IAPD Report

BRIAN JOSEPH RENER

CRD# 1660996

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

BRIAN JOSEPH RENER (CRD# 1660996)

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 **02/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CENTAURUS FINANCIAL, INC.	CRD# 30833	08/23/2002
IA	CENTAURUS FINANCIAL, INC.	CRD# 30833	12/22/2010

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **24** 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	CONSECO EQUITY SALES, INC.	4125	CARMEL, IN	08/10/2001 - 04/19/2002
B	LEONARD & COMPANY	36527	TROY, MI	06/14/1997 - 03/13/2001
B	FIRST OF MICHIGAN CORPORATION	311	DETROIT, MI	01/27/1995 - 04/18/1997

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

Employment 1 of 1

Firm Name: **CENTAURUS FINANCIAL, INC.**

Main Address: 2300 EAST KATELLA AVE
SUITE 200
ANAHEIM, CA 92806

Firm ID#: 30833

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	08/23/2002
B	FINRA	General Securities Representative	Approved	08/23/2002
B	FINRA	Invest. Co and Variable Contracts	Approved	08/23/2002
IA	Alabama	Investment Adviser Representative	Approved	04/30/2025
B	Arizona	Agent	Approved	08/07/2020
IA	Arizona	Investment Adviser Representative	Approved	08/10/2020
B	California	Agent	Approved	06/25/2012
IA	California	Investment Adviser Representative	Approved	05/23/2013
B	Colorado	Agent	Approved	12/17/2018
B	Connecticut	Agent	Approved	10/15/2024
IA	Connecticut	Investment Adviser Representative	Approved	10/15/2024
B	Florida	Agent	Approved	01/21/2011
B	Georgia	Agent	Approved	04/02/2009

Qualifications

	Regulator	Registration	Status	Date
IA	Georgia	Investment Adviser Representative	Approved	11/21/2022
B	Illinois	Agent	Approved	08/23/2016
IA	Illinois	Investment Adviser Representative	Approved	01/07/2021
B	Indiana	Agent	Approved	07/15/2014
B	Kentucky	Agent	Approved	01/30/2020
IA	Kentucky	Investment Adviser Representative	Approved	07/24/2025
B	Michigan	Agent	Approved	08/29/2002
IA	Michigan	Investment Adviser Representative	Approved	12/22/2010
IA	Minnesota	Investment Adviser Representative	Approved	09/01/2020
B	Minnesota	Agent	Approved	10/15/2020
B	Montana	Agent	Approved	09/24/2025
IA	Montana	Investment Adviser Representative	Approved	09/24/2025
B	Nebraska	Agent	Approved	01/23/2024
IA	New York	Investment Adviser Representative	Approved	06/01/2022
B	New York	Agent	Approved	06/09/2022
B	North Carolina	Agent	Approved	02/02/2026
IA	North Carolina	Investment Adviser Representative	Approved	02/03/2026
B	Ohio	Agent	Approved	01/02/2026
IA	Ohio	Investment Adviser Representative	Approved	01/02/2026

Qualifications

	Regulator	Registration	Status	Date
B	Rhode Island	Agent	Approved	04/28/2014
IA	Rhode Island	Investment Adviser Representative	Approved	04/28/2014
B	South Carolina	Agent	Approved	09/18/2025
IA	South Carolina	Investment Adviser Representative	Approved	09/18/2025
B	Tennessee	Agent	Approved	03/03/2016
B	Texas	Agent	Approved	10/27/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	11/18/2020
B	Vermont	Agent	Approved	01/02/2026
IA	Vermont	Investment Adviser Representative	Approved	01/02/2026
B	Washington	Agent	Approved	06/03/2022
IA	Washington	Investment Adviser Representative	Approved	06/13/2022
B	Wisconsin	Agent	Approved	01/03/2013
IA	Wisconsin	Investment Adviser Representative	Approved	11/21/2013

Branch Office Locations

CENTAURUS FINANCIAL, INC.
2701 CAMBRIDGE COURT
SUITE #525
AUBURN HILLS, MI 48326

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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	06/24/1999
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	03/16/1994

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	National Commodity Futures Examination (S3)	Series 3	12/21/1987
B	General Securities Representative Examination (S7)	Series 7	11/21/1987
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/21/1987

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	04/09/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/08/1987

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	08/10/2001 - 04/19/2002	CONSECO EQUITY SALES, INC.	CRD# 4125	CARMEL, IN
B	06/14/1997 - 03/13/2001	LEONARD & COMPANY	CRD# 36527	TROY, MI
B	01/27/1995 - 04/18/1997	FIRST OF MICHIGAN CORPORATION	CRD# 311	DETROIT, MI
B	10/03/1992 - 01/14/1995	PAINEWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	08/04/1989 - 09/21/1992	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	11/25/1987 - 08/07/1989	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	NEW YORK, NY
B	04/24/1987 - 06/27/1987	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	

