



IAPD Report

FREDERICK ROY HOFFMAN

CRD# 1326941

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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.



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

FREDERICK ROY HOFFMAN (CRD# 1326941)

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 **08/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	02/14/2018
IA	LPL FINANCIAL LLC	CRD# 6413	02/14/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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
B	INVEST FINANCIAL CORPORATION	12984	RIVERSIDE, CA	02/10/2009 - 02/14/2018
IA	INVEST FINANCIAL CORPORATION	12984	RIVERSIDE, CA	02/10/2009 - 02/14/2018
IA	INTERSECURITIES, INC.	16164	RIVERSIDE, CA	07/24/2000 - 12/31/2008

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	2



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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	02/14/2018
B	FINRA	General Securities Representative	Approved	02/14/2018
B	Alabama	Agent	Approved	02/14/2018
B	Arizona	Agent	Approved	02/14/2018
IA	Arizona	Investment Adviser Representative	Approved	02/14/2018
B	California	Agent	Approved	02/14/2018
IA	California	Investment Adviser Representative	Approved	02/14/2018
B	Colorado	Agent	Approved	02/14/2018
B	Georgia	Agent	Approved	09/19/2018
B	Hawaii	Agent	Approved	05/01/2024
B	Idaho	Agent	Approved	02/14/2018
B	Illinois	Agent	Approved	02/01/2023
B	Massachusetts	Agent	Approved	07/30/2025



Qualifications

Regulator	Registration	Status	Date
B Montana	Agent	Approved	11/07/2018
B Nevada	Agent	Approved	04/22/2019
B Oregon	Agent	Approved	02/14/2018
B Pennsylvania	Agent	Approved	01/20/2023
B South Dakota	Agent	Approved	03/25/2021
B Tennessee	Agent	Approved	08/18/2025
B Texas	Agent	Approved	02/14/2018
IA Texas	Investment Adviser Representative	Restricted Approval	02/14/2018
B Utah	Agent	Approved	02/14/2018
B Wisconsin	Agent	Approved	09/20/2022

Branch Office Locations

LPL FINANCIAL LLC
3610 CENTRAL AVE. SUITE 400
RIVERSIDE, CA 92506

LPL FINANCIAL LLC
LAQUINTA, CA




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
 General Securities Principal Examination (S24)	Series 24	02/02/1998

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/26/1997

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	10/22/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/31/1997

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	02/10/2009 - 02/14/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	RIVERSIDE, CA
IA	02/10/2009 - 02/14/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	RIVERSIDE, CA
IA	07/24/2000 - 12/31/2008	INTERSECURITIES, INC.	CRD# 16164	RIVERSIDE, CA
B	11/28/1997 - 12/31/2008	INTERSECURITIES, INC.	CRD# 16164	RIVERSIDE, CA

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
02/2018 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	RIVERSIDE, CA, United States
02/2009 - 02/2018	INVEST FINANCIAL CORPORATION	REGISTERED REPRESENTATIVE	Y	Tampa, FL, United States

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.

- 02/14/2018 - LIVINGSTON FINANCIAL GROUP, INC. - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date 11/2009 - 160 Hours Per Month/160 Hours During Securities Trading.
- 02/14/2018 - No Business Name - Not Investment Related - 1313 Chicago Ave. Ste. 200 Riverside, CA 92507 - Real Estate Rental - Start Date 1/1/2014 - 0 Hours Per Month/0 Hours During Securities Trading.
- 02/14/2018 - LIFE BROKERAGE EQUITY GROUP OF CA - Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Start Date 03/07 - 160 Hours Per Month/130 Hours During Securities Trading.
- 10/3/2018 - LIVINGSTON FINANCIAL GROUP, INC. - DBA: Livingston and LIVINGSTON FINANCIAL GROUP, INC. - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 09/06/2018 - 20 Hours Per Month/20 Hours During Securities Trading.
- 10/5/2021 - LIFE BROKERAGE, INC. - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Owner and Administrator - Started 06/29/2006 - 10 Hours Per Month During Securities Trading - Fixed insurance, Life, Health disability, and Long term care.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

6. 11/01/2021 - Life Brokerage Financial Group - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Agent - Start Date: 09/29/2021 - 10 Hours Per Month/10 Hour During Securities Trading.



