



IAPD Report

RICHARD ANTHONY MILLER

CRD# 1326949

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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

RICHARD ANTHONY MILLER (CRD# 1326949)

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 **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CSI WEALTH MANAGEMENT	CRD# 328963	07/18/2024

QUALIFICATIONS

This representative is currently registered in **0** 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	CREATIVEONE WEALTH, LLC	281213	ARCADIA, CA	04/10/2018 - 12/13/2022
B	AVALON INVESTMENT & SECURITIES GROUP, INC.	6281	MUSCLE SHOALS, AL	06/04/2012 - 07/29/2015
IA	USA FINANCIAL SECURITIES CORPORATION	103857	ARCADIA, CA	03/08/2006 - 06/18/2012

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
Regulatory Event	1
Termination	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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CSI WEALTH MANAGEMENT**
Main Address: 20 EAST FOOTHILL BLVD.,
SUITE 100
ARCADIA, CA 91006
Firm ID#: 328963

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	07/18/2024

Branch Office Locations

CSI WEALTH MANAGEMENT
20 EAST FOOTHILL BLVD.,
SUITE 100
ARCADIA, CA 91006




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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/04/1995

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	07/29/2015
 General Securities Representative Examination (S7)	Series 7	12/15/1984

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/08/2017
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/07/2006

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
IA	04/10/2018 - 12/13/2022	CREATIVEONE WEALTH, LLC	CRD# 281213	ARCADIA, CA
B	06/04/2012 - 07/29/2015	AVALON INVESTMENT & SECURITIES GROUP, INC.	CRD# 6281	MUSCLE SHOALS, AL
IA	03/08/2006 - 06/18/2012	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	ARCADIA, CA
B	01/13/2006 - 06/18/2012	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	ARCADIA, CA
B	09/02/2004 - 01/11/2006	STUART SECURITIES CORP.	CRD# 47076	NORCROSS, GA
B	06/24/2004 - 08/02/2004	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	ADA, MI
B	02/23/2001 - 06/17/2004	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
B	01/28/2000 - 12/22/2000	BROOKSTREET SECURITIES CORPORATION	CRD# 14667	SAN JUAN CAPISTRANO, CA
B	10/01/1998 - 11/16/1999	FINANCIAL DESIGNS CORPORATION	CRD# 14829	CLAREMONT, CA
B	06/06/1994 - 09/01/1998	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	12/23/1992 - 06/06/1994	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	07/18/1991 - 02/27/1992	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	08/21/1990 - 07/23/1991	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	11/19/1989 - 03/07/1990	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	09/19/1989 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	06/20/1988 - 09/28/1989	FEDERATION FOR FINANCIAL INDEPENDENCE	CRD# 13355	



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	03/20/1987 - 05/20/1988	FINANCIAL DESIGNS CORPORATION	CRD# 14829	
B	07/21/1986 - 02/02/1987	UR FINANCIAL, INC., A CALIFORNIA CORPORATION	CRD# 10509	
B	12/19/1984 - 08/14/1986	FINANCIAL DESIGNS CORPORATION	CRD# 14829	

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
07/2024 - Present	CSI Wealth Management	President & Chief Compliance Officer	Y	ARCADIA, CA, United States
11/2002 - Present	California Senior Information	President	N	Arcadia, CA, United States
04/2018 - 12/2022	CREATIVEONE WEALTH, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	OVERLAND PARK, KS, 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.

PRESIDENT OF CSI CALIFORNIA SENIOR INFORMATION, INC. CSI WAS FOUNDED NOV. 2002. CSI PROVIDES EDUCATIONAL INFORMATION AND RESOURCES TO RETIREES AND SENIORS. I SPEND 2 A WEEK ON TASKS FOR CSI.

ADDITIONALLY, I HAVE A CALIFORNIA LIFE & DISABILITY LICENSE #0665327. I HELP CLIENTS WITH LIFE INSURANCE, DEFERRED ANNUITIES, IMMEDIATE ANNUITIES AND LONG TERM CARE INSURANCE. I AM CERTIFIED FOR LTC INSURANCE CSI ALSO PROVIDES MEDI-CAL LTC PLANNING SERVICES AND FORMS COMPLETION. I SPEND 20-30 HRS EACH WEEK DOING NON-SECURITY RELATED INSURANCE BASED SELLING. CSI IS LOCATED AT:
20 E. FOOTHILL BLVD. #100
ARCADIA, CA 91006



