



## IAPD Report

# WILLIAM MONOS GREENFIELD

CRD# 1587052

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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

### WILLIAM MONOS GREENFIELD (CRD# 1587052)

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 **10/14/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	WORLD INVESTMENTS, LLC	CRD# 20626	01/02/2013
<b>IA</b>	WORLD INVESTMENT ADVISORS, LLC	CRD# 208512	10/15/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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>	WORLD ADVISORY SERVICES	20626	CHERRY HILL, NJ	01/02/2013 - 12/03/2025
<b>B</b>	NETWORK 1 FINANCIAL SECURITIES INC.	13577	CHERRY HILL, NJ	07/26/2001 - 01/02/2013
<b>IA</b>	WEALTH BRIDGE ADVISORY SERVICES	141446	CHERRY HILL, NJ	03/15/2007 - 03/15/2007

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
Customer Dispute	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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **WORLD INVESTMENT ADVISORS, LLC**  
Main Address: 24 E. COTA STREET  
SUITE 200  
SANTA BARBARA, CA 93101  
Firm ID#: 208512

	Regulator	Registration	Status	Date
IA	Connecticut	Investment Adviser Representative	Approved	10/15/2025

#### Branch Office Locations

**WORLD INVESTMENT ADVISORS, LLC**  
126 FORREST STREET  
SUITE 126  
STAMFORD, CT 06901

#### Employment 2 of 2

Firm Name: **WORLD INVESTMENTS, LLC**  
Main Address: 437 NEWMAN SPRINGS ROAD  
LINCROFT, NJ 07738  
Firm ID#: 20626

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/02/2013
B	Connecticut	Agent	Approved	10/19/2022
B	New Jersey	Agent	Approved	01/02/2013
B	New York	Agent	Approved	01/22/2013
B	North Carolina	Agent	Approved	01/16/2025
B	Pennsylvania	Agent	Approved	01/02/2013



## Qualifications

Regulator	Registration	Status	Date
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### Branch Office Locations

**WORLD ADVISORY SERVICES**  
STAMFORD, CT



## 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, 2 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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<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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<b>B</b> General Securities Representative Examination (S7)	Series 7	11/21/1987
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	04/06/1999
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<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	12/30/1987
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### PROFESSIONAL DESIGNATIONS

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

#### Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



### 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	01/02/2013 - 12/03/2025	WORLD ADVISORY SERVICES	CRD# 20626	CHERRY HILL, NJ
B	07/26/2001 - 01/02/2013	NETWORK 1 FINANCIAL SECURITIES INC.	CRD# 13577	CHERRY HILL, NJ
IA	03/15/2007 - 03/15/2007	WEALTH BRIDGE ADVISORY SERVICES	CRD# 141446	CHERRY HILL, NJ
IA	04/05/2006 - 12/31/2006	GREENFIELD FINANCIAL GROUP, LLC	CRD# 120137	CHERRY HILL, NJ
IA	03/12/2003 - 04/25/2006	NETWORK 1 FINANCIAL ADVISORS INC.	CRD# 121239	RED BANK, NJ
B	12/15/2000 - 08/21/2001	1ST GLOBAL CAPITAL CORP.	CRD# 30349	DALLAS, TX
B	03/05/1998 - 11/27/2000	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	11/25/1987 - 12/31/1997	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA

#### 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
10/2025 - Present	WORLD INVESTMENT ADVISORS, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SANTA BARBARA, CA, United States
01/2013 - Present	WORLD INVESTMENTS, LLC	REGISTERED REPRESENTATIVE	Y	LINCROFT, NJ, 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.

TFS/WORLD INSURANCE  
437 NEWMAN SPRINGS ROAD, LINCROFT, NJ 07738



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

INSURANCE AGENT - 10/13/2025  
INVESTMENT RELATED  
SALES AND SERVICE ON NON-VARIABLE INSURANCE & ANNUITIES  
10 HRS MONTH/10 HRS MONTH DURING MKT HRS



## 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
Customer Dispute	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

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
<b>Sanction(s) Sought:</b>	Cease and Desist
<b>Date Initiated:</b>	07/10/2018
<b>Docket/Case Number:</b>	3-18586
<b>Employing firm when activity occurred which led to the regulatory action:</b>	TFS Securities, Inc.; WealthBridge Advisory Services, LLC
<b>Product Type:</b>	No Product
<b>Allegations:</b>	IA Release 40-4961 / July 10, 2018:

