User Guidance

www.adviserinfo.sec.gov

IAPD Report

CHARLES DAVID KREIDER

CRD# 1065388

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.

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

CHARLES DAVID KREIDER (CRD# 1065388)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **12/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	SAN DIEG, CA	07/17/2006 - 01/06/2012
B	WORLD GROUP SECURITIES, INC.	114473	SAN DIEGO, CA	04/12/2002 - 01/06/2012
IA	INTERSECURITIES, INC.	16164	SAN DIEGO, CA	04/29/2004 - 08/23/2006

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	1

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **1** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **TRANSAMERICA FINANCIAL ADVISORS, LLC**

Main Address: TWO LIBERTY PLACE
50 SOUTH 16TH STREET, SUITE 3700
PHILADELPHIA, PA 19102

Firm ID#: 16164

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	01/06/2012
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/06/2012
B	California	Agent	Approved	01/06/2012
IA	California	Investment Adviser Representative	Approved	01/06/2012

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
3505 CAMINO DEL RIO SOUTH
SAN DIEGO, CA 92108

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

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 (S26)	Series 26	08/03/1988

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/16/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/15/2002
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/15/1982

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 & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	07/17/2006 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	SAN DIEG, CA
B	04/12/2002 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	SAN DIEGO, CA
IA	04/29/2004 - 08/23/2006	INTERSECURITIES, INC.	CRD# 16164	SAN DIEGO, CA
B	06/06/1994 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	02/27/1992 - 06/06/1994	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	09/20/1982 - 01/10/1992	FIRST AMERICAN NATIONAL SECURITIES, INC.	CRD# 10111	DULUTH, GA

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2023 - Present	Champ Plan	agent	N	Scottsdale, AZ, United States
12/2022 - Present	WealthWave	NA	Y	Johns Creek, GA, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, LLC	Registered Representative	Y	SAN DIEGO, CA, United States
08/2009 - Present	KREIDER INC	PRESIDENT	N	SAN DIEGO, CA, United States
02/2007 - Present	SEA RAY 460 LLC	PRESIDENT	N	SAN DIEGO, CA, United States
07/2001 - Present	WFGIA	MAKETING DR	Y	SAN DIEGO, CA, United States
06/2014 - 01/2023	WARNER PACIFIC INSURANCE SERVICES	SALES REP	N	WESTLAKE VILLAGE, CA, United States
10/2001 - 12/2022	TIMESHARES	TIMESHARE CO-OWNER	N	SAN DIEGO, CA, United States
08/2009 - 07/2020	RENTAL PROPERTY	OWNER	N	POWAY, CA, United States

Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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 insurance products and non-insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors, Inc

Wealthwave | marketing | yes investment related | WFGIA Co-Brand Company | 12/2022 | 6475 East Johns Crossing, Johns Creek GA 30097

CHAMP PLAN POSITION: agent NATURE: life & Health Insurance INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 06/01/2023 ADDRESS: 7272 E. Indian School Rd. #540, Scottsdale, AZ 85251, Scottsdale AZ 85251, United States DESCRIPTION: Contacting Employers regarding the employer/employee of benefits the Champ Plan offers. (please see the champplan.com website) benefits are too numerous to list. I will mention one of the benefits to the employee is having access to a tele-doc. Champ Plan is designed to increase the overall health of the employee therefore reducing urgent care and hospital admissions. The Champ Plan DOES NOT REPLACE the companies existing health insurance. Champ Plan covers the theing existing health insurance does not. CHAMP Plan IS NOT an AFLAC product. Once I make contact with the employer, I will simply refer the Champ team to the owner/COO of the company. The Champ team will explain the benefits of the plan and do the enrollment.

SEA RAY 460 LLC / 0207-Present / Investment Related: No /SAN DIEGO, CA / PRESIDENT / Nature of Business/ Hrs. Work Monthly: 0 / Sec Trading Hrs.: 0 / NA

KREIDER INC / 0809-Present / Investment Related: No / SAN DIEGO, CA/ PRESIDENT / Nature of Business/ Hrs. Work Monthly: 0 / Sec Trading Hrs.: 0/ NA

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
    - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
If charge(s) were brought against an organization over which individual exercised control:	
Organization Name:	N/A
Investment Related Business:	
Position:	
Formal Charges were brought in:	State Court
Name of Court:	SAN DIEGO SUPERIOR COURT
Location of Court:	SAN DIEGO, CA
Docket/Case #:	M180751
Charge Date:	02/20/2014
Charge(s) 1 of 2	
Formal Charge(s)/Description:	ATTEMPT POSSESSION OF DRUGS SECURED BY FORGED PRESCRIPTION PC 664/BP4324(B)
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	
Charge(s) 2 of 2	

Formal Charge(s)/Description:	BURGLARY PC459
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	
Current Status:	Final
Status Date:	06/11/2014
Disposition Date:	06/11/2014
Sentence/Penalty:	CASE DISMISSED
Broker Statement	STRONG POSSIBILITY THIS CHARGE WILL BE DROPPED OR DISMISSED PER MY ATTORNEY

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NONE
Allegations:	LITIGATION RESULTED FROM THE ALLEGED FRAUDULENT MISREPRESENTATION IN THE SALE OF RAW LAND. AMOUNT OF ALLEGED DAMAGES $65,000. IN 1978, I SOLD PERSONAL PROPERTY TO AN INDIVIDUAL. IN MY HEART, I KNOW I DID NOT MISREPRESENT MY PROPERTY TO THIS INDIVIDUAL. I GAVE HER ALL THE FACTS UP FRONT. I NOT ONLY TOLD HER VERBALLY, BUT IN WRITING ON THE REAL ESTATE SALES CONTRACT THAT I WOULD NOT WARRANT THE LOT TO BE BUILDABLE.
Product Type:	Other
Other Product Type(s):	LITIGATION RESULTED FROM SALE OF RAW LAND.
Alleged Damages:	$65,000.00

Customer Complaint Information

Date Complaint Received:	05/20/1980
Complaint Pending?	No
Status:	Litigation
Status Date:	07/06/1984
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	SAN DIEGO SUPERIOR COURT; CASE NUMBER 452118
Date Notice/Process Served:	05/20/1980
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	07/06/1984
Monetary Compensation Amount:	$93,000.00
Individual Contribution Amount:	$93,000.00
Broker Statement	THE CASE WAS RESOLVED BY A STIPULATION FOR COMPROMISE AND SETTLEMENT OF CLAIMS AND DISMISSAL OF ACTION. THE AMOUNT OF THE SETTLEMENT WAS $93,000 WITH THE RAW LAND BEING RETURNED

TO ME.

End of Report

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