



## IAPD Report

# RAJESWARAN VENKATRAMAN

CRD# 1383008

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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

### RAJESWARAN VENKATRAMAN (CRD# 1383008)

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 **08/27/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	01/03/2011
<b>IA</b>	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	01/03/2011

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **30** 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>IA</b>	ING FINANCIAL ADVISERS, LLC	34815	LISLE, IL	07/07/2000 - 01/03/2011
<b>B</b>	ING FINANCIAL ADVISERS, LLC	34815	LISLE, IL	10/15/1993 - 01/03/2011
<b>B</b>	AETNA FINANCIAL SERVICES, INC.	13255	HARTFORD, CT	03/10/1998 - 09/21/2000

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



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

### Employment 1 of 1

Firm Name: **VOYA FINANCIAL ADVISORS, INC.**  
Main Address: ONE ORANGE WAY  
WINDSOR, CT 06095  
Firm ID#: 2882

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/03/2011
B	FINRA	Invest. Co and Variable Contracts	Approved	01/03/2011
B	Arizona	Agent	Approved	01/03/2011
B	California	Agent	Approved	01/03/2011
B	Colorado	Agent	Approved	01/08/2016
B	District of Columbia	Agent	Approved	09/24/2015
B	Florida	Agent	Approved	01/03/2011
B	Georgia	Agent	Approved	01/03/2014
B	Illinois	Agent	Approved	01/03/2011
IA	Illinois	Investment Adviser Representative	Approved	01/03/2011
B	Indiana	Agent	Approved	01/03/2011
B	Iowa	Agent	Approved	01/03/2011
B	Kansas	Agent	Approved	03/23/2018



## Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	09/30/2015
B	Massachusetts	Agent	Approved	01/03/2011
B	Michigan	Agent	Approved	01/03/2011
B	Minnesota	Agent	Approved	01/03/2011
B	Mississippi	Agent	Approved	01/03/2011
B	Missouri	Agent	Approved	01/03/2014
B	Nevada	Agent	Approved	05/14/2012
B	New Jersey	Agent	Approved	01/03/2011
B	North Carolina	Agent	Approved	01/03/2018
B	Ohio	Agent	Approved	01/02/2014
B	Oklahoma	Agent	Approved	01/03/2011
B	Oregon	Agent	Approved	04/12/2016
B	Pennsylvania	Agent	Approved	01/03/2011
B	South Carolina	Agent	Approved	01/04/2018
B	Texas	Agent	Approved	01/03/2011
IA	Texas	Investment Adviser Representative	Restricted Approval	05/01/2020
B	Utah	Agent	Approved	01/05/2015
B	Virginia	Agent	Approved	01/08/2015



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Washington	Agent	Approved	01/03/2011
<b>B</b> West Virginia	Agent	Approved	01/03/2011
<b>B</b> Wisconsin	Agent	Approved	01/03/2011

### Branch Office Locations

**VOYA FINANCIAL ADVISORS, INC.**  
2525 CABOT DRIVE  
SUITE 100R  
LISLE, IL 60532



## 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, 3 general industry/product exams, and 2 state securities law exams.**

#### 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
General Securities Representative Examination (S7)	Series 7	01/19/1998
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/18/1985

#### State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	02/06/1998
Uniform Securities Agent State Law Examination (S63)	Series 63	08/24/1993

### 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	07/07/2000 - 01/03/2011	ING FINANCIAL ADVISERS, LLC	CRD# 34815	LISLE, IL
B	10/15/1993 - 01/03/2011	ING FINANCIAL ADVISERS, LLC	CRD# 34815	LISLE, IL
B	03/10/1998 - 09/21/2000	AETNA FINANCIAL SERVICES, INC.	CRD# 13255	HARTFORD, CT
B	06/19/1985 - 10/15/1993	AETNA LIFE INSURANCE AND ANNUITY COMPANY	CRD# 13256	HARTFORD, CT

#### 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
09/2014 - Present	VOYA FINANCIAL ADVISORS	REG REP	Y	LISLE, IL, 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.

NAME OF ENTITY:Rajeswaran Venkatraman; No; 8704 johnston road; burr ridge; IL; 60527; Real Estate; owner; 1/1/2010; 40; 40; Not a licensed realtor, occasionally buys and sells real estate properties for his personal act|NAME OF ENTITY:RAJESWARAN VENKATRAMAN-RENTAL PROPERTY; No; 8704 johnston road; burr ridge; IL; 60527; RENTAL PROPERTY; OWNER; 7/20/2011; 40; 40; OWN PERSONAL PROPERTIES, COLLECTING RENT, MANAGE RENTAL PROPERTIES ETC.|NAME OF ENTITY: INDEPENDENT INSURANCE AGENT; Yes; 2525 cabot dr suite 100; LISLE; IL; 60532; FIXED INSURANCE SALES; INDEPENDENT INSURANCE AGENT; 1/1/2011; 160; 160; SALE OF FIXED INSURANCE PRODUCTS|NAME OF ENTITY:Venkat and Associates; Yes; 2525 CABOT DR STE 100; LISLE; IL; 60532; FINANCIAL SERVICES/DBA` ; PRINCIPAL; 1/1/1987; 160; 160; SALE OF INSURANCE, SECURITIES AND INVESTMENT PRODUCTS.|