The Securities and Exchange Commission ("Commission") deems it appropriate and in the public interest that cease-and-desist proceedings be, and hereby are, instituted pursuant to Section 203(k) of the Investment Advisers Act of 1940 ("Advisers Act") against William M. Greenfield ("Greenfield" or "Respondent"). The Commission finds that these proceedings arise out of Greenfield's causing violations of the testimonial rule under the Advisers Act which states that it shall constitute a fraudulent, deceptive, or manipulative act, practice, or course of business for any investment adviser registered with the Commission to publish, circulate or distribute any advertisement which refers to, among other things, any testimonial of any kind concerning the investment adviser. Greenfield caused TFS Securities, Inc. ("TFS") to violate the testimonial rule under the Advisers Act by publishing on the internet advertisements containing testimonials concerning the investment advice and services he renders as an investment adviser representative of TFS. From approximately September 2015 through January 2017, these testimonials were available to the public on Facebook.com and



Google.com webpages that Greenfield maintained for his business. By publishing statements containing client testimonials, Mr. Greenfield caused TFS to violate Section 206(4) of the Advisers Act and Rule 206(4)-1(a)(1) thereunder.

**Current Status:**

Final

**Resolution:**

Order

**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:**

07/10/2018

**Sanctions Ordered:**

Cease and Desist  
Civil and Administrative Penalty(ies)/Fine(s)

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$10,000.00

**Portion Levied against individual:** \$10,000.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:**

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement** Respondent has submitted an Offer of Settlement (the "Offer") which the Commission has determined to accept. It is ORDERED that Greenfield cease and desist from committing or causing any violations and any future violations of Section 206(4) of the Advisers Act and Rule 206(4)-1(a)(1) thereunder. Greenfield shall pay a civil money penalty in the amount of \$10,000 to the Securities and Exchange Commission.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** UNITED STATES SECURITIES AND EXCHANGE COMMISSION

**Sanction(s) Sought:** Cease and Desist

**Date Initiated:** 07/10/2018

**Docket/Case Number:** 3-18586

**Employing firm when activity occurred which led to the regulatory action:** TFS Securities, Inc.; Wealthbridge Advisory Services, LLC

**Product Type:** No Product



<b>Allegations:</b>	IA Release 40-4961 / July 10, 2018: The Securities and Exchange Commission ("Commission") deems it appropriate and in the public interest that cease-and-desist proceedings be, and hereby are, instituted pursuant to Section 203(k) of the Investment Advisers Act of 1940 ("Advisers Act") against William M. Greenfield ("Greenfield" or "Respondent"). The Commission finds that these proceedings arise out of Greenfield's causing violations of the testimonial rule under the Advisers Act which states that it shall constitute a fraudulent, deceptive, or manipulative act, practice, or course of business for any investment adviser registered with the Commission to publish, circulate or distribute any advertisement which refers to, among other things, any testimonial of any kind concerning the investment adviser. Greenfield caused TFS Securities, Inc. ("TFS") to violate the testimonial rule under the Advisers Act by publishing on the internet advertisements containing testimonials concerning the investment advice and services he renders as an investment adviser representative of TFS. From approximately September 2015 through January 2017, these testimonials were available to the public on Facebook.com and Google.com webpages that Greenfield maintained for his business. By publishing statements containing client testimonials, Mr. Greenfield caused TFS to violate Section 206(4) of the Advisers Act and Rule 206(4)-1(a)(1) thereunder.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	07/10/2018
<b>Sanctions Ordered:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$10,000.00
<b>Portion Levied against individual:</b>	\$10,000.00
<b>Payment Plan:</b>	\$1000 within 30 days of order; \$3000 within 180 days of order; \$3000 withing 270 days of order; \$3000 within 360 days of order.
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	07/12/2018
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	In May of 2015 I was solicited by a marketing company promising market planning, social media management, and testimonials which, I was assured by the marketing company, would be allowed within the rules of the financial services industry. Before signing up for the full program I agreed to a two-month trial to see if the program lived up to its promises. I did so under the umbrella of Wealth Bridge Advisory Services, a Registered Investment Advisory firm established under the laws of New Jersey. (The firm has since been dissolved.) As it turned out, within



