BrokerCheck Report

LENA MARIAN NEBEL

CRD# 3265844

Section Title

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.
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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.

LENA M. NEBEL

CRD# 3265844

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

IA **KESTRA ADVISORY SERVICES, LLC**
16 Greenmeadow Dr
Suite 201
Timonium, MD 21093
CRD# 283330
Registered with this firm since: 01/16/2018

B **KESTRA INVESTMENT SERVICES, LLC**
16 GREENMEADOW DRIVE
SUITE 201
TIMONIUM, MD 21093
CRD# 42046
Registered with this firm since: 01/16/2018

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
- 33 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):

IA **KEENEY FINANCIAL GROUP INC.**
CRD# 281333
COLUMBIA, MD
11/2015 - 08/2018

B **TRIAD ADVISORS, INC.**
CRD# 25803
Columbia, MD
11/2015 - 01/2018

IA **LPL FINANCIAL LLC**
CRD# 6413
FORT MILL, SC
05/2004 - 11/2015

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**

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

Employment 1 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**

Main Office Address: **5707 SOUTHWEST PARKWAY**
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm CRD#: **283330**

	U.S. State/ Territory	Category	Status	Date
IA	Maryland	Investment Adviser Representative	Approved	01/16/2018
IA	Texas	Investment Adviser Representative	Approved	09/05/2025

Branch Office Locations

5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

16 Greenmeadow Dr
Suite 201
Timonium, MD 21093

Employment 2 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**

Main Office Address: **5707 SOUTHWEST PARKWAY**
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm CRD#: **42046**

Broker Qualifications

Employment 2 of 2, continued

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	01/16/2018
B	FINRA	Invest. Co and Variable Contracts	Approved	01/16/2018

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	11/05/2025
B	Arizona	Agent	Approved	01/16/2018
B	Arkansas	Agent	Approved	05/02/2019
B	California	Agent	Approved	01/16/2018
B	Colorado	Agent	Approved	12/12/2018
B	Connecticut	Agent	Approved	12/12/2018
B	Delaware	Agent	Approved	01/16/2018
B	District of Columbia	Agent	Approved	01/16/2018
B	Florida	Agent	Approved	01/16/2018
B	Georgia	Agent	Approved	12/12/2018
B	Hawaii	Agent	Approved	06/13/2025
B	Illinois	Agent	Approved	12/12/2018
B	Kansas	Agent	Approved	12/12/2018
B	Kentucky	Agent	Approved	12/12/2018
B	Louisiana	Agent	Approved	08/17/2021
B	Maine	Agent	Approved	01/16/2018
B	Maryland	Agent	Approved	01/16/2018
B	Massachusetts	Agent	Approved	12/20/2018

Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Mississippi	Agent	Approved	12/12/2018
B	Nevada	Agent	Approved	12/12/2018
B	New Jersey	Agent	Approved	01/16/2018
B	New York	Agent	Approved	01/16/2018
B	North Carolina	Agent	Approved	01/16/2018
B	Ohio	Agent	Approved	12/13/2018
B	Oregon	Agent	Approved	12/12/2018
B	Pennsylvania	Agent	Approved	01/16/2018
B	Rhode Island	Agent	Approved	11/01/2021
B	South Carolina	Agent	Approved	01/16/2018
B	Texas	Agent	Approved	01/16/2018
B	Vermont	Agent	Approved	02/05/2026
B	Virginia	Agent	Approved	01/16/2018
B	Washington	Agent	Approved	12/17/2018
B	West Virginia	Agent	Approved	02/07/2018

Branch Office Locations

KESTRA INVESTMENT SERVICES, LLC
16 GREENMEADOW DRIVE
SUITE 201
TIMONIUM, MD 21093

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	12/06/2001
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	08/23/1999

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	09/24/1999
B	Uniform Securities Agent State Law Examination	Series 63	08/23/1999

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 **1** professional designation(s).