HIGHLAND FIELD HOME OWNERS ASSOCIATION

POSITION: Treasurer NATURE: We meet every year 3 times to discuss improvement of subdivision where I am residing also also we discuss financial dues to adjust them or mot was also approve new construction meeting our association subdivision requirement

finally we vote on new proposals and end meeting INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2018

ADDRESS: American property management of Illinois inc, 1251 n plum grove road suite 140, Schaumburg IL 60173, United States

DESCRIPTION: Being treasure I analyze sub division finances provided by American property management approve bank



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

statements and profit loss balance sheet of association. and pass motion doing do



## 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

### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	VOYA FINANCIAL ADVISORS, INC.
<b>Allegations:</b>	Claimant alleged that the Representative recommended multiple alternative investment products that resulted in substantial losses. Claimant further alleged that the Representative misrepresented the risks of the products.
<b>Product Type:</b>	Real Estate Security
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The Firm conducted a good faith determination and concluded that the damages being alleged exceeded \$5,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA Office of Dispute Resolution
<b>Docket/Case #:</b>	24-00196
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	01/25/2024

**Customer Complaint Information****Date Complaint Received:** 01/26/2024**Complaint Pending?** No**Status:** Settled**Status Date:** 08/07/2025**Settlement Amount:** \$17,102.68**Individual Contribution Amount:** \$0.00**Broker Statement** The Firm settled the matter for the sole purpose of avoiding the ongoing costs of defending the matter. The Firm did not find any wrongdoing by the Representative during its investigation of the matter.**Disclosure 2 of 5****Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** VOYA FINANCIAL ADVISORS, INC.**Allegations:** Customer alleges that the investment was not a suitable sale and has lost half of his investment.**Product Type:** Real Estate Security**Alleged Damages:** \$39,439.00**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:** 03/18/2021**Complaint Pending?** No**Status:** Denied**Status Date:** 04/29/2021**Settlement Amount:****Individual Contribution Amount:****Disclosure 3 of 5****Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** Voya Financial Advisors, Inc.**Allegations:** Customers allege that representative misrepresented and failed to disclose material facts regarding their 2016 investment in a closed end fund.**Product Type:** Other: Closed End Fund



**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** The Firm has been unable to make a good faith determination that damages from the alleged conduct would be less than \$5,000.

**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:** 09/08/2020

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/30/2020

**Settlement Amount:**

**Individual Contribution Amount:**

**Disclosure 4 of 5**

**Reporting Source:** Individual

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

**Allegations:** Claimants allege that in or around 2013, alternative investments sold to them totaling \$793,000 were unsuitable for their risk profile.

**Product Type:** Direct Investment-DPP & LP Interests  
Real Estate Security

**Alleged Damages:** \$100,000.00

**Alleged Damages Amount Explanation (if amount not exact):** Claimants allege actual damages in an amount between \$100,000 and \$500,000

**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 Office of Dispute Resolution

**Docket/Case #:** 19-03508

**Filing date of arbitration/CFTC reparation or civil litigation:** 11/22/2019

**Customer Complaint Information**

**Date Complaint Received:** 12/03/2019



**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 10/08/2020  
**Settlement Amount:** \$110,000.00  
**Individual Contribution Amount:** \$0.00

**Disclosure 5 of 5**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** AETNA FINANCIAL SERVICES INC

**Allegations:** CUSTOMER ALLEGED THAT I MISREPRESENTED SALE OF AETNA UNIVERSAL LIFE PRODUCT-CUSTOMER FILED CIVIL CASE TO CLAIM \$47,632 IN COMPENSATORY DAMAGES AND \$476,320 IN EXEMPLARY DAMAGES. HE ALSO ALLEGES THAT I WRONGFULLY REPLACED THEIR WHOLE LIFE POLICIES TO UNIVERSAL LIFE.

**Product Type:** Insurance  
**Alleged Damages:** \$47,632.00

**Customer Complaint Information**

**Date Complaint Received:** 04/01/1995  
**Complaint Pending?** No  
**Status:** Litigation  
**Status Date:** 04/06/1995  
**Settlement Amount:**

**Individual Contribution Amount:**

**Civil Litigation Information**

**Court Details:** 95 L 07427; CIRCUIT, COOK COUNTY, CHICAGO, ILL  
**Date Notice/Process Served:** 04/06/1995  
**Litigation Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 10/05/2001  
**Monetary Compensation Amount:** \$60,000.00  
**Individual Contribution Amount:** \$30,000.00

**Broker Statement** PENDING CUSTOMER ALLEGED THAT I MISREPRESENTED THEM WHEN I REPLACED THEIR MET LIFE WHOLE LIFE POLICIES TO AETNA FIRST TO DIE UNIVERSAL LIFE POLICY. SINCE LAST 4 YEARS, THIS CASE IS STILL PENDING IN THE COURT. PARTIAL DEPOSITIONS HAVE BEEN COMPLETED. WHEN THIS ORIGINAL COMPLAINT WAS RECEIVED AETNA, MY PRINCIPAL COMPANY REVIEWED IT AND INVESTIGATED IT AND CLEARED ME OF ANY WRONG DOING. THIS CUSTOMER ON THE ADVISE OF ANOTHER



INSURANCE AGENT (NEW YORK LIFE) WHO WAS REPLACING HIS POLICY FROM AETNA, FILED THIS COMPLAINT SETTLED FOR \$60,000. \$15,000 PAID BY E& O  
\$15,000 PAID BY ME \$30,000 PAID BY AETNA LIFE INSURANCE AND ANNUITY CO. INC.



## End of Report

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