



IAPD Report

ALTAIR MIRO GOBO

CRD# 1081870

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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

ALTAIR MIRO GOBO (CRD# 1081870)

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 **12/06/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	06/02/2010
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	04/20/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	NFP ADVISOR SERVICES, LLC	42046	FAIRFIELD, NJ	06/02/2010 - 09/22/2016
IA	U.S. FINANCIAL SERVICES, LLC	119817	FAIRFIELD, NJ	03/22/2006 - 07/23/2010
IA	NEW ENGLAND SECURITIES CORPORATION	615	FAIRFIELD, NJ	07/02/2002 - 06/11/2010

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
Customer Dispute	3



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 **25** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 283330

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/26/2024
IA New Jersey	Investment Adviser Representative	Approved	04/20/2016
IA Texas	Investment Adviser Representative	Restricted Approval	10/30/2023

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
375 PASSAIC AVE
FAIRFIELD, NJ 07004

KESTRA ADVISORY SERVICES, LLC
Highland Beach, FL

Employment 2 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 42046

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	06/02/2010
B California	Agent	Approved	06/02/2010
B Colorado	Agent	Approved	04/24/2015



Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	06/02/2010
B	Delaware	Agent	Approved	06/02/2010
B	District of Columbia	Agent	Approved	08/06/2015
B	Florida	Agent	Approved	06/02/2010
B	Georgia	Agent	Approved	06/02/2010
B	Illinois	Agent	Approved	10/20/2017
B	Iowa	Agent	Approved	07/23/2013
B	Kentucky	Agent	Approved	08/19/2010
B	Maine	Agent	Approved	09/18/2015
B	Maryland	Agent	Approved	09/10/2013
B	Massachusetts	Agent	Approved	01/30/2015
B	Montana	Agent	Approved	06/21/2010
B	Nevada	Agent	Approved	05/24/2011
B	New Jersey	Agent	Approved	06/02/2010
B	New York	Agent	Approved	06/02/2010
B	North Carolina	Agent	Approved	06/02/2010
B	Pennsylvania	Agent	Approved	06/02/2010
B	Rhode Island	Agent	Approved	09/26/2016
B	South Carolina	Agent	Approved	12/04/2015



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	10/30/2023
B Vermont	Agent	Approved	03/22/2021
B Virginia	Agent	Approved	06/02/2010
B Washington	Agent	Approved	06/02/2010

Branch Office Locations

NFP ADVISOR SERVICES, LLC
375 PASSAIC AVE
FAIRFIELD, NJ 07004

NFP ADVISOR SERVICES, LLC
Highland Beach, FL



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

Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams


Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	03/19/1983
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State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	12/11/1989
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	06/02/2010 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	FAIRFIELD, NJ
IA	03/22/2006 - 07/23/2010	U.S. FINANCIAL SERVICES, LLC	CRD# 119817	FAIRFIELD, NJ
IA	07/02/2002 - 06/11/2010	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	FAIRFIELD, NJ
B	09/15/1988 - 06/11/2010	NEW ENGLAND SECURITIES	CRD# 615	FAIRFIELD, NJ
B	09/06/1989 - 12/18/1991	ROBERT THOMAS SECURITIES, INC	CRD# 10147	ST. PETERSBURG, FL
B	02/24/1987 - 09/13/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	11/13/1986 - 03/10/1987	CAG RESOURCES, INC.	CRD# 18419	
B	10/03/1985 - 11/25/1986	SUMMIT CAPITAL GROUP, LTD.	CRD# 14097	
B	03/22/1983 - 10/03/1985	MUTUAL BENEFIT FINANCIAL SERVICE COMPANY	CRD# 4882	

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
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, NJ, United States
06/2010 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, NJ, United States
01/2005 - Present	U.S. FINANCIAL SERVICES, LLC	MEMBER/ADVISOR	Y	FAIRFIELD, NJ, 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.

Business Name: 1410A Ocean Blvd LLC Investment Related: No Address: 1410A Ocean Blvd Surf Side Beach SC 29575 Nature of Business: Real Estate Position, Title or Relationship: Partner Start Date: 6/1/2010 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: property owner Business Name: Sale of Fixed Insurance Products

U. S. Financial Services, LLC Investment Related: Yes Address: 375 Passaic Ave Suite 100 Fairfield NJ 07004 Nature of Business: Insurance Position, Title or Relationship: Other, Agent Start Date: 1/1/1983 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Review and provide insurance proposals and implementation Business Name: 375 Passaic Ave LLC Investment Related: No Address: 375 Passaic Ave Fairfield NJ 07004

Nature of Business: Real Estate Position, Title or Relationship: Partner Start Date: 1/5/2006 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: property management Business Name: U. S. Financial Services, LLC Investment Related: Yes Address: 375 Passaic Ave Ste 100 Fairfield NJ 07004 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Consulting; Insurance; Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Partner Start Date: 6/1/1989 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: Meetings with clients.

