



IAPD Report

RONALD EUGENE RUFF

CRD# 1350378

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8

i 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

RONALD EUGENE RUFF (CRD# 1350378)

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 **01/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	VALMARK SECURITIES, INC.	CRD# 31243	07/31/1998
IA	VALMARK ADVISERS, INC.	CRD# 108050	02/24/2000

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
B	OMNI FINANCIAL SECURITIES, INC.	29320	COLUMBUS, OH	05/13/1997 - 08/04/1998
B	FIRST AMERICAN NATIONAL SECURITIES, INC.	10111	DULUTH, GA	04/03/1985 - 12/31/1990

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

Employment 1 of 2

Firm Name: **VALMARK SECURITIES, INC.**
Main Address: 130 SPRINGSIDE DRIVE
SUITE 300
AKRON, OH 44333-2431
Firm ID#: 31243

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	07/31/1998
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/27/1999
B	FINRA	General Securities Representative	Approved	01/20/2003
B	Arizona	Agent	Approved	05/09/2022
B	California	Agent	Approved	06/02/2004
B	Colorado	Agent	Approved	07/25/2011
B	Florida	Agent	Approved	07/06/1999
B	Georgia	Agent	Approved	09/23/2020
B	Illinois	Agent	Approved	10/01/2010
B	Indiana	Agent	Approved	02/12/2014
B	Kansas	Agent	Approved	09/02/2022
B	Kentucky	Agent	Approved	09/27/2013
B	Massachusetts	Agent	Approved	05/09/2024



Qualifications

Regulator	Registration	Status	Date
B Michigan	Agent	Approved	10/31/2012
B Mississippi	Agent	Approved	04/13/2004
B Missouri	Agent	Approved	04/01/2013
B Nevada	Agent	Approved	03/24/2005
B New Mexico	Agent	Approved	09/10/2010
B North Carolina	Agent	Approved	01/07/2002
B Ohio	Agent	Approved	07/31/1998
B South Carolina	Agent	Approved	03/07/2006
B Tennessee	Agent	Approved	02/15/2019
B Texas	Agent	Approved	04/13/2004
B Utah	Agent	Approved	02/10/2016
B Vermont	Agent	Approved	07/29/2016
B Virginia	Agent	Approved	01/04/2010
B West Virginia	Agent	Approved	01/11/2003
B Wisconsin	Agent	Approved	11/29/2017

Branch Office Locations

2700 KULL RD.
LANCASTER, OH 43130

St Marys, GA

Lancaster, OH

Employment 2 of 2



Qualifications

Firm Name: **VALMARK ADVISERS, INC.**
Main Address: 130 SPRINGSIDE DRIVE
SUITE 300
AKRON, OH 44333
Firm ID#: 108050

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/09/2015
IA	Ohio	Investment Adviser Representative	Approved	02/24/2000
IA	West Virginia	Investment Adviser Representative	Approved	12/08/2010

Branch Office Locations

VALMARK ADVISERS, INC.
2700 KULL ROAD
LANCASTER, OH 43130



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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/26/1999

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	01/17/2003
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/12/1997

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	01/18/1999

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	05/13/1997 - 08/04/1998	OMNI FINANCIAL SECURITIES, INC.	CRD# 29320	COLUMBUS, OH
B	04/03/1985 - 12/31/1990	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
09/2015 - Present	RUFF & ASSOCIATES, INC.	MANAGER	Y	LANCASTER, OH, United States
02/2000 - Present	VALMARK ADVISERS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	AKRON, OH, United States
07/1998 - Present	VALMARK SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	LANCASTER, OH, 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.

