

BrokerCheck Report

CHRISTOPHER R BICE

CRD# 3222439

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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:

- o 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
- o 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.



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

Thank you for using FINRA BrokerCheck.

CHRISTOPHER R. BICE

CRD# 3222439

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

IA SAGEPOINT FINANCIAL, INC.
 603 DOLLEY MADISON
 SUITE 104
 GREENSBORO, NC 27410
 CRD# 133763
 Registered with this firm since: 10/31/2005

B SAGEPOINT FINANCIAL, INC.
 603 DOLLEY MADISON
 SUITE 104
 GREENSBORO, NC 27410
 CRD# 133763
 Registered with this firm since: 10/31/2005

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
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

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

- IA SUNAMERICA SECURITIES, INC.**
 CRD# 20068
 PHOENIX, AZ
 02/2005 - 10/2005
- B SUNAMERICA SECURITIES, INC.**
 CRD# 20068
 PHOENIX, AZ
 10/2003 - 10/2005
- IA CENTERMARK ADVISORY SERVICES, INC**
 CRD# 125376
 MOUNT PLEASANT, SC
 01/2004 - 02/2005

**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	4
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: **SAGEPOINT FINANCIAL, INC.**

Main Office Address: **20 E. THOMAS ROAD
SUITE 2000
PHOENIX, AZ 85012**

Firm CRD#: **133763**

SRO	Category	Status	Date
B FINRA	General Securities Representative	APPROVED	10/31/2005

U.S. State/ Territory	Category	Status	Date
B Arizona	Agent	APPROVED	08/12/2011
B California	Agent	APPROVED	08/15/2007
IA California	Investment Adviser Representative	APPROVED	04/18/2017
B Colorado	Agent	APPROVED	01/18/2008
IA Colorado	Investment Adviser Representative	APPROVED	02/06/2018
B Connecticut	Agent	APPROVED	12/17/2014
IA Connecticut	Investment Adviser Representative	APPROVED	02/06/2018
B District of Columbia	Agent	APPROVED	03/30/2017
IA District of Columbia	Investment Adviser Representative	APPROVED	04/05/2017
B Florida	Agent	APPROVED	10/31/2005
IA Florida	Investment Adviser Representative	APPROVED	02/02/2018
B Georgia	Agent	APPROVED	08/22/2011



Broker Qualifications

Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
IA Georgia	Investment Adviser Representative	APPROVED	02/27/2018
B Illinois	Agent	APPROVED	06/07/2006
IA Illinois	Investment Adviser Representative	APPROVED	02/02/2018
B Kansas	Agent	APPROVED	04/01/2015
IA Kansas	Investment Adviser Representative	APPROVED	02/15/2018
B Louisiana	Agent	APPROVED	10/07/2013
IA Louisiana	Investment Adviser Representative	APPROVED	02/06/2018
B Maryland	Agent	APPROVED	10/31/2005
IA Maryland	Investment Adviser Representative	APPROVED	05/21/2018
B Massachusetts	Agent	APPROVED	02/28/2017
IA Massachusetts	Investment Adviser Representative	APPROVED	02/06/2018
IA Minnesota	Investment Adviser Representative	APPROVED	01/09/2020
B Minnesota	Agent	APPROVED	01/10/2020
B Missouri	Agent	APPROVED	06/12/2014
IA Missouri	Investment Adviser Representative	APPROVED	02/22/2018
B New Jersey	Agent	APPROVED	01/29/2018
IA New Jersey	Investment Adviser Representative	APPROVED	02/02/2018
B New York	Agent	APPROVED	06/11/2010
B North Carolina	Agent	APPROVED	10/31/2005
IA North Carolina	Investment Adviser Representative	APPROVED	10/31/2005
B Ohio	Agent	APPROVED	01/28/2013



