



IAPD Report

WILLIAM DEAN BYRD

CRD# 1334634

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

WILLIAM DEAN BYRD (CRD# 1334634)

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 **09/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	B.B. GRAHAM & COMPANY, INC.	CRD# 41533	08/08/2019
IA	B.B. GRAHAM & COMPANY, INC.	CRD# 41533	09/18/2019

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	CAPITAL FINANCIAL SERVICES, INC.	8408	Tampa, FL	11/18/2016 - 07/31/2019
B	CAPITAL FINANCIAL SERVICES, INC.	8408	Tampa, FL	09/02/2016 - 07/31/2019
IA	INVEST FINANCIAL CORPORATION	12984	TAMPA, FL	03/03/2016 - 07/21/2016

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	5
Judgment/Lien	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: **B.B. GRAHAM & COMPANY, INC.**

Main Address: 1700 W. KATELLA AVE.
ORANGE, CA 92867

Firm ID#: 41533

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	08/08/2019
B	FINRA	General Securities Representative	Approved	08/08/2019
B	FINRA	Invest. Co and Variable Contracts	Approved	08/08/2019
B	Florida	Agent	Approved	09/18/2019
IA	Florida	Investment Adviser Representative	Approved	09/18/2019

Branch Office Locations

B.B. GRAHAM & COMPANY, INC.

Tampa, 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, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	10/15/1988
B Direct Participation Programs Representative Examination (S22)	Series 22	08/25/1986
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/04/1985

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	06/15/1998
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/11/1988



PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	11/18/2016 - 07/31/2019	CAPITAL FINANCIAL SERVICES, INC.	CRD# 8408	Tampa, FL
B	09/02/2016 - 07/31/2019	CAPITAL FINANCIAL SERVICES, INC.	CRD# 8408	Tampa, FL
IA	03/03/2016 - 07/21/2016	INVEST FINANCIAL CORPORATION	CRD# 12984	TAMPA, FL
B	03/01/2016 - 07/21/2016	INVEST FINANCIAL CORPORATION	CRD# 12984	TAMPA, FL
IA	01/23/2001 - 03/21/2016	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	TAMPA, FL
B	01/22/2001 - 03/21/2016	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	TAMPA, FL
B	08/23/1993 - 02/02/2001	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	10/19/1992 - 07/13/1993	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	03/22/1990 - 09/21/1992	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	09/20/1988 - 03/27/1990	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	09/20/1988 - 03/27/1990	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	12/01/1987 - 08/09/1988	CIGNA SECURITIES, INC.	CRD# 145	
B	02/05/1985 - 01/19/1988	SECURITY FIRST FINANCIAL, INC.	CRD# 6695	

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
08/2019 - Present	B.B. Graham & Company	Registered Representative	Y	Tampa, FL, United States
09/2016 - 07/2019	Capital Financial Services, Inc	Registered Representative	Y	Minot, ND, 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.

1) Life Insurance License, Fixed insurance; Investment related; agent - start date 6/1/1998; 4305 S. Lois Avenue Tampa, FL 33611; sales & service of life & fixed insurance products through various carriers (not FIA); 1 - 3 hours per month, all during 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	5
Judgment/Lien	1

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 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: TRANSAMERICA FINANCIAL ADVISORES. INC.

Allegations: CLAIMAMT ALLEGES THAT THEY WERE SOLD UNSUITABLE CONCENTRATED MUTUAL FUND TRANSACTIONS AND PRODUCTS, LACKING ANY REASONABLE INVESTMENT STRATEGY, DESIGNED SOLELY TO MAXIMIZE COMMISSIONS.

Product Type: Mutual Fund

Alleged Damages: \$300,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 19-00576

Filing date of arbitration/CFTC reparation or civil litigation: 02/25/2019

Customer Complaint Information



Date Complaint Received: 03/29/2019
Complaint Pending? No
Status: Settled
Status Date: 02/10/2020
Settlement Amount: \$160,000.00
Individual Contribution Amount: \$0.00

.....

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: Transamerica Financial Advisors Inc.
Allegations: Claimant Alleges That They Were Sold Unsuitable Concentrated Mutual Fund Transactions And Products, Lacking Any Reasonable Investment Strategy, Designed Solely to Maximize Commissions.
Product Type: Mutual Fund
Alleged Damages: \$300,000.00
Is this an oral complaint? No
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA Dispute Resolution
Docket/Case #: 19-00576
Filing date of arbitration/CFTC reparation or civil litigation: 02/25/2019

Customer Complaint Information

Date Complaint Received: 03/29/2019
Complaint Pending? No
Status: Settled
Status Date: 02/10/2020
Settlement Amount: \$160,000.00
Individual Contribution Amount: \$0.00

Disclosure 2 of 5

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: Transamerica Financial Advisors, Inc.
Allegations: Claimant alleges representative made unsuitable investments ignoring claimant's



changing circumstances. Claimant further alleges the representative made material misrepresentations regarding the recommended investments.