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	11/2015 - 08/2018	KEENEY FINANCIAL GROUP INC.	281333	COLUMBIA, MD
B	11/2015 - 01/2018	TRIAD ADVISORS, INC.	25803	Columbia, MD
IA	05/2004 - 11/2015	LPL FINANCIAL LLC	6413	COLUMBIA, MD
B	04/2000 - 11/2015	LPL FINANCIAL LLC	6413	COLUMBIA, MD
IA	03/2002 - 03/2003	CAPITAL FINANCIAL PLANNING CORP	121751	YORK, PA
B	08/1999 - 04/2000	CADARET, GRANT & CO., INC.	10641	SYRACUSE, 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
01/2018 - Present	Kestra Advisory Services LLC	Investment Advisor	Y	Timonium, MD, United States
01/2018 - Present	Kestra Investment Services, LLC.	Registered Rep	Y	Timonium, MD, United States
11/2015 - 01/2018	Keeney Financial Group, Inc.	Advisor	Y	Columbia, MD, United States
11/2015 - 01/2018	Triad Advisors, Inc.	Registered Representative	Y	Norcross, GA, 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.

Name: Kestra Advisory Services Investment Related: No Address: 5707 Southwest Parkway Building 2 Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Advisor Start Date: 1/16/2018 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: Meet with clients to manage assets and review financial plan.

Registration and Employment History

Other Business Activities, continued

Name: BFG ESTATE & TAX SERVICES POSITION: Intermediary NATURE: Estate document drafting INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2025 ADDRESS: 16 Greenmeadow Dr, Suite 201, Timonium MD 21093, United States DESCRIPTION: Link to their portal for them to enter information and answer questions regarding estate drafting services. Client will receive their estate documents and instructions to notarize. Kept in contact management system for marketing outreach. We will provide tools, but not advice unless they engage in a financial planning with Kestra.

Name: BFG FINANCIAL ADVISORS POSITION: President NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 120 START DATE: 10/01/2018
ADDRESS: 16 Greenmeadow Dr. Suite 201, Timonium MD 21093, United States DESCRIPTION: Oversee all operations of the firm and also carry out Lead Advisor responsibilities.

Name: BFG ESTATE & TAX SERVICES POSITION: Intermediary NATURE: Estate document drafting INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2025 ADDRESS: 16 Greenmeadow Dr, Suite 201, Timonium MD 21093, United States
DESCRIPTION: Link to their portal for them to enter information and answer questions regarding estate drafting services. Client will receive their estate documents and instructions to notarize. Kept in contact management system for marketing outreach. We will provide tools, but not advice unless they engage in a financial planning with Kestra.

Name: BROTMAN FINANCIAL GROUP POSITION: President and COO NATURE: Insurance INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 132 START DATE: 01/16/2018ADDRESS: 16 Greenmeadow Dr. Suite 201, Timonium MD 21093, United States DESCRIPTION: Oversee the operations of the firm and also provide all lead advisor functions.

Name: BFG FINANCIAL ADVISORS POSITION: President NATURE: Insurance INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 120 START DATE: 10/01/2018 ADDRESS: 16 Greenmeadow Dr. Suite 201, Timonium MD 21093, United States DESCRIPTION: Oversee all operations of the firm and carry out Lead Advisor responsibilities.

Name: BROTMAN FINANCIAL GROUP POSITION: President and COO NATURE: Insurance INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 132 START DATE: 01/16/2018 ADDRESS: 16 Greenmeadow Dr. Suite 201, Timonium MD 21093, United States DESCRIPTION: Oversee operations of the firm and provide advisor functions.

Name: BFG ESTATE & TAX SERVICES POSITION: Intermediary NATURE: Estate document drafting INVESTMENT RELATED: # of HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2025 ADDRESS: 16 Greenmeadow Dr, Suite 201, Timonium MD 21093, United States DESCRIPTION: Client to portal to enter info and questions for estate drafting services. Client receives documents and instructions to notarize. We will provide tools. No advice unless engage in a financial planning relationship through Kestra.

Name: BFG FINANCIAL ADVISORS POSITION: President NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 120 START DATE: 10/01/2018 ADDRESS: 16 Greenmeadow Dr. Suite 201, Timonium MD 21093, United States
DESCRIPTION: Oversee all operations of the firm and also carry out Lead Advisor responsibilities.

End of Report

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