Broker Qualifications

Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
IA Ohio	Investment Adviser Representative	APPROVED	02/01/2018
B Pennsylvania	Agent	APPROVED	08/31/2010
IA Pennsylvania	Investment Adviser Representative	APPROVED	02/02/2018
B South Carolina	Agent	APPROVED	10/31/2005
IA South Carolina	Investment Adviser Representative	APPROVED	02/20/2018
B Tennessee	Agent	APPROVED	02/25/2020
B Texas	Agent	APPROVED	05/03/2012
IA Texas	Investment Adviser Representative	APPROVED	04/18/2017
B Virginia	Agent	APPROVED	06/26/2007
IA Virginia	Investment Adviser Representative	APPROVED	08/17/2017
B West Virginia	Agent	APPROVED	06/22/2011
IA West Virginia	Investment Adviser Representative	APPROVED	02/13/2018

Branch Office Locations

SAGEPOINT FINANCIAL, INC.
603 DOLLEY MADISON
SUITE 104
GREENSBORO, NC 27410

SAGEPOINT FINANCIAL, INC.
136 GATEWAY BOULEVARD
SUITE C
MOORESVILLE, NC 28117

SAGEPOINT FINANCIAL, INC.
1620 S. MARTIN LUTHER KING JR. AVE
UNIT 108
SALISBURY, NC 28144

Broker Qualifications



Employment 1 of 1, continued



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.

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	06/21/1999

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	07/08/1999
B Uniform Securities Agent State Law Examination	Series 63	06/24/1999

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
IA 02/2005 - 10/2005	SUNAMERICA SECURITIES, INC.	20068	GREENSBORO, NC
B 10/2003 - 10/2005	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ
IA 01/2004 - 02/2005	CENTERMARK ADVISORY SERVICES, INC	125376	CHARLOTTE, NC
B 05/2002 - 10/2003	A. G. EDWARDS & SONS, INC.	4	ST. LOUIS, MO
IA 12/2001 - 04/2002	UBS PAINWEBBER INC.	8174	CHARLOTTE, NC
B 06/1999 - 04/2002	UBS PAINWEBBER INC.	8174	WEEHAWKEN, NJ

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
01/2009 - Present	SAGEPOINT FINANCIAL, INC	REGISTERED REPRESENTATIVE	Y	PHOENIX, AZ, 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. SHELTON, NELSON & ASSOCIATES; YES; 445 DOLLEY MADISON ROAD, GREENSBORO, NC 27410; INSURANCE/CORP; AGENT; 09/01/2004; 3-HRS/MTH; 3 DURING SECURITY HOURS; SELLING LIFE INSURANCE TO CLIENTS

2. BICE WEALTH MANAGEMENT, YES, 150 FAIRVIEW ROAD SUITE 320 MOORESVILLE NC 28117, FINANCIAL PLANNING, OWNER/PRESIDENT, 6/10/2009, 80 HRS/MTH, 4 HRS/SECURITIES HOURS, PROVIDING INSURANCE FOR CLIENTS.

3. SAGEPOINT FINANCIAL INC; YES; 445 DOLLEY MADISON RD., GREENSBORO, NC 27410; INV. ADV. SVS/RIA; 9/2004; 10;10; USE WRAP ACCOUNTS OR 3RD PARTY MONEY MANAGERS AS PART OF AN INVESTMENT PLAN.

Registration and Employment History



Other Business Activities, continued

4. CHRISTOPHER BICE. YES. 12643 WINDY EDGE HUNTERSVILLE NC 28078. RENTAL PROPERTY. OWNER. APPROX 3 YEARS. 1 HOUR. 0 HOUR. OWN A HOME THAT I RENT.

5. SOUTHEAST RETIREMENT PLANNERS

POSITION: teacher/consultant NATURE: Incorporated INVESTMENT RELATED: Yes NUMBER OF HOURS: 6 SECURITIES TRADING HOURS:

0 START DATE: 10/18/2018

ADDRESS: 74 8th St SE #105, Hickory NC 28602, United States

DESCRIPTION: teaching a retirement class at Lenoir Rhyne



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
Customer Dispute	3	1	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 - 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:	SAGEPOINT
Allegations:	CLAIMANTS ALLEGE MR. BICE RECOMMENDED THE PURCHASE OF PRIVATE PLACEMENTS THAT WERE UNSUITABLE.
Product Type:	Real Estate Security
Alleged Damages:	\$350,000.00
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 #:	20-00442
Filing date of arbitration/CFTC reparation or civil litigation:	02/02/2020

