

## BrokerCheck Report

**CHRISTOPHER JOHN LESTER**

CRD# 2875370

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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. LESTER**

CRD# 2875370

This broker is not currently registered.

## 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 not currently registered.**

#### This broker has passed:

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

### Registration History

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

- B NYLIFE SECURITIES INC.**  
CRD# 5167  
NEW YORK, NY  
11/1999 - 02/2001
- B HORNOR, TOWNSEND & KENT, INC.**  
CRD# 4031  
CONSHOHOCKEN, PA  
04/1997 - 11/1999

### Disclosure Events

This broker has been involved in one or more disclosure events involving certain final criminal matters, regulatory actions, civil judicial proceedings, or arbitrations or civil litigations.

Are there events disclosed about this broker? **Yes**

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

Type	Count
Regulatory Event	2

### Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

## Broker Qualifications



### Registrations

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

This broker is not currently registered.



## 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 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> General Securities Representative Examination	Series 7	11/07/1998
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	04/12/1997

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/06/1998

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 **1** professional designation(s).

#### Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## Registration and Employment History

### Registration History

The broker previously was registered with the following securities firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>B</b> 11/1999 - 02/2001	NYLIFE SECURITIES INC.	5167	NEW YORK, NY
<b>B</b> 04/1997 - 11/1999	HORNOR, TOWNSEND & KENT, INC.	4031	CONSHOHOCKEN, PA

### 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
08/2025 - Present	SIMPLICITY WEALTH	INVESTMENT ADVISOR REPRESENTATIVE	Y	SUMMIT, NJ, United States
01/2022 - Present	EAGLE TEAM	OWNER/PARTNER	N	WOODBURY, MN, United States
01/2018 - Present	EZ PRO TAX	OWNER	N	CREAM RIDGE, NE, United States
01/2010 - Present	EDUCATION FUNDING SPECIALISTS OF NEW JERSEY	OWNER	N	CREAM RIDGE, NJ, United States
01/2007 - Present	HARLEY MADISON PHOTOGRAPHY LLC	ADVISOR	N	CREAM RIDGE, NJ, United States
01/1992 - Present	PROFESSIONAL PLANNING SERVICES	PRESIDENT/OWNER/ TRAINER/ MENTOR	Y	CREAM RIDGE, NJ, United States
07/2019 - 08/2025	RETIREMENT WEALTH ADVISORS	INVESTMENT ADVISOR REPRESENTATIVE	Y	CREAM RIDGE, NJ, United States
10/2021 - 01/2023	Ethos Technologies	Employee	Y	San Francisco, CA, United States
07/2020 - 07/2022	PRODUCER PARTNERS GROUP	PARTIAL OWNER	Y	GRAND JUNCTION, CO, United States



## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
12/2019 - 12/2020	DIGITAL ADVISOR ALLIANCE (SMART RETIREMENT)	FINANCIAL ADVISOR	Y	VERO BEACH, FL, United States
04/2017 - 07/2019	Regal Investment Advisors, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	Kentwood, MI, United States
09/2014 - 04/2017	WEALTH WATCH ADVISORS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ROCKLEDGE, FL, United States



# Disclosure Events



## What you should know about reported disclosure events:

- 1. **Disclosure events in BrokerCheck reports come from different sources:**
  - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions are separated by a solid line with the reporting source labeled.

For your convenience, below is a matrix of the number and status of regulatory 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.

	Final	On Appeal
Regulatory Event	2	0



## Disclosure Event Details

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 involves a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations.

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	NEW JERSEY BUREAU OF SECURITIES
<b>Sanction(s) Sought:</b>	Suspension
<b>Other Sanction(s) Sought:</b>	CIVIL MONETARY PENALTIES; CEASE & DESIST
<b>Date Initiated:</b>	02/05/2004
<b>Docket/Case Number:</b>	2000-024
<b>Employing firm when activity occurred which led to the regulatory action:</b>	HORNER TOWNSEND & KENT (CRD# 4031) AND US CAPITAL FUNDING, INC.
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	PROMISSORY NOTES
<b>Allegations:</b>	COUNT I- OFFERING & SELLING UNREGISTERED SECURITIES-NJSA 49:3-60. COUNT II- ACTING AS AGENTS WITHOUT REGISTRATION-NJSA 49:3-56 (A). COUNT III- MAKING MATERIALLY FALSE & MISLEADING STATEMENTS & OMITTING FACTS NECESSARY TO MAKE STATEMENTS MADE NOT MISLEADING-NJSA 49:3-52(B). COUNT IV- ENGAGING IN DISHONEST OR UNETHICAL PRACTICES IN THE SECURITIES BUSINESS NJSA 49:3-58 (A)(2)(VII)
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Resolution Date:</b>	05/30/2006
<b>Sanctions Ordered:</b>	Cease and Desist/Injunction Monetary/Fine \$40,000.00



Suspension

**Other Sanctions Ordered:**

**Sanction Details:**

LESTER'S AGENT REGISTRATION WITH THE BUREAU IS SUSPENDED FOR TWO (2) YEARS, EFFECTIVE AS OF THE DATE THE CONSENT ORDER IS ENTERED. FINE TO BE PAID IN INSTALLMENTS.

