

BrokerCheck Report
Chrissoula N White
 CRD# 7189585

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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.

Chrissoula N. White

CRD# 7189585

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

IA EMPOWER ADVISORY GROUP, LLC
 Hendersonville, TN
 CRD# 112058
 Registered with this firm since: 06/05/2025

B EMPOWER FINANCIAL SERVICES, INC.
 8515 E ORCHARD ROAD
 GREENWOOD VILLAGE, CO 80111
 CRD# 13109
 Registered with this firm since: 06/05/2025

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
- 45 U.S. states and territories

This broker has passed:

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

Registration History

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

- IA MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
 CRD# 7691
 NEW YORK, NY
 03/2021 - 06/2025
- B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
 CRD# 7691
 ASHEVILLE, NC
 02/2021 - 06/2025

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

Employment 1 of 2

Firm Name: **EMPOWER ADVISORY GROUP, LLC**
Main Office Address: **8515 EAST ORCHARD RD 4T2
GREENWOOD VILLAGE, CO 80111**
Firm CRD#: **112058**

	U.S. State/ Territory	Category	Status	Date
IA	Tennessee	Investment Adviser Representative	Approved	06/05/2025

Branch Office Locations

8515 EAST ORCHARD RD 4T2
GREENWOOD VILLAGE, CO 80111

Hendersonville, TN

Employment 2 of 2

Firm Name: **EMPOWER FINANCIAL SERVICES, INC.**
Main Office Address: **8515 E ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111**
Firm CRD#: **13109**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	06/05/2025

Broker Qualifications



Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	06/05/2025
B	Alaska	Agent	Approved	06/05/2025
B	Arizona	Agent	Approved	06/05/2025
B	Arkansas	Agent	Approved	06/05/2025
B	California	Agent	Approved	06/05/2025
B	Connecticut	Agent	Approved	06/05/2025
B	Delaware	Agent	Approved	06/05/2025
B	Georgia	Agent	Approved	06/05/2025
B	Hawaii	Agent	Approved	06/05/2025
B	Idaho	Agent	Approved	06/05/2025
B	Illinois	Agent	Approved	06/05/2025
B	Indiana	Agent	Approved	06/05/2025
B	Iowa	Agent	Approved	06/05/2025
B	Kansas	Agent	Approved	06/05/2025
B	Kentucky	Agent	Approved	06/05/2025
B	Maine	Agent	Approved	06/05/2025
B	Massachusetts	Agent	Approved	06/05/2025
B	Michigan	Agent	Approved	06/05/2025
B	Minnesota	Agent	Approved	06/05/2025
B	Mississippi	Agent	Approved	06/05/2025
B	Missouri	Agent	Approved	06/05/2025

Broker Qualifications



Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Montana	Agent	Approved	06/05/2025
B	Nebraska	Agent	Approved	06/05/2025
B	Nevada	Agent	Approved	06/05/2025
B	New Hampshire	Agent	Approved	06/05/2025
B	New Jersey	Agent	Approved	06/05/2025
B	New Mexico	Agent	Approved	06/05/2025
B	New York	Agent	Approved	06/05/2025
B	North Carolina	Agent	Approved	06/05/2025
B	North Dakota	Agent	Approved	06/05/2025
B	Oklahoma	Agent	Approved	06/05/2025
B	Oregon	Agent	Approved	06/05/2025
B	Pennsylvania	Agent	Approved	06/05/2025
B	Rhode Island	Agent	Approved	06/05/2025
B	South Carolina	Agent	Approved	06/05/2025
B	South Dakota	Agent	Approved	06/05/2025
B	Tennessee	Agent	Approved	06/05/2025
B	Texas	Agent	Approved	06/05/2025
B	Utah	Agent	Approved	06/05/2025
B	Vermont	Agent	Approved	06/05/2025
B	Virginia	Agent	Approved	06/05/2025
B	Washington	Agent	Approved	06/05/2025



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	West Virginia	Agent	Approved	06/05/2025
B	Wisconsin	Agent	Approved	06/05/2025
B	Wyoming	Agent	Approved	06/05/2025

Branch Office Locations

EMPOWER FINANCIAL SERVICES, INC.
8515 E ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination	Series 7TO	02/19/2021
B Securities Industry Essentials Examination	SIE	12/16/2019

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	03/22/2021

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.

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 03/2021 - 06/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	ASHEVILLE, NC
B 02/2021 - 06/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	ASHEVILLE, NC

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
06/2025 - Present	EMPOWER ADVISORY GROUP, LLC	INVESTMENT ADVISER REP	Y	GREENWOOD VILLAGE, CO, United States
06/2025 - Present	EMPOWER FINANCIAL SERVICES, INC	REGISTERED REP	Y	GREENWOOD VILLAGE, CO, United States
10/2019 - 05/2025	Bank of America, N.A.	Financial Solutions Advisor Stage 1	Y	Simpsonville, SC, United States
10/2019 - 05/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Solutions Advisor Stage 1	Y	Simpsonville, SC, United States
07/2016 - 10/2019	Oakmont Corporation	Server/Host	N	Cashiers, NC, United States
06/2018 - 06/2019	Fellowship of Christian Athletes	Field Staff Position	N	Cullowhee, NC, 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.

#1: Name of OBA: Sippin' Mobile Bar LLC. Investment Related: No, Address: No physical address N/A Nature: Wedding Vendor/Mobile Beverage Cart, Position: Communication and Administrative Assistant, Title/Relationship to business: Spouses Business, Start Date: 09/24/2024, 10 hours devoted to this business monthly, No Hours spent during trading, Duties: assist with emails, assist with setting up and closing for events, Entity



Registration and Employment History

Other Business Activities, continued

Type,

#2 Name of OBA: Rental Property 1 Address: Erwin, Tennessee, 37650 Investment Related: No Position: Landlord, Title: Landlord, Association: Co-owner with other family members Employee Start Date: 01/01/2025. Hours spent monthly:2 hrs. Number of Hours during trading:0 Duties: Co-owner with other family members of rental property, communicate with tenants, schedule upkeep for property

End of Report



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