that two-month period, the marketing company did not live up to its promises and I quickly cut ties never earning any money from the program. Unfortunately, the social media and testimonial aspect of the program lingered on the internet for a while longer and the SEC eventually picked up on the testimonials, which they said were against regulations. After an investigation, and finding no act of fraud or client loss of money, or any criminality on my part whatsoever, the SEC said that I - along with the marketing company and a number of its other clients - broke SEC rules pertaining to its testimonials rules, and in June of 2018 I was assessed a \$10,000 fine. Since this episode, the SEC has changed its rules concerning testimonials. As such, my actions at that time may not have been an infraction under today's rules.



## 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 1

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MASS MUTUAL LIFE INSURANCE CO.

**Allegations:** IN 1989 WHILE I WAS AN AGENT FOR MASS MUTUAL, ANOTHER AGENT AND I SOLD A SERIES OF POLICIES TO A ROAD CONSTRUCTION COMPANY TO FUND A DEFERRED COMPENSATION (DC) PLAN. IN 1997 AFTER THIS COMPANY HIRED A NEW ACCOUNTANT AND REVIEWED THE DC, IT WAS REALIZED THAT THE ACTUAL CASH VALUE OF THESE POLICIES WERE CONSIDERABLY LESS THAN ORIGINALLY PROJECTED. THE CONSTRUCTION COMPANY ASKED FOR AN EXPLANATION AND AT MY ADVISE TO THE CLIENT A REPRESENTATIVE FROM MASS MUTUAL'S HOME OFFICE CAME IN TO ASSIST IN THE MATTER. IT WAS AT THIS TIME THAT IT WAS DISCOVERED THAT MASS MUTUAL DELIVERED TO ME AND THE OTHER AGENT INCORRECT ILLUSTRATIONS FOR THE TYPE OF DC WE HAD DESIGNED. THE COMPANY ASKED MASS MUTUAL WHAT COULD BE DONE TO CORRECT THE SITUATION AND THE MATTER WAS TAKEN BACK WITH THE REPLY THAT BECAUSE OF THE OUTSTANDING LOANS ON THE POLICIES AND SINCE THE CONSTRUCTION COMPANY'S ADVISORS REVIEWED THE PLAN BEFORE THE PURCHASES IT WAS NOT MASS MUTUAL'S PROBLEM. TO NO ONE'S SURPRISE, THE CONSTRUCTION COMPANY SUED BOTH AGENTS, MY GENERAL AGENT AND MASS MUTUAL. AFTER DISCOVERY AND MY DEPOSITION ALL PARTIES AGREED TO AN OUT OF COURT SETTLEMENT WITH MASS MUTUAL AGREEING TO UPHOLD THE DC PLAN AS IS AND MASS MUTUAL PAYING THE BRUNT OF THE LUMP-SUM SETTLEMENT AGREEMENT.

**Product Type:** Insurance

**Alleged Damages:** \$6,000,000.00

## Customer Complaint Information

**Date Complaint Received:** 01/05/1998

**Complaint Pending?** No

**Status:** Litigation

**Status Date:** 08/29/2000

**Settlement Amount:** \$750,000.00

**Individual Contribution Amount:** \$175,000.00

## Civil Litigation Information

**Court Details:** SUPERIOR COURT OF NEW JERSEY, CAMDEN COUNTY, LAW DIVISION  
DOCKET # CAM-L-9935-97



**Date Notice/Process Served:** 01/05/1998

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 08/29/2000

**Monetary Compensation Amount:** \$750,000.00

**Individual Contribution Amount:** \$175,000.00

**Broker Statement**

MATTER HAS BEEN FULLY RESOLVED. ALL PROCEEDS AND CONSIDERATIONS REQUIRED BY THE SETTLEMENT AGREEMENT HAVE BEEN EXCHANGED. CONDITIONS: AT THE REQUEST OF MASS MUTUAL A BINDING CONFIDENTIALITY AGREEMENT IS IN PLACE FOR ALL PARTIES INVOLVED.



## End of Report

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