

BrokerCheck Report

DEANNE MARIE CHRYSTAL

CRD# 7114886

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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:
 - 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.

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.

**DEANNE M. CRYSTAL**

CRD# 7114886

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

IA PRIMERICA ADVISORS
 25 NASHUA RD
 BLDG F STE 2-J
 LONDONDERRY, NH 03053
 CRD# 10111
 Registered with this firm since: 11/30/2021

B PFS INVESTMENTS INC.
 25 NASHUA RD
 BLDG F STE 2-J
 LONDONDERRY, NH 03053
 CRD# 10111
 Registered with this firm since: 06/05/2019

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
- 3 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

No information reported.

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	2



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

Employment 1 of 1

Firm Name: **PFS INVESTMENTS INC.**

Main Office Address: **1 PRIMERICA PARKWAY
DULUTH, GA 30099-0001**

Firm CRD#: **10111**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	06/05/2019
B	FINRA	Investment Co./Variable Contracts Prin	Approved	03/04/2020

	U.S. State/ Territory	Category	Status	Date
B	Maine	Agent	Approved	06/09/2021
B	Massachusetts	Agent	Approved	01/25/2020
B	New Hampshire	Agent	Approved	07/09/2019
IA	New Hampshire	Investment Adviser Representative	Approved	11/30/2021

Branch Office Locations

PFS INVESTMENTS INC.
25 NASHUA RD
BLDG F STE 2-J
LONDONDERRY, NH 03053

PFS INVESTMENTS INC.
HOLDERNESS, NH



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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination	Series 26	03/04/2020

General Industry/Product Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Representative Examination	Series 6TO	06/05/2019
B Securities Industry Essentials Examination	SIE	05/01/2019

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	11/22/2021
B Uniform Securities Agent State Law Examination	Series 63	07/03/2019

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
No information reported.			

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
05/2019 - Present	PFS Investments Inc.	SALES	Y	LONDONDERRY, NH, United States
01/2019 - Present	Primerica Financial Services	SALES	Y	LONDONDERRY, NH, United States
05/2009 - Present	Chrystal Law, PLLC	Attorney	N	Lincoln, NH, United States
12/2017 - 03/2018	Loon Mountain	Ski Instructor	N	lincoln, NH, 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.

Sales of investment-related products; part-time or full-time, for companies affiliated with PFS Investments Inc. I may also receive non-investment related compensation from Primerica Mortgage, LLC for the sale of loan products and/or Primerica Client Services, Inc. (a co-located affiliate of PFS Investments Inc.) for part-time referrals of home security and automation products, as well as other home related services.

The Purrfect Inn, LLC, Not Investment Related, Holderness, NH 03245, Sole Owner, 5 total hours committed per month, 5 total hours during securities trading hours.

Deanne Chrystal, Esquire, Not Investment Related, 18 Pleasant Street Lincoln, NH 03251, Member, February 2012 to Present, 160 hours per month (140 hours per month during securities 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:**
 - 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
Regulatory Event	0	2	0



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 2

Reporting Source:	Broker
Regulatory Action Initiated By:	CA-DOI
Sanction(s) Sought:	Denial
Date Initiated:	05/25/2021
Docket/Case Number:	PLBS 14481-A
Employing firm when activity occurred which led to the regulatory action:	PRIMERICA
Product Type:	Insurance
Allegations:	DUE TO THE PUBLIC CENSURE ISSUED BY THE NEW HAMPSHIRE PROFESSIONAL CONDUCT COMMITTEE IT IS DETERMINED THAT IT IS NOT IN THE BEST INTEREST TO PERMIT THE APPLICANT TO CONDUCT BUSINESS IN THE STATE OF CALIFORNIA. THE APPLICANT IS LACKING INTEGRITY TO CONDUCT BUSINESS AND SHOWS INCOMPETENCY AND UNTRUSTWORTHINESS IN THE CONDUCT OF BUSINESS
Current Status:	Final
Resolution:	DENIAL



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:	05/25/2021
Sanctions Ordered:	Denial
Broker Statement	RESTRICTED LICENSE ISSUED 10/19/2021

Disclosure 2 of 2

Reporting Source:	Broker
Regulatory Action Initiated By:	NEW HAMPSHIRE SUPEREME COURT PROFESSIONAL CONDUCT COMMITTEE
Sanction(s) Sought:	Censure
Date Initiated:	03/20/2015
Docket/Case Number:	12-032
Employing firm when activity occurred which led to the regulatory action:	CHRYSTAL LAW PLLC
Product Type:	No Product
Allegations:	IT WAS ALLEGED THAT MS. CHRYSTAL'S PERSONAL INTERESTS CREATED SIGNIFICANT RISK THAT COULD REASONABLY HAVE AFFECTED HER ABILITY TO PROVIDE TRULY INDEPENDENT COUNSEL, AND THUS, CONSTITUTED VARIOUS CONFLICT OF INTEREST UNDER PARTS 1.7, 1.8 AND 8.4 OF THE RULE OF PROFESSIONAL CONDUCT.
Current Status:	Final
Resolution:	PUBLIC CENSURE
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: 03/20/2015

Sanctions Ordered: Censure

Broker Statement PARAGRAPH 14D(1)(A) STATES "FALSE STATEMENT, OMISSION OR BEEN DISHONES, UNFAIR OR UNETHICAL, PARAGRAPH 14D(1)(E) STATES "DENIED, SUSPENDED, OR REVOKED..PREVENTED YOU FROM ASSOCIATING WITH AN INVESTMENT-RELATED BUSINESS...THE NH BAR ORDER FOUND MY ACTIONS WERE "NEGLIGENT' AND IMPOSED A PUBLIC CENSURE, HOWEVER, NO OTHER SANCTIONS WERE IMPOSED. THE NH BAR PCC.

End of Report



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