Overall operations Business Name: Fairleigh Dickinson University Investment Related: No Address: 285 Madison Ave Madison NJ 07940 Nature of Business: Other Other/None of the Above Education Position, Title or Relationship: Other, Advisor to CFP Program Start Date: 1/1/1995 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Advisor to CFP program Business Name: Petrocelli Trusts Investment Related: No Address: 4 Buckingham Court Mendham Township Morristown NJ 07960 Nature of Business: Other Other/None of the Above Co-Trustee Position, Title or Relationship: Other, Co-Trustee Start Date: 1/1/2000 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Co-Trustee Business Name: Montclair State University Board of Advisors Investment Related: No Address: 1 Normal Ave Montclair NJ 07043 Nature of Business: Other Other/None of the Above attend several meetings /year Position, Title or Relationship: Board member Start Date: 6/1/2014 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Attend meetings Business Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Investment Advisor Representative Start Date: 4/4/2016 Hours per month: Up to 100% (0 to 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Investment advisory services Business Name: Altair M Gobo, CFP (R) Investment Related: No Address: 375 Passaic Ave Ste 100 Fairfield NJ 07004 Nature of Business: Other Other/None of the Above Book Position, Title or Relationship: Author, book approved by our Compliance Dept. Start Date: 12/15/2016 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Author Business Name: Preferred Pensions, LLC Investment Related: Yes Address: 3 Garret Mountain Plaza, Suite 201 Woodland Park NJ 07424 Nature of Business: Consulting Position, Title or Relationship: Member Start Date: 1/1/2018 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Administration



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
Customer Dispute	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NEW ENGLAND FINANCIAL
Allegations:	PLAINTIFFS ALLEGE THAT DEFENDANTS OFFERED AND SOLD THEM A NEW ENGLAND LIFE POLICY THAT WAS NOT SUITABLE WHEN THERE WERE PRODUCTS AVAILABLE FROM OTHER COMPANIES THAT WERE SUITABLE AND FAILED TO EXPLAIN THE SURRENDER CHARGES ON THE POLICY.
Product Type:	Insurance
Alleged Damages:	\$90,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	
Status:	Litigation
Status Date:	
Settlement Amount:	

Individual Contribution Amount:

Civil Litigation Information

Court Details:	SUPERIOR COURT OF NEW JERSEY, LAW DIVISION, ESSEX COUNTY, NEW JERSEY. DOCKET #L-5281-05
Date Notice/Process Served:	07/14/2005



Litigation Pending?	No
Disposition:	Settled
Disposition Date:	04/30/2007
Monetary Compensation Amount:	\$60,000.00
Individual Contribution Amount:	\$30,000.00
Broker Statement	IN FULL CONSIDERATION FOR RELEASE CLIENT'S WERE PAID A SUM OF \$60,000, NEW ENGLAND FINANCIAL PAID \$30,000 AND RR GOBO PAID \$30,000.DEFENDANT GOBO ASSERTED THAT SEVERAL DIFFERENT PRODUCTS WERE CONSIDERED. THE PLAINTIFFS ONLY PAID 2 YEARS OF PREMIUM DESPITE REPEATED EFFORTS FROM THE DEFENDANT TO ADDRESS THE MATTER.

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NEW ENGLAND SECURITIES
Allegations:	THE TRUSTEES HAVE ALLEGED THAT THEY WERE NOT TOLD A SURRENDER CHARGE WOULD APPLY IF THEY REQUESTED A REDUCTION IN PREMIUM AND FACE AMOUNT. THEY ALSO ALLEGE THAT THE SALES PRESENTATION WAS MISLEADING AND UNBALANCED, AND THAT THE INSURANCE POLICY WAS UNSUITABLE FOR THE TRUST'S NEEDS. THEY ARE REQUESTING A REFUND OF THE PREMIUMS PAID.
Product Type:	Insurance
Alleged Damages:	\$90,000.00

Customer Complaint Information

Date Complaint Received:	06/17/2004
Complaint Pending?	No
Status:	Denied
Status Date:	07/19/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE TRUSTEES CONCERNS WERE THOROUGHLY INVESTIGATED, BUT WERE NOT FOUND TO HAVE ANY MERIT. IT WAS DETERMINED THAT THEY WERE MADE AWARE OF THE SURRENDER CHARGES, THAT THE SALES PRESENTATION INCLUDED ALTERNATIVE PRODUCTS, AND BASED ON INFORMATION PROVIDED DURING THE SALE, THE INSURANCE POLICY MET THEIR STATED OBJECTIVES. THEREFORE, THE COMPLAINT WAS DENIED.

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when	NEW ENGLAND SECURITIES



activities occurred which led to the complaint:

Allegations: THE CLIENT ALLEGES THAT THE AGENT CHANGED THE BENEFICIARY ON THE APPLICATION WITHOUT THEIR CONSENT. THE CLIENT ALSO ALLEGES THAT THEY WERE SOLD THE WRONG TYPE OF LIFE INSURANCE POLICY AS THEY ONLY WANTED TO PAY ONE PREMIUM.

Product Type: Insurance

Alleged Damages: \$34,354.94

Customer Complaint Information

Date Complaint Received: 06/16/2000

Complaint Pending? No

Status: Denied

Status Date: 08/23/2000

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement THE COMPANY DENIED THE ALLEGATION. IT WAS DETERMINED TO BE AN ADMINISTRATIVE ERROR. THE CLIENT SIGNED AN AMENDMENT TO THE APPLICATION TO CORRECT THE BENEFICIARY INFORMATION. THE BENEFICIARY WAS NEVER CHANGED AND IS CORRECT. THE POLICIES WERE DETERMINED TO BE SUITABLE.



End of Report

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