

BrokerCheck Report

CHRISTOPHER DAVID PULLARO

CRD# 4719289

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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 D. PULLARO

CRD# 4719289

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

Registration History

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

- B KALOS CAPITAL, INC.**
CRD# 44337
Atlanta, GA
11/2015 - 10/2022
- B TRIAD ADVISORS, INC.**
CRD# 25803
SUWANEE, GA
08/2011 - 11/2015
- B MML INVESTORS SERVICES, LLC**
CRD# 10409
SUWANEE, GA
07/2009 - 08/2011

**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
Regulatory Event	1
Customer Dispute	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) 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 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, 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	01/24/2008
B Investment Company Products/Variable Contracts Representative Examination	Series 6	11/05/2003

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	08/11/2004
B Uniform Securities Agent State Law Examination	Series 63	11/17/2003

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

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 firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 11/2015 - 10/2022	KALOS CAPITAL, INC.	44337	Atlanta, GA
B 08/2011 - 11/2015	TRIAD ADVISORS, INC.	25803	SUWANEE, GA
B 07/2009 - 08/2011	MML INVESTORS SERVICES, LLC	10409	SUWANEE, GA
B 11/2003 - 07/2009	ONEAMERICA SECURITIES, INC.	4173	NORCROSS, GA

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
04/2023 - Present	Apollon Wealth Management	ADVISOR	Y	ALPHARETTA, GA, United States
07/2009 - 12/2023	CATALYST WEALTH MANAGEMENT, LLC	MANAGING PARTNER / ADVISOR	Y	ATLANTA, GA, United States
11/2015 - 10/2022	KALOS CAPITAL, INC.	REGISTERED REPRESENTATIVE	Y	ALPHARETTA, GA, United States
12/2015 - 07/2018	KALOS MANAGEMENT, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ALPHARETTA, 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.

CATALYST TAX MANAGEMENT; NON-INVESTMENT RELATED; 2825 Strathmore Drive, Cumming, GA 30041; PRESIDENT; TAX PREPARATION, CPA AND BOOKKEEPING; START: 10/03; 5 HRS A MONTH. ||
 AXIOM HOLDINGS LLC; INVESTMENT RELATED; PERSONAL RESIDENCE; REAL ESTATE INVESTING; RENTAL PROPERTIES; OWNER; 2 HRS A MONTH. ||



Registration and Employment History

Other Business Activities, continued

OHIO NATIONAL LIFE INSURANCE COMPANY; INVESTMENT RELATED; 3525 PIEDMONT ROAD, SUITE 6-420, ATLANTA, GA 303054; AGENT; START: 10/12; 3 HRS A MONTH. ||
GUARDIAN LIFE INSURANCE COMPANY; INVESTMENT RELATED; 3525 PIEDMONT ROAD, SUITE 6-420, ATLANTA, GA 303054; AGENT; START: 10/10; 1 HR A MONTH. ||
MASS MUTUAL LIFE INSURANCE COMPANY; INVESTMENT RELATED; 3525 PIEDMONT ROAD, SUITE 6-420, ATLANTA, GA 303054; AGENT; START: 10/09; 1 HR A MONTH. ||
ASH BROKERAGE; POSITION: AGENT; NATURE: LIFE INSURANCE AGENT; INVESTMENT RELATED; NUMBER OF HOURS: 5; SECURITIES TRADING HOURS: 5; START DATE: 01/01/2016; 3525 PIEDMONT ROAD, SUITE 6-420, ATLANTA, GA 303054, DESCRIPTION: RECOMMENDING INSURANCE SOLUTIONS TO CLIENTS -- LIFE, HEALTH, DI AND LTC. ||
ADVISORS EXCEL; POSITION: AGENT; NATURE: BUSINESS OF INSURANCE; INVESTMENT RELATED; NUMBER OF HOURS: 5; SECURITIES TRADING HOURS: 5; START DATE: 05/15/2017; 3525 PIEDMONT ROAD, SUITE 6-420, ATLANTA, GA 303054; DESCRIPTION: INSURANCE AND ANNUITY MARKETING/SALES. ||

