

BrokerCheck Report

Kyle ALAN Ruiter JR

CRD# 7556416

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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.

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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
- 1 State Securities Law Exam

Registration History

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

- B** **HORNOR, TOWNSEND & KENT, LLC**
CRD# 4031
Maricopa, AZ
04/2024 - 03/2025
- B** **TRANSAMERICA FINANCIAL ADVISORS, INC**
CRD# 16164
Tucson, AZ
06/2022 - 04/2024

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**

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 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	06/01/2022
B Securities Industry Essentials Examination	SIE	04/15/2022

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	10/04/2022

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 04/2024 - 03/2025	HORNOR, TOWNSEND & KENT, LLC	4031	Maricopa, AZ
B 06/2022 - 04/2024	TRANSAMERICA FINANCIAL ADVISORS, INC	16164	Tucson, AZ

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
04/2024 - Present	Hornor, Townsend & Kent, LLC	Registered Representative	Y	Horsham, PA, United States
03/2024 - Present	Penn Mutual Life Insurance Company	Agent	Y	Horsham, PA, United States
12/2023 - Present	Proactive Health Management Plan	Agent	N	Indianapolis, IN, United States
10/2023 - Present	Colonial Life	Broker	N	Columbia, SC, United States
07/2022 - Present	Wellmark/Amerigroup/Health Partners	Agent	N	Des Moines, IA, United States
05/2022 - Present	Sana Benefits	Agent	N	Austin, TX, United States
02/2021 - Present	Pinnacle Insurance	Agent	N	Warminster, PA, United States
05/2022 - 04/2024	TRANSAMERICA FINANCIAL ADVISORS, INC	Registered Representative	Y	TUCSON, AZ, United States
03/2021 - 04/2024	WFG Direct	NA	N	TUCSON, AZ, United States
02/2021 - 04/2024	WORLD FINANCIAL GROUP, IA.	Agent	Y	TUCSON, AZ, United States
10/2019 - 01/2021	BANKERS LIFE	INSURANCE AGENT	N	MESA, AZ, United States
08/2018 - 09/2019	SERTA MATTRESS	MAT BUILD	N	CLEAR LAKE, IA, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
06/2007 - 07/2018	DARIY DRIVE INN	OWNER	N	GOLDFIELD, IA, 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 :INS BROKERAGE|INVEST RELATED: YES|DBA:1847FINANCIAL|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACTIVITY: INS BROKERAGE| HRS/MTH: 10| TRADING HRS/MTH: 10|DESCRIP OF DUTIES: INS SALES AND SERVICE INCLUDING PENN MUTUAL LIFE PRODUCTS 2)NAME OF ACT:PINNACLE INS|INVEST RELATED: NO|DBA: PINNACLE INSURANCE|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACTIVITY: SELLING MEDICARE SUPP & ADVANTAGE PLANS|HRS/MTH: 40|TRADING HRS/MTH: 40|DESCRIP OF DUTIES: SELLING MEDICARE SUPPLEMENTAL & ADVANTAGE PLANS 3)NAME OF ACT:SANA BENEFITS|INVEST RELATED: NO DBA: SANA BENEFITS|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACTIVITY: SETTING UP SMALL BUSINESSES WITH GROUP HEALTH INS|HRS/MTH: 10|TRADING HRS/MTH: 10|DESCRIP OF DUTIES: SETTING UP SMALL BUSINESSES WITH GROUP HEALTH INS 4)NAME OF ACT:CAPSTONE HEALTH|INVEST RELATED: NO|DBA: CAPSTONE HEALTH|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACT: ANCILLARY TAX-ADVANTAGE PLAN FOR BUSINESS EMPLOYEES|HRS/MTH: 20|TRADING HRS/MTH: 20 DESCRIP OF DUTIES: INITIAL SET UP FOR EMPLOYEE SO THEY CAN ACCESS TELEMEDICINE & OTHER HEALTH BENEFITS FOR THE IND EMPLOYEE 5) NAME OF ACT:PROACTIVE HEALTH MANAGEMENT PLAN|INVEST RELATED: NO|DBA: PROACTIVE HEALTH MANAGEMENT PLAN|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACT: ANCILLARY TAX-ADVANTAGE PLAN FOR BUSINESS EMPLOYEES|HRS/MTH: 20|TRADING HRS/MTH: 20|DESCRIP OF DUTIES: INITIAL SET UP FOR EMPLOYEE SO THEY CAN ACCESS TELEMEDICINE AND OTHER HEALTH BENEFITS FOR THE IND EMPLOYEE 6)NAME OF ACT:WELLMARK/AMERIGROUP/HEALTH PARTNERS|INVEST RELATED: NO|DBA: WELLMARK/AMERIGROUP/HEALTH PARTNERS|POST HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NATURE OF ACT: MEDICARE THROUGH WELLMARK BLUE CROSS BLUE SHIELD OF IOWA|HRS/MTH: 5|TRADING HRS/MTH: 5|DESCRIP OF DUTIES: MEDICARE CONTRACT FOR BLUE CROSS BLUE SHIELD OF IOWA. HELPING SMALL BUSINESSES OF IOWA WITH GROUP BENEFITS 7) NAME OF ACT:COLONIAL LIFE|INVEST RELATED: NO|DBA: COLONIAL LIFE|POS HELD: AGT|ADD: 45183 W YUCCA LANE, MARICOPA, AZ 85139|START DATE: 4/1/24|NAT OF ACT: SETTNG UP BUSINESS OWNERS WITH GROUP HEALTH IN|HRS/MTH: 5|TRADING HRS/MTH: 5|DESCRIP OF DUTIES: SELLING GROUP HEALTH BENEFITS 8) GP AGENCY BROKERAGE|POS: Agt|NATURE: Life Insurance brokerage|INVEST RELATED: No|# OF HOURS: 40|TRADING HOURS: 40 START DATE: 4/11/24|ADD: 7000 Six Forks Rd Suite 103, Raleigh NC 27615|DESCRIP: Independent ins broker 9) ENTERPRISE EVOLUTION POSITION: Proprietor/Owner NAT: Provide advice and guidance to organizations to enhance performance, efficiency, and overall effectiveness. Analyze operations, processes, and strategies to identify improvement areas through assessments, data collection, and market trend analysis. Develop tailored solutions to address challenges and seize opportunities, helping organizations achieve their full potential in a competitive business landscape. INVEST RELATED: No|# OF HOURS: 40|TRADING HOURS: 40|START DATE: 5/20/24 ADD: 45183 W Yucca Lane, Maricopa AZ 85139 DESCRIP: Collab with clients to create tailored strategic plans, including market analysis, competitive positioning, and growth strategies. Providing insights and solutions to overcome complex business challenges. Build strong relationships to understand & address clients' evolving needs. 10) TOPNOTCH ERC POST: Referral Partner NATURE: CPA/Accounting Services INVEST RELATED: No|# OF HOURS: 5|TRADING HOURS: 5 START DATE: 5/20/24 ADD: 4252 N Verrado Way, Suite 203, Buckeye AZ 85396, DESCRIP: Connect business owners with a CPA firm that specializes in Employee

Registration and Employment History



Other Business Activities, continued

Retention Tax Credit.11)MANHATTAN LIFE|POST: Agent|NAT: Disability/Health Ins INVEST RELATED: No|# OF HOURS: 5|TRADING HOURS: 5|START DATE: 09/16/24|ADD: 10777 Northwest Freeway, Houston TX 77092|DESCRIPTION: LTC, Home Health Care & Dental Ins plans

End of Report



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