Customer Complaint Information



Date Complaint Received: 02/06/2020

Complaint Pending? No

Status: Settled

Status Date: 03/12/2021

Settlement Amount: \$35,000.00

Individual Contribution Amount: \$0.00

Arbitration Information

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

Docket/Case #: N/A

Date Notice/Process Served: 02/06/2020

Arbitration Pending? No

Disposition: Other: SUBJECT OF

Disposition Date: 02/06/2020

Broker Statement The advisor denies liability. The investment was suitable for claimant's risk tolerance and investment objectives. The settlement was agreed to by the broker-dealer solely to avoid the needless expense and distraction of litigation. The advisor did not contribute or any way participate in the settlement.



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	SAGEPOINT
Allegations:	CLAIMANT ALLEGES THAT A PRIVATE PLACEMENT WAS UNSUITABLE
Product Type:	Real Estate Security
Alleged Damages:	\$300,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status:

Status Date: 07/29/2020

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 20-02400

Date Notice/Process Served: 07/29/2020

Arbitration Pending? Yes

Disclosure 2 of 3

Reporting Source: Broker



Employing firm when activities occurred which led to the complaint:	SAGEPOINT
Allegations:	UNSUITABLE INVESTMENT RECOMMENDATIONS, INVESTMENT OVERCONCENTRATION, MISREPRESENTATION, AND FAILURE TO SUPERVISE.
Product Type:	Annuity-Variable
Alleged Damages:	\$1,000,000.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	18-03861
Date Notice/Process Served:	11/12/2018
Arbitration Pending?	Yes
Broker Statement	The claims are without merit and are denied in their entirety. All of the investments recommended by Mr. Bice appropriately matched Claimants' risk profiles and investment strategies. There was no investment overconcentration as Claimant's portfolio was appropriately diversified. Moreover, all fees and commissions were accurately disclosed to Claimant and she received and signed written disclosures acknowledging the fees. Last, Claimant suffered no overall out-of-pocket net losses with respect to her investments. Quite the contrary, she only achieved net gains as well as significant guarantees for future income streams.

Disclosure 3 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	SAGEPOINT FINANCIAL, INC.
Allegations:	UNSUITABLE INVESTMENT RECOMMENDATIONS, INVESTMENT OVERCONCENTRATION, MISREPRESENTATIVE, AND FAILURE TO SUPERVISE.
Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	\$750,000.00
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: 02/09/2018

Complaint Pending? No

Status: Denied

Status Date: 03/09/2018

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 18-03592

Date Notice/Process Served: 10/15/2018

Arbitration Pending? Yes

Broker Statement

The claims are without merit and are denied in their entirety. All of the investments recommended by Mr. Bice appropriately matched Claimants' risk profiles and investment strategies. There was no investment overconcentration as Claimant's portfolio was appropriately diversified. Moreover, all fees and commissions were accurately disclosed to Claimants and they received and signed written disclosures acknowledging the fees. Last, Claimants suffered no overall out-of-pocket net losses with respect to their investments. Quite the contrary, they only achieved net gains as well as significant guarantees for future income streams.



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:	Broker
Employer Name:	UBS PAINE WEBBER
Termination Type:	Discharged
Termination Date:	04/12/2002
Allegations:	I DIRECTED AN EMPLOYEE TO SIGN CLIENTS' NAMES TO A NEW ACCOUNT FORM.
Product Type:	Other
Other Product Types:	NO PRODUCT
Broker Statement	I WAS OUT OF TOWN WHEN A CLIENT'S ASSETS TRANSFERRED IN. THE MAJORITY OF THE ASSETS WERE RESTRICTED STOCK. THESE ASSETS TRANSFERRED INTO AN EXISTING ACCOUNT THAT WAS A MANAGED DISCRETIONARY ACCOUNT. I NEEDED TO MOVE THE RESTRICTED STOCK OUT TO ENSURE THAT IT WOULD NOT BE SOLD. A COLLEAGUE COULD NOT FIND THE NEW ACCOUNT FORM AND I ASKED HIM TO OPEN A NEW ONE TO PROTECT THE CLIENT'S ACCOUNT.

End of Report



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