IMPACT PARTNERSHIP; POSITION: Agent NATURE: Impact Partnership is a fixed annuity sales & marketing FMO and I am a sales agent. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 2 START DATE: 06/01/2019
ADDRESS: 3550 George Busbee Parkwat, Kennesaw GA 30144, United States
DESCRIPTION: Research Fixed annuities for clients and propose to existing and prospect clients suitable annuities that make sense based on client's personal goals and objectives.

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
Regulatory Event	0	1	0
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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Broker
Regulatory Action Initiated By:	GEORGIA INSURANCE COMMISSION
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	02/21/2006
Docket/Case Number:	2006-306
Employing firm when activity occurred which led to the regulatory action:	THE JOHNSON FINANCIAL GROUP
Product Type:	No Product
Allegations:	UPON REINSTATEMENT OF MY GEORGIA INSURANCE LICENSE AFTER I FAILED TO RENEW, I RECEIVED A LICENSE REINSTATEMENT CONSENT ORDER FOR FAILURE TO FILE FOR CONTINUATION OF MY GEORGIA INSURANCE LICENSE NUMBER 661132 PRIOR TO DECEMBER 31, 2005.
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:	02/21/2006
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$150.00
Portion Levied against individual:	\$150.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	02/17/2006
Was any portion of penalty waived?	No
Amount Waived:	



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 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Kalos Capital, Inc.
Allegations:	Breach of fiduciary duty, suitability, over concentration in alternative investments, failure to supervise.
Product Type:	Direct Investment-DPP & LP Interests Other: Alternative Investments
Alleged Damages:	\$718,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	20-03204
Filing date of arbitration/CFTC reparation or civil litigation:	12/01/2020

Customer Complaint Information

Date Complaint Received:	12/07/2020
Complaint Pending?	No
Status:	Settled
Status Date:	01/18/2021
Settlement Amount:	\$152,923.00
Individual Contribution Amount:	\$0.00
Broker Statement	Actual Claim: \$100k Actual Award: \$19k This claim includes multiple claimants



and registered representatives and was settled for a total amount of \$152k with the individual client receiving approximately \$19k as a part of a global settlement agreement and not the total Settlement Amount of \$152k as indicated above. The claim was solicited via the internet by a law firm claiming they were investigating fraud by an issuer. Kalos and I deny any and all wrongdoing and I would have preferred to vigorously defend our actions in a fair venue. As confident as I am that I would be exonerated of any wrongdoing, Kalos determined as a business judgment that it was in the firm's best interests to resolve the dispute rather than incur the time, business disruption, and legal expenses associated with a protracted arbitration proceeding. While this deprives me of due process, I understand the claim has nuisance value for settlement from a business standpoint for Kalos.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Triad Advisors LLC
Allegations:	Claimants allege unsuitability with respect to multiple alternative investments, including those purchased in 2015.
Product Type:	Direct Investment-DPP & LP Interests Real Estate Security
Alleged Damages:	\$200,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of Claim alleges damages of not less than \$200,000.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	20-00744
Filing date of arbitration/CFTC reparation or civil litigation:	03/05/2020



Customer Complaint Information

Date Complaint Received: 03/11/2020

Complaint Pending? No

Status: Settled

Status Date: 07/15/2021

Settlement Amount: \$90,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Triad Advisors LLC

Allegations: Customers allege unsuitable alternative investment

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$200,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 20-00744

Filing date of arbitration/CFTC reparation or civil litigation: 03/05/2020

Customer Complaint Information

Date Complaint Received: 03/11/2020

Complaint Pending? No

Status: Settled

Status Date: 07/15/2021



Settlement Amount:	\$90,000.00
Individual Contribution Amount:	\$0.00

End of Report



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