

BrokerCheck Report

Christopher Paul Puffer

CRD# 2878141

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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.



Christopher P. Puffer

CRD# 2878141

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

IA MONEY CONCEPTS ADVISORY SERVICE
 323 TOWNEPARK CIRCLE
 LOUISVILLE, KY 40243
 CRD# 12963
 Registered with this firm since: 11/13/2006

B MONEY CONCEPTS CAPITAL CORP
 323 TOWNEPARK CIRCLE
 LOUISVILLE, KY 40243
 CRD# 12963
 Registered with this firm since: 10/27/2006

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
- 24 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):

B PRUCO SECURITIES, LLC.
 CRD# 5685
 LOUISVILLE, KY
 05/1997 - 10/2006

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	3
Termination	1



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 24 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MONEY CONCEPTS CAPITAL CORP**

Main Office Address: **11440 JOG ROAD
PALM BEACH GARDENS, FL 33418**

Firm CRD#: **12963**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/27/2006
B	FINRA	Invest. Co and Variable Contracts	Approved	10/27/2006

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	06/26/2024
B	Connecticut	Agent	Approved	10/27/2006
B	Florida	Agent	Approved	03/26/2008
B	Georgia	Agent	Approved	08/03/2015
B	Idaho	Agent	Approved	09/13/2024
B	Illinois	Agent	Approved	03/06/2014
B	Indiana	Agent	Approved	10/27/2006
B	Kansas	Agent	Approved	01/09/2015
B	Kentucky	Agent	Approved	10/27/2006
IA	Kentucky	Investment Adviser Representative	Approved	11/13/2006
B	Louisiana	Agent	Approved	01/02/2013



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Maryland	Agent	Approved	06/22/2022
B	Missouri	Agent	Approved	02/03/2021
B	Nevada	Agent	Approved	11/05/2010
B	New Hampshire	Agent	Approved	01/14/2015
B	New Jersey	Agent	Approved	11/15/2022
B	North Carolina	Agent	Approved	03/17/2016
B	Ohio	Agent	Approved	10/27/2006
B	Oklahoma	Agent	Approved	09/17/2014
B	Pennsylvania	Agent	Approved	01/21/2015
B	South Carolina	Agent	Approved	03/16/2016
B	Tennessee	Agent	Approved	01/22/2008
B	Texas	Agent	Approved	03/28/2016
B	Virginia	Agent	Approved	08/05/2015
B	West Virginia	Agent	Approved	02/14/2022

Branch Office Locations

MONEY CONCEPTS CAPITAL CORP
 323 TOWNEPARK CIRCLE
 LOUISVILLE, KY 40243



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 General Securities Representative Examination	Series 7	02/10/1998
B Investment Company Products/Variable Contracts Representative Examination	Series 6	05/12/1997

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	07/29/1997
B Uniform Securities Agent State Law Examination	Series 63	05/14/1997

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 05/1997 - 10/2006	PRUCO SECURITIES, LLC.	5685	LOUISVILLE, KY

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
08/2024 - Present	Rye Wright & Hiegel	Consultant	N	Louisville, KY, United States
10/2006 - Present	MONEY CONCEPTS	FINANCIAL PLANNER	Y	LOUISVILLE, KY, 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. CREATIVE CAPTIAL GROUP, CORP., 323 TOWNEPARK CIRCLE, LOUISVILLE, KY 40243, INVESTEMENT-RELATED BUSINESS, OFFICER, 8 HRS. MO. SPEND CONDUCTIONG THIS ACTIVITY.
2. THE PUFFER FINANCIAL GROUP CONSULTANT/CONSULTING SERVICES/NON-INVESTMENT RELATED/8HRS. DURING SECURITIES TRAINING HRS.
3. Rye Wright & Hiegel, since 8/8/2024, Consultant, Non-investment related, 1-10% time spent on activity during securities hrs.

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.
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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.
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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	3	N/A
Termination	N/A	1	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 - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Money Concepts Capital Corp.
Allegations:	Customer purchased two alternative investments in 2014 and is alleging over-concentration and failure to disclose fees. Through claim, customer is alleging breach of fiduciary duty, violation of FINRA rules, breach of contract and negligence.
Product Type:	Real Estate Security Other: Business Development Company (BDC)
Alleged Damages:	\$75,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	19-03407
Filing date of arbitration/CFTC reparation or civil litigation:	11/13/2019



Customer Complaint Information

Date Complaint Received: 11/21/2019

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 11/13/2019

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 19-03407

Date Notice/Process Served: 11/21/2019

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/07/2020

Monetary Compensation Amount: \$14,500.00

Individual Contribution Amount: \$0.00



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

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Money Concepts Capital Corp.
Allegations:	In April 2015 customer purchased VA contract with optional benefit to meet his goals which were retirement income and to provide for his spouse, should he pre-decease her. Three years later, in April 2018 customer alleged RR presented the product erroneously and without full disclosure and requested full surrender without being subject to charges. Contract would be free of CDSC on April 29, 2019. After reviewing the matter, Firm and insurance company denied the customer's request. Firm believes full consideration was given to customer's financial goals and objectives and full disclosure was provided. The customer was provided with, and acknowledged receipt of a prospectus which contains complete details about the product. Lastly, the customer was provided with a 10-day free-look period which allowed him to exercise his right to cancel the contract, however he did not do so.
Product Type:	Annuity-Variable
Alleged Damages:	\$15,788.00
Alleged Damages Amount Explanation (if amount not exact):	Customer demand is for surrender without CDSC. CDSC amount as of April 11, 2018 per insurance company.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	04/03/2018
Complaint Pending?	No
Status:	Denied



Status Date: 04/13/2018

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Money Concepts Capital Corp.

Allegations: Customers allege RRs recommendation to purchase units of a limited partnership as part of a diversification strategy caused them to sustain a complete loss of their investment as the limited partnership filed for bankruptcy.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$111,467.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 04/26/2017

Complaint Pending? No

Status: Closed/No Action

Status Date: 05/19/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement The Financial Professional's recommendation was based on information provided by the customers regarding their financial status, needs and goals in 2010. Customers were selling a dental practice and would be receiving a large amount of income that year. The investment was recommended as part of a tax strategy which would offer a large deduction help to offset this income. The firm and RR believe the customer understood the features, risks and potential benefits of the



products and received adequate information and options to make an informed investment decision. The Financial Professional had a meeting with the customers following the filing of this complaint and discussed the history of the investment, underscoring the main objective which was to offset the income being received. To the best of the RRs knowledge, after this meeting the customers were satisfied with the information received and acknowledged the product's failure was part of the risk they were not only willing to take, but they were in a financial position to sustain.



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Employer Name: PRUCO SECURITIES, LLC

Termination Type: Discharged

Termination Date: 09/29/2006

Allegations: REGISTERED REPRESENTATIVE DID NOT COMPLY WITH STATE REPLACEMENT REQUIREMENTS IN CONNECTION WITH THE PURCHASE OF A VARIABLE ANNUITY CONTRACT. ALLEGATION CONFIRMED.

Product Type: Other

Other Product Types: ANNUITY

Reporting Source: Broker

Employer Name: PRUCO SECURITIES, LLC

Termination Type: Discharged

Termination Date: 09/29/2006

Allegations: REGISTERED REPRESENTATIVE DID NOT COMPLY WITH STATE REPLACEMENT REQUIREMENTS IN CONNECTION WITH THE PURCHASE OF A VARIABLE ANNUITY CONTRACT. ALLEGATION CONFIRMED.

Product Type: Other

Other Product Types: ANNUITY

End of Report



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