIENT'S CORRESPONDENCE, SHE HAS INDICATED YOU "LOST \$36,000.00". HOWEVER, SHE HAS PROVIDED NO DETAILS TO SUBSTANTIATE HER CLAIM. SUGGESTED IF SHE WOULD LIKE TO PROVIDE ADDITIONAL INFORMATION, WE WOULD BE HAPPY TO REVIEW IT IN ORDER TO MORE THOROUGHLY ADDRESS HER CONCERNS.

## Disclosure 2 of 2

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** ON 11/9/98 THE CLIENT PURCHASED A \$40,000 CHICAGO MIDWAY MUNI BOND DUE 2035. THE CLIENT STATES THE IR TOLD HIM THERE WOULD BE NO COMMISSION ON THE PURCHASE. IN ADDITION, THE CLIENT QUESTIONS THE SUITABILITY OF THE BOND DUE TO HIS AGE. THE BOND IS DOWN IN VALUE APPROXIMATELY \$9,000.

**Product Type:** Debt - Municipal

**Alleged Damages:** \$9,000.00

## Customer Complaint Information

**Date Complaint Received:** 12/29/1999

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/04/2000

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

THE CUSTOMER ORIGINALLY SENT IN A COMPLAINT ON 2/5/99 TO WHICH WE DENIED THE CLAIM ON 3/16/99. THIS IS A REOPEN OF THE EARLIER COMPLAINT. THE CUSTOMER WAS ADVISED THAT THE IR CLAIMS HE FULLY EXPLAINED THE FEATURES OF THE INVESTMET INCLUDING HOW COMMISSIONS WERE BUILT INTO THE PRICE. THE BOND IN QUESTION IS AN INSURED MUNI BOND. THE CUSTOMER WAS ADVISED THAT THE BOND DOES APPEAR TO BE A SUITABLE INVESTMENT BASED ON THEIR NEW ACCOUNT INFORMATION. CLAIM DENIED

## End of Report



**This page is intentionally left blank.**