

BrokerCheck Report

Hyacinth Renee Sikes

CRD# 6032995

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5 - 6
Disclosure Events	7



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.

Hyacinth R. Sikes

CRD# 6032995

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

Registration History

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

- B SAN BLAS SECURITIES LLC**
CRD# 290605
Miami Lakes, FL
10/2020 - 11/2024
- B ESSEX SECURITIES LLC**
CRD# 46605
Miami Lakes, FL
02/2020 - 01/2021
- B IFS SECURITIES**
CRD# 40375
MIAMI LAKES, FL
12/2013 - 11/2019

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

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, 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	12/10/2013

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	08/16/2014
B Uniform Securities Agent State Law Examination	Series 63	01/11/2014

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 10/2020 - 11/2024	SAN BLAS SECURITIES LLC	290605	Miami Lakes, FL
B 02/2020 - 01/2021	ESSEX SECURITIES LLC	46605	Miami Lakes, FL
B 12/2013 - 11/2019	IFS SECURITIES	40375	MIAMI LAKES, FL

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
12/2012 - Present	HENDERSON INSURANCE	Insurance Broker	N	MIAMI LAKES, FL, United States
10/2002 - Present	THE HENDERSON FINANCIAL GROUP	MANAGING DIRECTOR/ ADVISER	Y	MIAMI LAKES, 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.

The Henderson Financial Group- Financial Planning & Investment Advisory Firm. The current position is Co-CEOr, Investment Adviser & Financial Planner. Address: 5793A NW 151st Street Miami Lakes, FL 33014. Start date 10/2002. 200 H/P/M-150 during trading hours. Yes, the business is investment-related.

Henderson Insurance Group. Life, Health & Annuity Insurance Brokerage Firm. The current position is Managing Director and licensed agent. Address: 5793A NW 151st Street Miami Lakes, FL 33014. Start date 2012. 100 H/P/M-75 during trading hours. Not investment related

Kylah Chase LLC. Personal holding company for tax purposes. Not investment related. Listed address: 5793A NW 151st Street Miami Lakes, FL 33014. Incorporated 4/2014. Not investment related. 2 H/P/M

KYCH Enterprises LLC. Personal holding company for tax purposes. Not investment related. Listed address: 5793A NW 151st Street Miami



Registration and Employment History

Other Business Activities, continued

Lakes, FL 33014. Incorporated 12/2014. Not investment related 2 H/P/M

881 NW 107 St LLC: Real estate holding company for my personal real estate. Started 1/1/2020. My position is MGR. 1 hour monthl No hours devoted during trading hours.

Shift to Abundance LLC. DBA Shift to Abundance Publishing: Publishing, Consulting and Coaching Company. Publishes digital and print books and products for sale. I am the MGR, writer and consultant/coach. Not investment related. However, a portion of my business involves personal finance coaching and money management topics. I am 100% owner of the business. I devote 25 hours weekly to this business. I devote 1 hour during trading time to this business. The listed address of this OBA is 5793A NW 151 Street Miami Lakes, FL 33014

Hyacinth Henderson; public speaker, consultant, owner of HyacinthHenderson.Com. I speak all over the world and I work with clients virtually however, the listed address of this OBA is 5793A NW 151 Street Miami Lakes, FL 33014. I am an Investment Adviser and therefore I speak on investments and planning. However, I do not give blanket advice or recommendations. I am compensated via fees and donations for this OBA

The Hyacinth Henderson Podcast. I provide information and education, not advice. I podcast randomly. I do not podcast during trading hours.

Hyacinth Henderson as an author. My first release is a guided journal titled It Is You: Honor, Heal, Hope. The book is self-published. My capacity as an author is not investment-related. I will be compensated by book sales and related speaking.

POSA Wellness Co: Wellness, Beauty & CBD company and e-commerce store. Not investment-related. I am the sole owner. Duties include operating, marketing, development, and management. 10 hours weekly after 7 pm EST. 30-60 minutes during trading hours on occasion. Launching January 1, 2022.

The Muladhara Family Foundation: I am the Trustee. No hours are devoted during trading hours. I make decisions that are in the best interest of the foundation. Not investment-related.