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	2

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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	INTERSECURITIES, INC. N/K/A TRANSAMERICA FINANCIAL ADVISORS, INC.
Allegations:	THE CLIENT ALLEGES THAT THE 419 PLAN CREATED IN DECEMBER 2001 AND MAY 2002 AND THE VARIALBE UBNIVERSAL LIFE INSURANCE POLICIES THAT WERE USED TO FUND THE PLANS WERE MISREPRESENTED TO HIM.
Product Type:	Insurance
Alleged Damages:	\$400,000.00

Civil Litigation Information

Type of Court:	State Court
Name of Court:	SUPERIOR COURT
Location of Court:	COUNTY OF RIVERSIDE, CALIFORNIA
Docket/Case #:	RIC10016720
Date Notice/Process Served:	04/01/2011
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	01/07/2014
Monetary Compensation Amount:	\$95,000.00
Individual Contribution Amount:	\$5,000.00



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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INTERSECURITIES

Allegations: THE CLIENT ALLEGES THAT THE 419 PLAN CREATED IN DECEMBER 2001 AND MAY 2002 AND THE VARIABLE UNIVERSAL LIFE INSURANCE POLICIES THAT WERE USED TO FUND THE PLANS WERE MISREPRESENTED TO HIM.

Product Type: Insurance

Alleged Damages: \$400,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court

Name of Court: RIVERSIDE COUNTY SUPERIOR COURT

Location of Court: RIVERSIDE, CA

Docket/Case #: R1C10016720

Date Notice/Process Served: 03/10/2011

Litigation Pending? No

Disposition: Settled

Disposition Date: 01/07/2014

Monetary Compensation Amount: \$95,000.00

Individual Contribution Amount: \$5,000.00

Broker Statement FILING TO UPDATE CIVIL LITIGATION SETTLEMENT DRP.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC.

Allegations: THE CLIENTS ALLEGE THAT THE 419 PLANS CREATED IN DECEMBER 2004 AND JANUARY 2006 AND THE VARIABLE UNIVERSAL LIFE INSURANCE POLICIES THAT WERE USED TO FUND THE PLANS WERE UNSUITABLE BASED ON THEIR INVESTMENT GOALS.

Product Type: Insurance

Alleged Damages: \$650,000.00



Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 12/05/2008

Complaint Pending? No

Status: Evolved into Civil litigation (the individual is a named party)

Status Date: 12/24/2008

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court

Name of Court: SUPERIOR COURT

Location of Court: RIVERSIDE, CALIFORNIA

Docket/Case #: RIC 515405

Date Notice/Process Served: 12/24/2008

Litigation Pending? No

Disposition: Settled

Disposition Date: 07/19/2011

Monetary Compensation Amount: \$500,000.00

Individual Contribution Amount: \$0.00

Firm Statement CUSTOMER COMPLAINT BECAME LITIGATION. WITHOUT ADMITTING ANY GUILT OR LIABILITY, THE LITIGATION WAS SETTLED BY THE REPRESENTATIVES FOR \$500,000.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC.

Allegations: BREACH OF CONTRACT/UNSUITABLE PRODUCT AND INVESTMENT RECOMMENDATIONS

Product Type: Insurance
Other: VARIABLE UNIVERSAL LIFE

Alleged Damages: \$650,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No



Status: Evolved into Civil litigation (the individual is a named party)

Status Date: 12/24/2008

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court

Name of Court: SUPERIOR COURT OF THE STATE OF CALIFORNIA

Location of Court: COUNTY OF RIVERSIDE

Docket/Case #: RIC515405

Date Notice/Process Served: 12/24/2008

Litigation Pending? No

Disposition: Settled

Disposition Date: 07/19/2011

Monetary Compensation Amount: \$500,000.00

Individual Contribution Amount: \$0.00

Broker Statement

THIS CASE WAS SETTLED BY THE ATTORNEYS REPRESENTING THE E & O CARRIER. WHILE I DISAGREE WITH THE SETTLEMENT ON THE TEAM/[CUSTOMER] CASE, THE E & O INSURANCE CARRIER DIDN'T WANT TO UNDERGO THE EXPENSE AND POSSIBILITIES OF A CIVIL JURY TRIAL. I REMAIN CONFIDENT THE SERVICES I PROVIDED FOR THE CLIENT WERE IN AGREEMENT WITH HIS GOALS AND DIRECTION, BUT HE CHANGED HIS MIND BECAUSE OF THE ECONOMY AND HIS BUSINESS AT THAT TIME.



End of Report

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