

BrokerCheck Report

JOSHUA DANIEL STIVERS

CRD# 5708565

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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.



JOSHUA D. STIVERS

CRD# 5708565

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

B KALOS CAPITAL, INC.
2806 Flintrock Trace
Suite A203
Austin, TX 78738
CRD# 44337
Registered with this firm since: 06/05/2017

IA KALOS MANAGEMENT
2806 Flintrock Trace
A203
Austin, TX 78738
CRD# 133025
Registered with this firm since: 06/05/2017

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
- 4 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):

B G.F. INVESTMENT SERVICES, LLC
CRD# 132939
Austin, TX
03/2014 - 06/2017

IA GLOBAL FINANCIAL PRIVATE CAPITAL, LLC
CRD# 132070
SARASOTA, FL
03/2010 - 06/2017

IA USA WEALTH MANAGEMENT LLC
CRD# 122082
GRAND RAPIDS, MI
08/2009 - 01/2010

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	1
Financial	1
Judgment/Lien	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 4 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **KALOS CAPITAL, INC.**
 Main Office Address: **11525 PARK WOODS CIRCLE
 SUITE 280
 ALPHARETTA, GA 30005**
 Firm CRD#: **44337**

SRO	Category	Status	Date
B FINRA	General Securities Representative	APPROVED	06/05/2017

U.S. State/ Territory	Category	Status	Date
B Florida	Agent	APPROVED	06/05/2017
B Georgia	Agent	APPROVED	07/17/2019
B New Mexico	Agent	APPROVED	06/05/2017
B Texas	Agent	APPROVED	06/05/2017

Branch Office Locations

KALOS CAPITAL, INC.
 2806 Flintrock Trace
 Suite A203
 Austin, TX 78738

Employment 2 of 2

Firm Name: **KALOS MANAGEMENT**
 Main Office Address: **11525 PARK WOODS CIRCLE
 SUITE 280
 ALPHARETTA, GA 30005**



Broker Qualifications

Employment 2 of 2, continued

Firm CRD#: 133025

U.S. State/ Territory	Category	Status	Date
IA Texas	Investment Adviser Representative	APPROVED	06/05/2017

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.



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	03/10/2014

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	04/15/2014
IA Uniform Investment Adviser Law Examination	Series 65	05/01/2009

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 03/2014 - 06/2017	G.F. INVESTMENT SERVICES, LLC	132939	Austin, TX
IA 03/2010 - 06/2017	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	132070	AUSTIN, TX
IA 08/2009 - 01/2010	USA WEALTH MANAGEMENT LLC	122082	MARBLE FALLS, TX

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
06/2017 - Present	Kalos Capital	Registered Rep	Y	Alpharetta, GA, United States
06/2017 - Present	Kalos Management	Investment Advisor	Y	Alpharetta, GA, United States
02/2013 - Present	CROSSFIT HIVE LLC	OWNER/MEMBER	N	BEE CAVE, TX, United States
11/2009 - Present	PLATINUM WEALTH ADVISORY	PRESIDENT	Y	LAKEWAY, TX, United States
02/2014 - 06/2017	GF INVESTMENT SERVICES, LLC	REGISTERED REP	Y	SARASOTA, FL, United States
03/2010 - 06/2017	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SARASOTA, FL, 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.

TITUS TRAINING SYSTEMS, LLC

POSITION: President NATURE: Fitness Training Programming INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING

HOURS: 0 START DATE: 02/04/2013

ADDRESS: 210 Grant Cannon Ln, Austin TX 78738, United States



Registration and Employment History

Other Business Activities, continued

DESCRIPTION: Create training program for virtual clients

DBA PLATINUM WEALTH ADVISORY

POSITION: President NATURE: Provide investment related advice and money management INVESTMENT RELATED: Yes NUMBER OF

HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 12/01/2009

ADDRESS: 2806 Flintrock Trce Ste A203, Austin TX 78738, United States

DESCRIPTION: Meeting with clients Performing due diligence on investment options Phone conferences Monitoring investment accounts

ADVISORS EXCEL

POSITION: Independent Agent NATURE: Provide insurance marketing services for the purpose of sale of fixed index annuity and index universal life insurance. INVESTMENT RELATED: No NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 40 START DATE: 12/01/2009

ADDRESS: 2806 Flintrock Trce Ste A203, Austin TX 78738, United States

DESCRIPTION: Create retirement income plans utilizing annuity contract guarantees Generate illustrations for life insurance proposals Meet with clients Email with insurance company employees

KALOS MANAGEMENT

POSITION: Investment Adviser Representative NATURE: Provide investment related advice and recommendations Utilize proposal software to generate client facing materials INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 40 START DATE: 06/09/2017

ADDRESS: 2806 Flintrock Trce Ste A203, Austin TX 78738, United States

DESCRIPTION: Communication with investment manager regarding portfolio selection Due diligence on available portfolios Meeting with clients Providing investment advice and recommendations

FLINTROCK TRACE HOA

POSITION: Member of Board NATURE: Board director for condominium association. INVESTMENT RELATED: No NUMBER OF HOURS: 2

SECURITIES TRADING HOURS: 0 START DATE: 01/01/2016

ADDRESS: 2806 Flintrock Trce Ste A203, Austin TX 78738, United States

DESCRIPTION: Meet with board to review association budgets and discuss necessary expenditures for property improvement and maintenance



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	1	0	N/A
Financial	0	1	N/A
Judgment/Lien	1	N/A	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 - 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 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Kalos Capital, Inc.
Allegations:	Client alleges that during the course of her relationship with broker from May 2017 to August 2018, the investments made were not suitable.
Product Type:	Other: Private Equity
Alleged Damages:	\$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are a range between \$100,000 and \$500,000 plus rescission.
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 #:	19-02126



Filing date of arbitration/CFTC reparation or civil litigation: 08/01/2019

Customer Complaint Information

Date Complaint Received: 09/16/2019

Complaint Pending? No

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

Status Date: 09/16/2019

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 19-02126

Date Notice/Process Served: 08/01/2019

Arbitration Pending? Yes

Broker Statement Broker denies all claims and will vigorously defend.



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Broker

Action Type: Compromise

Action Date: 10/30/2012

Organization Investment-Related?

Type of Court: State Court

Name of Court: JUSTICE COURT PR 2

Location of Court: TRAVIS COUNTY, TX

Docket/Case #: 65200

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/26/2012

If a compromise with creditor, provide:

Name of Creditor: CAPITAL ONE BANK

Original Amount Owed: \$2,532.00

Terms Reached with Creditor: SETTLED AMOUNT FOR \$1593.89

Broker Statement I RECENTLY PURCHASED A NEW COMMERCIAL OFFICE AND FOUND A PAID SETTLEMENT WITH CAPITAL ONE BANK. ALL MATTERS ARE SETTLED/CLOSED.



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 1

Reporting Source:	Broker
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$139,842.67
Judgment/Lien Type:	Tax
Date Filed with Court:	12/12/2016
Date Individual Learned:	12/16/2016
Type of Court:	IRS
Name of Court:	No Court
Location of Court:	No Court
Judgment/Lien Outstanding?	Yes

End of Report



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