**Reporting Source:**

Broker

**Regulatory Action Initiated By:**

NEW JERSEY BUREAU OF SECURITIES

**Sanction(s) Sought:**

Cease and Desist  
Monetary Penalty other than Fines  
Suspension

**Date Initiated:**

02/05/2004

**Docket/Case Number:**

2000-024

**Employing firm when activity occurred which led to the regulatory action:**

HORNER TOWNSEND & KENT AND US CAPITAL FUNDING, INC.

**Product Type:**

Other: PROMISSORY NOTES

**Allegations:**

COUNT I-OFFERING & SELLING UNREGISTERED SECURITIES  
COUNT II-ACTING AS AGENTS WITHOUT REGISTRATION  
COUNT III- MAKING MATERIAL FALSE & MISLEADING STATEMENTS & OMITTING FACTS NECESSARY TO MAKE STATEMENTS MADE NOT MISLEADING  
COUNT IV-ENGAGING IN DISHONEST OR UNETHICAL PRACTICES IN THE SECURITIES BUSINESS.

**Current Status:**

Final

**Resolution:**

Consent

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

No

**Resolution Date:**

05/30/2006



**Sanctions Ordered:** Cease and Desist  
 Other: AGENT REGISTRATION WITH THE BUREAU WAS SUSPENDED FOR TWO (2) YEARS, EFFECTIVE AS OF THE DATE OF CONSENT ORDER IS ORDERED. FINE TO BE PAID IN INSTALLMENTS.

#### Monetary Sanction 1 of 1

**Monetary Related Sanction:** Monetary Penalty other than Fines

**Total Amount:** \$40,000.00

**Portion Levied against individual:** \$40,000.00

**Payment Plan:**

**Is Payment Plan Current:** Yes

**Date Paid by individual:**

**Was any portion of penalty waived?** No

**Amount Waived:**

#### Disclosure 2 of 2

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

**Sanction(s) Sought:**

**Other Sanction(s) Sought:**

**Date Initiated:** 09/10/2002

**Docket/Case Number:** C9B020066

**Employing firm when activity occurred which led to the regulatory action:** HORNOR, TOWNSEND & KENT, INC.

**Product Type:** No Product

**Other Product Type(s):**

**Allegations:** NASD RULES 2110 AND 3040 - WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT CONSENTED TO THE ENTRY OF



FINDINGS THAT HE ENGAGED IN PRIVATE SECURITIES TRANSACTIONS WITHOUT PRIOR WRITTEN NOTICE TO AND APPROVAL FROM HIS MEMBER FIRMS, IN THAT HE PARTICIPATED IN THE SALE TO CUSTOMERS OF PROMISSORY NOTES, INCLUDING RENEWAL NOTES.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Resolution Date:** 09/10/2002

**Sanctions Ordered:** Suspension

**Other Sanctions Ordered:**

**Sanction Details:** RESPONDENT SHALL BE SUSPENDED FROM ASSOCIATING WITH ANY NASD MEMBER IN ANY CAPACITY FOR A PERIOD OF TWO YEARS. THE SUSPENSION EFFECTIVE OCTOBER 21, 2002, AND END ON OCTOBER 20, 2004.

**Regulator Statement** IN THE LIGHT OF FINANCIAL STATUS OF RESPONDENT, NO MONETARY SANCTIONS HAVE BEEN IMPOSED.

**Reporting Source:** Broker

**Regulatory Action Initiated By:** FINRA (FORMERLY NASD)

**Sanction(s) Sought:** Suspension

**Date Initiated:** 09/10/2002

**Docket/Case Number:** C9B020066

**Employing firm when activity occurred which led to the regulatory action:** HORNER,TOWNSEND & KENT, INC.

**Product Type:** No Product

**Allegations:** NASD RULES 2110 AND 3040-WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT CONSENTED TO THE ENTRY OF FINDINGS THAT HE ENGAGED IN PRIVATE SECURITIES TRANSACTIONS WITHOUT PRIOR WRITTEN NOTICE TO AND APPROVAL FROM HIS MEMBER FIRMS, IN THAT HE PARTICIPATED IN THE SALE OF CUSTOMERS OF PROMISSORY NOTES, INCLUDING RENEWAL NOTES.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

No

**Resolution Date:**

09/10/2002

**Sanctions Ordered:**

Suspension

Other: RESPONDENT WAS SUSPENDED FROM ASSOCIATING WITH ANY NASD MEMBER IN ANY CAPACITY FOR A PERIOD OF TWO (2) YEARS, EFFECTIVE OCTOBER 21, 2002 THROUGH OCTOBER 20, 2004. NO MONETARY SANCTIONS WERE IMPOSED.

**Sanction 1 of 1**

**Sanction Type:**

Suspension

**Capacities Affected:**

REGISTRATION

**Duration:**

TWO YEARS

**Start Date:**

10/21/2002

**End Date:**

10/20/2004

## End of Report



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