Product Type: Mutual Fund

Alleged Damages: \$100,000.00

Alleged Damages Amount Explanation (if amount not exact): \$100000 in compensatory damages in addition to punitive damages, interest, expenses and attorney fees for which no exact amount was provided.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 17-00149

Filing date of arbitration/CFTC reparation or civil litigation: 01/09/2017

Customer Complaint Information

Date Complaint Received: 01/19/2017

Complaint Pending? No

Status: Settled

Status Date: 01/02/2018

Settlement Amount: \$42,000.00

Individual Contribution Amount: \$0.00

.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Transamerica Financial Advisors, Inc.

Allegations: Claimant alleges representative made unsuitable investments ignoring claimant's changing circumstances.
Claimant further alleges the representative made material misrepresentations regarding the recommended investments.

Product Type: Mutual Fund

Alleged Damages: \$100,000.00

Alleged Damages Amount Explanation (if amount not exact): \$100000 in compensatory damages in addition to punitive damages, interest, expenses and attorney fees for which no exact amount was provided.

Is this an oral complaint? No

Is this a written complaint? No



Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 17-00149

Filing date of arbitration/CFTC reparation or civil litigation: 01/09/2017

Customer Complaint Information

Date Complaint Received: 01/19/2017

Complaint Pending? No

Status: Settled

Status Date: 01/02/2018

Settlement Amount: \$42,000.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: TRANSAMERICA FINANCIAL ADVISORS, INC. ("TFA")

Allegations: CLAIMANT ALLEGED THE REP MADE UNSUITABLE RECOMMENDATIONS, MISREPRESENTED INVESTMENTS AND BREACHED HIS FIDUCIARY DUTY IN CONNECTION WITH ALLEGED CONCENTRATED POSITIONS IN PRECIOUS METAL INVESTMENTS.

Product Type: Unit Investment Trust

Alleged Damages: \$65,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA DISPUTE RESOLUTION

Docket/Case #: 16-01444

Date Notice/Process Served: 05/31/2016

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/03/2016

Monetary Compensation Amount: \$42,500.00

Individual Contribution Amount: \$0.00

.....



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: TransAmerica Financial Advisors

Allegations: Claimant alleged the rep made unsuitable recommendations, misrepresented investments and breached his fiduciary duty.

Product Type: Unit Investment Trust

Alleged Damages: \$65,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA Dispute Resolution

Docket/Case #: 16-01444

Date Notice/Process Served: 06/02/2016

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/10/2016

Monetary Compensation Amount: \$42,500.00

Individual Contribution Amount: \$0.00

Disclosure 4 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: TRANSAMERICA FINANCIAL ADVISORS, INC.

Allegations: THE CLIENT'S HAVE ALLEGED MR. BYRD MADE UNSUITABLE RECOMMENDATIONS WHICH RESULTED IN INVESTMENT LOSSES. THE ALLEGED ACTIVITY PERIOD OCCURRED AUGUST 2010 UNTIL SETTLEMENT, DECEMBER 7, 2015.

Product Type: Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages: \$86,400.00

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: 10/06/2014

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 05/08/2015

**Settlement Amount:****Individual Contribution
Amount:****Arbitration Information****Arbitration/CFTC reparation
claim filed with (FINRA, AAA,
CFTC, etc.):** FINRA DISPUTE RESOLUTION**Docket/Case #:** 15-00961**Date Notice/Process Served:** 05/11/2015**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 12/07/2015**Monetary Compensation
Amount:** \$83,500.00**Individual Contribution
Amount:** \$10,000.00**Broker Statement** Originally believed to involve Oil & Gas and Direct Investments-DPP products,
later determined the matter involved Equity and Mutual Funds.**Disclosure 5 of 5****Reporting Source:** Individual**Employing firm when
activities occurred which led
to the complaint:** TRANSAMERICA FINANCIAL ADVISORS, INC.**Allegations:** CLIENT SUBMITTED A COMPLAINT ALLEGING THAT BETWEEN 2011 AND
2013 MR. BYRD MADE UNSUITABLE RECOMMENDATIONS WHICH
RESULTED IN INVESTMENT LOSSES.**Product Type:** Mutual Fund
Other: CLOSED-END FUNDS ETF**Alleged Damages:** \$111,360.59**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:** 03/03/2014**Complaint Pending?** No**Status:** Denied**Status Date:** 04/04/2014**Settlement Amount:****Individual Contribution
Amount:**





Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Bank of America
Judgment/Lien Amount:	\$47,782.23
Judgment/Lien Type:	Civil
Date Filed with Court:	10/19/2018
Date Individual Learned:	11/19/2018
Type of Court:	Circuit Court
Name of Court:	Circuit Court of the Thirteenth Judicial Court
Location of Court:	Hillsborough County Florida
Docket/Case #:	18-CA-010303
Judgment/Lien Outstanding?	Yes



End of Report

This page is intentionally left blank.