1. INSURANCE COMMISSIONS/TRAILS; Fixed insurance/LTC Commissions received for business placed directly to carriers; from a number of insurance carriers.///
2. Hammer, Ruff & Associates, Tax and Consulting, Inc.; 2700 Kull Road, Lancaster, OH 43130; CPA Tax and Accounting Firm; Vice-President; Administration of the firm and tax and TPA accounting activities; started 09/2015; not investment related; financial interest-I am the co-owner of the company; comp-profits.///
3. Fairfield Financial Solutions, Inc.; 2700 Kull Road, Lancaster OH 43130; Sale of fixed annuities outside of Valmark; investment related; started 08/1997; 50% Owner; compensation-commissions.///
4. Ohio State University; Fairfield County 4-H Endowment Board Past Chair; Lancaster, OH; Start Date 1/1/21; attends board meetings and events, provides support and advice, serve as ambassador, assist in coordinating events and activities; not investment related; volunteer position; no compensation.///
5. Hockingport Investments, LLC, 1120 Ginder Road, Lancaster, OH 43130; Real Estate; Sole Owner; Real Estate Manager; IS Investment Related; 10/1/2019 start date; Yes has financial interest in company; Sole Owner of personal real estate; Approximate 1-5 hrs. per month; compensation is potential & future rental income.///
6. Hammer, Ruff & Associates CPAs, LLC; 2700 Kull Road, Lancaster, OH 43130; Co-Owner President 99%; NOT Investment



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Related; Start Date 1/2021; Approximately 1-5 hrs. per month.///

7. RaH Enterprises, LLC; 2700 Kull Road, Lancaster, OH 43130; Commercial Building, Co-Owner - Rental Management; NOT Investment Related; Start Date 1/1/2025; Approximately 1-5 hrs. per month; Compensated by Rents.///



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:	Individual
Employing firm when activities occurred which led to the complaint:	VALMARK SECURITIES, INC.
Allegations:	THE BASIS OF THIS COMPLAINT SURROUNDS MARKET PERFORMANCE AND LACK OF ACTIVE TRADING IN HIS TWO TOPS MODEL PORTFOLIO ADVISORY ACCOUNTS. THE LACK OF TRADING AND COMMUNICATION FROM HIS ADVISOR CONTRIBUTED TO POOR MARKET PERFORMANCE.
Product Type:	Other: ADVISORY ACCOUNT
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	CUSTOMER IS REQUESTING REIMBURSEMENT OF A PORTION OF FEES PAID.
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:	05/15/2013
Complaint Pending?	No
Status:	Settled
Status Date:	06/20/2013



Settlement Amount: \$5,347.78

Individual Contribution Amount: \$3,663.54

Broker Statement THE FIRM REVIEWED THE CLAIM AND FOUND IT TO BE WITHOUT MERIT. YET IN THE INTEREST OF SATISFYING THE CUSTOMER, THE FIRM AND THE INVESTMENT ADVISOR REPRESENTATIVE AGREED TO REFUND ADVISORY FEES PAID FOR THE PREVIOUS THREE QUARTERS, A TOTAL OF \$5,348.78, IN EXCHANGE FOR THE CUSTOMER AGREEING TO MOVE THE ACCOUNTS TO A FIRM WHERE THE ASSETS COULD BE MANAGED ON A FULLY DISCRETIONARY BASIS AND HOLDINGS ACTIVELY TRADED. A FULL AND FINAL RELEASE WAS SIGNED BY THE CUSTOMER ON 6-20-2013.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VALMARK SECURITIES

Allegations: CUSTOMER IS DISSATISFIED WITH THE PERFORMANCE OF HIS VARIABLE LIFE POLICY, AND ALLEGES THE POLICY SHOULD BE PAID UP.

Product Type: Insurance

Alleged Damages: \$0.00

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: 05/25/2011

Complaint Pending? No

Status: Denied

Status Date: 06/16/2011

Settlement Amount:

Individual Contribution Amount:

Broker Statement UPON FULL REVIEW, THE POLICY HOLDER WAS PROVIDED FULL DISCLOSURES OF INVESTMENT RISK ASSOCIATED WITH THE INVESTMENT AT INCEPTION, AND AT EACH OF SEVERAL POLICY CHANGES THE OWNER HAS MADE SINCE ISSUE. THE CLAIM IS DENIED WITHOUT MERIT.



End of Report

This page is intentionally left blank.