



IAPD Report

FRANK GUIDA

CRD# 1499368

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

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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

FRANK GUIDA (CRD# 1499368)

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 **02/21/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA A BETTER WAY FINANCIAL, LLC	CRD# 304914	08/21/2019

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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 RETIREMENT WEALTH ADVISORS, INC.	137658	WHITEHALL, PA	08/20/2014 - 12/16/2019
B METLIFE SECURITIES INC.	14251	WHITEHALL, PA	05/15/1986 - 01/03/1995
B METROPOLITAN LIFE INSURANCE COMPANY 4095		WHITEHALL, PA	05/15/1986 - 01/03/1995

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	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **A BETTER WAY FINANCIAL, LLC**

Main Address: 6357 AIRPORT ROAD
ALLENTOWN, PA 18109

Firm ID#: 304914

Regulator	Registration	Status	Date
 New Jersey	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
 Pennsylvania	Investment Adviser Representative	Approved	08/21/2019

Branch Office Locations

A BETTER WAY FINANCIAL, LLC
6357 AIRPORT ROAD
ALLENTOWN, PA 18109



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, 1 general industry/product exam, 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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B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/14/1986
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/19/2014
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B Uniform Securities Agent State Law Examination (S63)	Series 63	04/29/1991
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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	08/20/2014 - 12/16/2019	RETIREMENT WEALTH ADVISORS, INC.	CRD# 137658	WHITEHALL, PA
B	05/15/1986 - 01/03/1995	METLIFE SECURITIES INC.	CRD# 14251	
B	05/15/1986 - 01/03/1995	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	

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
06/2021 - Present	ABWI, LLC	Owner/Insurance Agent	Y	Allentown, PA, United States
08/2019 - Present	A Better Way Financial, LLC	Investment Advisor Representative/Chief Compliance Officer	Y	Allentown, PA, United States
05/2017 - Present	PB Vandross	Owner	N	Allentown, PA, United States
05/2017 - Present	Sheeran Cole	Owner	N	Allentown, PA, United States
06/2011 - Present	A BETTER WAY FINANCIAL, LLC	Managing Member	Y	ALLENTOWN, PA, United States
03/2010 - Present	PRESLEY KING, LLC	OWNER	Y	ALLENTOWN, PA, United States
03/2019 - 11/2022	American Retirement Institute	Educational Instructor	Y	Kennesaw, GA, United States
08/2014 - 12/2019	RETIREMENT WEALTH ADVISORS, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	WHITEHALL, PA, 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.

Started 03/2010, PRESLEY KING, LLC, ALLENTOWN, PA, OWNER, REAL ESTATE PURCHASE AND RENTAL. PROPERTIES MANAGED BY THIRD PARTY, Approximately 1 hour per month spent, Approximately 1 hour per month during securities trading hours.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

PB VANDROSS, LLC, ALLENTOWN, PA, OWNER/REAL ESTATE PURCHASE AND RENTAL. PROPERTIES MANAGED BY THIRD PARTY, Approximately 1 hour per month spent, Approximately 1 hour per month during securities trading hours, Started 05/2017.

SHEERAN COLE, LLC, ALLENTOWN, PA, OWNER/REAL ESTATE PURCHASE AND RENTAL. PROPERTIES MANAGED BY THIRD PARTY, Approximately 1 hour per month spent, Approximately 1 hour per month during securities trading hours, Started 05/2017.

AUTHOR - WRITES BOOKS AND ARTICLES - No TIME SPENT, Proceeds are donated to charity.

RADIO SHOW HOST - DISCUSSES FINANCIAL TOPICS - Approximately 8 hours per month spent, Approximately 0 hours per month during securities trading hours, Started 01/2016.



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	2

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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	State of New Jersey Department of Banking and Insurance
Sanction(s) Sought:	Monetary Penalty other than Fines
Date Initiated:	04/17/2008
Docket/Case Number:	Reference No. 8221753
Employing firm when activity occurred which led to the regulatory action:	Frank Guida, Sole Proprietor
Product Type:	No Product
Allegations:	Mr. Guida entered into a Consent Order with the New Jersey Bureau of Securities on or about May 8, 2008, but failed to notify the Commissioner in violation of NJ regulations.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/18/2009
Sanctions Ordered:	Monetary Penalty other than Fines



Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$1,000.00

Portion Levied against individual: \$1,000.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 12/20/2009

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: NEW JERSEY BUREAU OF SECURITIES

Sanction(s) Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s) Sought:

Date Initiated: 10/19/1999

Docket/Case Number: 1999-168 BE/OAL DKT # BOS 5368-03

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

Product Type: Other

Other Product Type(s): PROMISSORY NOTES.

Allegations: GUIDA SOLD PROMISSORY NOTES THAT WERE NOT REGISTERED WITH THE BUREAU NOR WERE THEY EXEMPTED FROM REGISTRATION. GUIDA, HIMSELF, WAS NOT REGISTERED AS AN AGENT.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 05/08/2008

Sanctions Ordered: Monetary/Fine \$10,000.00

Other Sanctions Ordered: GUIDA IS ENJOINED FROM FUTURE VIOLATIONS OF THE UNIFORM SECURITIES LAW.

Sanction Details: GUIDA HAS NEVER BEEN REGISTERED WITH THE BUREAU IN ANY CAPACITY FROM 1997 THROUGH JANUARY 1999 HE SOLD 18 PROMISSORY



NOTES TOTALING \$416,012.45. THE NOTES WERE NEITHER REGISTERED NOR EXEMPTED FROM REGISTRATION.

Reporting Source: Individual

Regulatory Action Initiated By: New Jersey Bureau of Securities

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 10/19/1999

Docket/Case Number: 1999-168 BE/OAL DKT # BOS 5368-03

Employing firm when activity occurred which led to the regulatory action: Frank Guida, Sole Proprietor

Product Type: Promissory Note

Allegations: Guida sold promissory notes that were not registered with the Bureau nor were they exempted from registration. Guida, himself, was not registered as an agent.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 05/08/2008

Sanctions Ordered: Monetary Penalty other than Fines
Other: Guida is enjoined from future violations of uniform securities law.

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 05/08/2008

Was any portion of penalty waived? No

Amount Waived:



End of Report

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