



IAPD Report

LOUIS KIN SHING LO

CRD# 1574965

<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

LOUIS KIN SHING LO (CRD# 1574965)

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 **04/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OMNI FINANCIAL SECURITIES, INC.	CRD# 29320	10/18/2020
IA	SWS ADVISORS, INC.	CRD# 120054	10/18/2020

QUALIFICATIONS

This representative is currently registered in **1** 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
B	CETERA ADVISORS LLC	10299	CANTON, OH	02/01/2011 - 10/15/2020
IA	CETERA ADVISORS LLC	10299	CANTON, OH	02/01/2011 - 10/15/2020
B	XTENT FINANCIAL GROUP, INC.	7854	CANTON, OH	01/02/2008 - 01/20/2011

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

Employment 1 of 2

Firm Name: **OMNI FINANCIAL SECURITIES, INC.**
Main Address: 1900 POLARIS PARKWAY, SUITE 450
COLUMBUS, OH 43240
Firm ID#: 29320

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	10/18/2020
B North Carolina	Agent	Approved	10/29/2020
B Ohio	Agent	Approved	10/18/2020

Branch Office Locations

1900 POLARIS PARKWAY, SUITE 450
COLUMBUS, OH 43240

Employment 2 of 2

Firm Name: **SWS ADVISORS, INC.**
Main Address: 1900 POLARIS PARKWAY, SUITE 450
COLUMBUS, OH 43240
Firm ID#: 120054

Regulator	Registration	Status	Date
IA Ohio	Investment Adviser Representative	Approved	10/18/2020

Branch Office Locations

SWS ADVISORS, INC.
1900 POLARIS PARKWAY, SUITE 450
COLUMBUS, OH 43240



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 1 state securities law exam.




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	10/15/2009
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/23/1986

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	05/18/2004
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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
B	02/01/2011 - 10/15/2020	CETERA ADVISORS LLC	CRD# 10299	CANTON, OH
IA	02/01/2011 - 10/15/2020	CETERA ADVISORS LLC	CRD# 10299	CANTON, OH
B	01/02/2008 - 01/20/2011	XTENT FINANCIAL GROUP, INC.	CRD# 7854	CANTON, OH
IA	01/11/2008 - 03/15/2010	SHEPARD & VRBANAC SECURITIES, INC.	CRD# 7854	CANTON, OH
IA	01/28/2004 - 12/31/2007	WRP INVESTMENTS, INC.	CRD# 7365	CANTON, OH
B	12/11/1995 - 12/31/2007	WRP INVESTMENTS, INC.	CRD# 7365	CANTON, OH
B	10/24/1986 - 01/03/1996	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
10/2020 - Present	Omni Financial Securities, Inc.	registered representative	Y	Columbus, OH, United States
10/2020 - Present	SWS Advisors, inc.	registered investment advisor representative	Y	Columbus, OH, United States
01/2013 - 09/2020	CETERA ADVISORS LLC	REGISTERED REP/INVESTMENT ADVISER REP	Y	DENVER, CO, 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.

- I am the 100% owner of a rental property and have been for more than 20 years. I receive rental income from this venture and put in approximately 7-8 hours monthly during non-trading hours managing the property.

Louis Kin Shing Lo does some tax preparation for individuals and local small businesses on a part time basis. He is self employed.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Louis Kin Shing Lo is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. SWS Advisors Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of SWS Advisors Inc. in such individual's capacity as an insurance agent.



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: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 11/07/1996

Docket/Case Number: C8B960048

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

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 11/07/1996

Sanctions Ordered: Censure
Monetary/Fine \$1,000.00

Other Sanctions Ordered:

Sanction Details:



Regulator Statement ON NOVEMBER 7, 1996, DISTRICT NO. 8 NOTIFIED RESPONDENT LOUIS KING SHING LO THAT THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C8B960048 WAS ACCEPTED; THEREFORE, HE IS CENSURED AND FINED \$1,000 - (NASD RULES 2110 AND 3030 - RESPONDENT SHING LO PARTICIPATED IN OUTSIDE BUSINESS ACTIVITIES WHILE FAILING TO NOTIFY HIS MEMBER FIRM OF SUCH ACTIVITY).

\$1,000.00 PAID ON 12/06/96, INVOICE #96-8B-859

Reporting Source: Firm
Regulatory Action Initiated By: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Sanction(s) Sought:
Other Sanction(s) Sought:
Date Initiated: 11/07/1996
Docket/Case Number: C8B960048

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

Product Type:

Other Product Type(s):

Allegations: INVESTIGATION REGARDING ALLEGATIONS THAT MR. LO WAS SELLING PRODUCTS FROM ANOTHER COMPANY WITHOUT AMENDING HIS FORM U-4 TO DISCLOSE OUTSIDE BUSINESS ACTIVITIES.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 11/07/1996

Sanctions Ordered: Censure
Monetary/Fine \$1,000.00

Other Sanctions Ordered:

Sanction Details: MR. LO REPLACED A PRUDENTIAL VARIABLE INVESTMENT PLAN (VIP) WITH AN ANNUITY FROM GOLDEN RULE INSURANCE COMPANY.
MR. LO RESIGNED FROM THE PRUDENTIAL EFFECTIVE 12/08/95.

Reporting Source: Individual
Regulatory Action Initiated By: ADMINISTRATIVE REVIEW FROM EMPLOYING BD
Sanction(s) Sought: Censure
Other Sanction(s) Sought:
Date Initiated: 11/07/1996



Docket/Case Number: C8B960048

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

Product Type: Annuity(ies) - Fixed

Other Product Type(s):

Allegations: ON 8/16/93 I PLACED A GOLDEN RULE INSURANCE SINGLE PREMIUM ANNUITY WITH A CUSTOMER. I FAILED TO PROMPTLY NOTIFY MY MEMBER FIRM, PRUCO SECURITIES CORP. OF THIS OUTSIDE BUSINESS ACTIVITY AND/OR COMPENSATION, IN VIOLATION OF CONDUCT RULES 2110 AND 2030 (FORMERLY ARTICLE III, SECTION I) AND 43 OF THE ASSOC'S RULE OF FAIR PRACTICE. NO CLAIMS OR DAMAGES INVOLVED.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 11/07/1996

Sanctions Ordered: Censure
Monetary/Fine \$1,000.00

Other Sanctions Ordered:

Sanction Details: MONETARY SANCTION OF \$1,000 WAS IMPOSED

Broker Statement THE COMPLAINT AS STATED ON QUESTION 7 WAS SETTLED 11/22/96 WITH MONETARY SANCTION OF \$1,000.00



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: CETERA ADVISORS LLC
Termination Type: Discharged
Termination Date: 09/15/2020
Allegations: Registered representative failed to disclose outside business activities to the firm.
Product Type: No Product

Reporting Source: Individual
Firm Name: Cetera Advisors, LLC
Termination Type: Discharged
Termination Date: 09/15/2020
Allegations: Registered representative did not disclose outside business activities to the firm.
Product Type: No Product

Broker Statement OBAs were previously disclosed, but firm asked for further information (i.e. tax returns, personal business records, etc.) that rep refused to provide. After lengthy discussions, firm decided to discharge rep.



End of Report

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