The Gnosis Business Trust: A business trust. I am the Trustee. No hours are devoted during trading hours. I make decisions that are in the best interest of the trust. Not investment-related.

The TOL Family Trust: I am the Trustee. I am the Trustee. No hours are devoted during trading hours. I make decisions that are in the best interest of the trust. Not investment-related.

Barrett Financial Group- Gilbert, Arizona August 25, 2023

Mortgage Brokering and lending. I am a licensed MLO with Barrett Financial Group. My duties involve originating mortgage loans. I devote 10 hours per week to this OBA. I devote 1.5 hours during trading hours.

Friends of Medicine Foundation. A nonprofit organization. 1/16/2024. Position: Treasurer. Not investment-related. 20 hours per month. 1 hour during trading hours.

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.
 -
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.
 -
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	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:	SAN BLAS SECURITIES LLC
Allegations:	[REDACTED] alleges that Ms. Henderson breached her fiduciary duty and suitability obligations to [REDACTED] by a) recommending that she sell a previously-owned Thrivent Variable Annuity to purchase an Asset Shield 10 Fixed Annuity, b) over-concentrating her managed TD Ameritrade account in technology stocks and ETFs, and c) recommending an Indexed Explorer Universal Life Insurance Policy tied to risk underlying investments by misrepresenting the tax benefits and features of the policy.
Product Type:	Annuity-Fixed Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$31,873.00
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: 10/06/2023



Complaint Pending?	No
Status:	Settled
Status Date:	12/22/2023
Settlement Amount:	\$13,516.17
Individual Contribution Amount:	\$13,516.17
Broker Statement	<p>[REDACTED] and I were friends. We enjoyed many conversations, dinners and outings together. A few years into our friendship [REDACTED] asked me to manage her investments as she was not pleased with her advisor. I treated [REDACTED] just as I treat all my clients- with respect, honesty, transparency, and care.</p> <p>I put my client's best interest first and I pride myself on educating them and doing my best to ensure they have a comfortable level of understanding.</p> <p>I invested [REDACTED]'s account conservatively. After a few months [REDACTED] expressed concerns that she wasn't seeing high returns. We had a conversation and I explained to [REDACTED] that I prefer to take a vanilla, slow and steady approach. [REDACTED] informed me that she'd spoken with her hairdresser and she was advised to invest in a different sector of stocks. I educated [REDACTED] on the sector and positions she requested. At her request I purchased a few shares of new positions for her. Please note, I kept a large portion of the funds in her account in cash.</p> <p>Regarding the annuity. [REDACTED] had an existing variable annuity that she was not happy with. [REDACTED] sked me for options on where to invest the funds. I advised against adding more money to her brokerage account. Instead, I thoroughly explained the details of a fixed indexed annuity and its guidelines to [REDACTED]. [REDACTED] agreed that she understood how the product worked, and she wanted to proceed. The fixed indexed annuity was not subject to the fluctuations of the stock market. In fact, the annuity company credited [REDACTED]'s account a bonus for opening the account. Although this account was not subject to market fluctuations, [REDACTED] prematurely surrendered this account when she closed her stock account. Because she prematurely surrendered the account, she was charged penalties and fees.</p> <p>[REDACTED] applied for and was approved for the indexed universal life insurance policy. She understood how it worked, and she overfunded the policy for several years before prematurely surrendering the policy. She surrendered the policy when she transferred the stock account.</p>



I vehemently maintain that I did not breach my fiduciary responsibility to [REDACTED]. We had several conversations and exchanged multiple emails every step of the way. I strive to do the right thing by people whether they are clients or not; and I certainly do not put my best interest above others. It is not the way I do life. I also did not carelessly invest her funds; as I explained, two of the three accounts were fixed accounts that were not subject to market volatility.

Let me be clear in stating that my firm chose to settle this claim to avoid the theatrics and expenses involved with fighting it. I do not agree with the settlement, but I understand their decision.

In the end, I am sorry to have lost a friend. However, I understand that all life experiences are teachers.

I wish the best to all parties involved.

End of Report



This page is intentionally left blank.