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
Regulatory Event	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	CALIFORNIA DEPARTMENT OF CORPORATIONS
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	
Date Initiated:	02/08/2002
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Investment Contract(s)
Other Product Type(s):	

Allegations: DESIST AND REFRAIN ORDERS WERE ISSUED AGAINST THIS INDIVIDUAL AND/OR ENTITY(IES) FOR VIOLATIONS OF CALIFORNIA CORPORATIONS CODE SECTIONS 25110, SALE OF AN UNQUALIFIED SECURITY; 25210, ACTING AS A BROKER-DEALER WITHOUT A LICENSE; AND 25401, SALE OF A SECURITY BY MEANS OF A COMMUNICATION WHICH INCLUDES A MATERIAL MISREPRESENTATION OR OMISSION. THESE ORDERS WERE BASED ON THE OFFER AND/OR SALE BY THIS INDIVIDUAL AND/OR ENTITIES OF REAL ESTATE INVESTMENT AGREEMENTS ISSUED BY TLC INVESTMENT & TRADE CO., TLC AMERICA, INC., DBA BREA DEVELOPMENT, TLC BRODERAGE, INC., DBA TLC MARKETING, TLC DEVELOPMENT, INC., AND/OR TLC REAL PROPERTIES RLLP-1, (HEREINAFTER COLLECTIVELY REFERRED TO AS 'TLC').



Current Status: Final

Resolution: Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 12/24/2002

Sanctions Ordered: Cease and Desist/Injunction

Other Sanctions Ordered:

Sanction Details: NO DETAILS REQUIRED.

Regulator Statement THE CALIFORNIA CORPORATIONS COMMISSIONER HAS DETERMINED THAT SUCH INVESTMENTS AGREEMENTS ARE SECURITIES FOR WHICH NO EXEMPTION FROM QUALIFICATION APPLIES, AND THAT THE ISSUANCE OF SUCH ORDERS IS IN THE PUBLIC INTEREST. TLC RAISED OVER \$156 MILLION DOLLARS FROM MORE THAN 1,800 INVESTORS NATIONWIDE. TLC WAS TAKEN OVER BY SEC AT THE END OF 2000, RECEIVER ROBB EVANS WAS APPOINTED, AND IT HAS SINCE BEEN DETERMINED TO BE A PONZI SCHEME, WITH TWO OF THE PRINCIPALS CONVICTED CRIMINALLY.

Reporting Source: Individual

Regulatory Action Initiated By: DEPARTMENT OF CORPORATIONS - STATE OF CALIFORNIA INVESTMENT & FINANCING AUTHORITY

Sanction(s) Sought: Cease and Desist

Date Initiated: 02/08/2002

Docket/Case Number: N/A

Employing firm when activity occurred which led to the regulatory action: CALIFORNIA FINANCIAL NETWORK

Product Type: Other: REAL ESTATE INVESTMENT AGREEMENTS

Allegations: COMPANY, TLC AMERICA WAS DOING PONZI SCHEME, UNKNOWN TO REPRESENTATIVES WHICH WAS SIGNED BY SEC. DEPT. OF CORPORATIONS, CALIFORNIA NOTIFIED ALL REPRESENTATIVES TO STOP SELLING INVESTMENTS IN DEC 2002, MONTHS AFTER [REDACTED] APPOINTED AS RECEIVER. CALIFORNIA DEPT. OF CORPORATIONS CLAIMS REPRESENTATIVES SHOULD HAVE KNOWN COMPANY WAS DEFRAUDING INVESTORS.

Current Status: Final

Resolution: CEASE AND DESIST/INJUNCTION

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes



Resolution Date: 12/26/2002

Sanctions Ordered: Cease and Desist
Other: DESIST AND REFRAIN - COMPANY ALREADY SEIZED BY SEC & REGULATORS. CHARGES FILED AGAINST [REDACTED]. NONE OF MY CLIENTS INVESTED IN TLC FOR 10 MOS BEFORE DEPT OF CORP LETTER.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: CreativeOne Wealth
Termination Type: Discharged
Termination Date: 12/13/2022
Allegations: Representative and/or representative's office staff submitted paperwork with misappropriated client signatures.
Product Type: No Product

Reporting Source: Individual
Firm Name: CreativeOne Wealth
Termination Type: Discharged
Termination Date: 12/13/2022
Allegations: Representative and/or representative's office staff submitted paperwork with misappropriated client signatures.
Product Type: No Product



End of Report

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