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
08/2002 - Present	CENTAURUS FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	ORANGE, CA, 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. WEALTHMAP ADVISORS
POSITION: N/A NATURE: DBA for Branding purposes only INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/15/2021
ADDRESS: 2701 Cambridge Court, Suite 525, Auburn Hills MI 48326, United States
DESCRIPTION: None

2. BJR FINANCIAL INC
POSITION: Owner NATURE: Managing overall business operations INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 8 START DATE: 01/02/2009
ADDRESS: Auburn Hills MI 48326, United States
DESCRIPTION: Managing overall business operations

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:	Firm
Employing firm when activities occurred which led to the complaint:	FIRST OF MICHIGAN CORPORATION
Allegations:	CUSTOMERS ALLEGED: "UNAUTHORIZED TRADING", "PURCHASING UNSUITABLE INVESTMENTS", "EXCESSIVE TRADING/CHURNING", "NEGLIGENCE AND FRAUD". DEMAND WAS MADE FOR THE AMOUNT OF $98,060.17
Product Type:	
Alleged Damages:	$98,060.17

Customer Complaint Information

Date Complaint Received:	06/03/1997
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$40,000.00
Individual Contribution Amount:	
Firm Statement	IN EXCHANGE FOR A FULL RELEASE OF ALL CLAIMS, FIRST OF MICHIGAN CORPORATION HAS SETTLED THIS CASE BY MAKING PAYMENT TO THE CUSTOMERS IN THE AMOUNT OF $40,000.00 Not Provided

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST OF MICHIGAN CORPORATION
Allegations:	CUSTOMERS ALLEGED: UNAUTHORIZED TRADING, PURCHASING UNSUITABLE INVESTMENTS, EXCESSIVE TRADING/CHURNING,NEGLIGENCE FRAUD.
Product Type:	Other: VARIOUS
Alleged Damages:	$98,060.17
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:	06/03/1997
Complaint Pending?	No
Status:	Settled
Status Date:	07/11/2000
Settlement Amount:	$40,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I vehemently deny any allegations of wrongdoing by [customers]. All trades and investments were suitable and authorized after a great deal of communication with [customers]. Despite the lack of merit in [customers'] allegations, the firm elected, without my knowledge or agreement, to settle the matter in what I understand was a business decision. I was not advised of the firm's intention or decision to settle. I was not asked to contribute to the settlement and did not contribute to the settlement.

Disclosure 2 of 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	PAINEWEBBER, INC.
Allegations:	UNAUTHORIZED TRADING; SUITABILITY; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED - FAILURE TO SUPERVISE
Product Type:	
Alleged Damages:	$29,539.16

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #95-06007

Date Notice/Process Served: 01/02/1996

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/18/1996

Disposition Detail: CASE IS CLOSED, SETTLED
ACTUAL/COMPENSATORY DAMAGES, RELIEF
REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY
INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT
JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALL

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PAINEWEBBER, INC.

Allegations: Alleged unsuitability & unauthorized trades
of Templeton Dragon Fund, purchased 9/94, Giant Cement Holdings
purchased 9/94 & Cantah Pharmaceuticals purchased 10/94.
Damages alleged are $29,539.16.

Product Type:

Alleged Damages: $29,539.16

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Assoc. of Securities Dealers; 95-06007

Date Notice/Process Served: 01/02/1996

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/18/1996

Monetary Compensation Amount: $24,000.00

Individual Contribution Amount:	$0.00
Firm Statement	n/a Prepared by: Lisa C. Tillem (201) 902-3138

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PAINEWEBBER, INC.
Allegations:	UNAUTHORIZED TRADING, UNSUITABILITY OF INVESTMENTS, BREACH OF CONTRACT
Product Type:	Other: STOCKS
Alleged Damages:	$29,539.16
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:	01/17/1996
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	01/02/1996
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	NATIONAL ASSOC. OF SECURITIES DEALERS
Docket/Case #:	95-06007
Date Notice/Process Served:	01/02/1996
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/18/1996
Monetary Compensation Amount:	$24,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I vehemently deny [customer's] meritless allegations from more than 20 years ago. The blended portfolio I structured for [customer] was suitable based on [customer's] objectives, goals and financial circumstances. All investment recommendations were well thought out and were designed to meet [customer's] needs and goals. All investments were made only after detailed discussions with

[customer]. Ultimately, [customer] sought recovery of losses in just a portion of her portfolio. The firm elected to settle [customer's] claims to avoid the costs associated with proceeding with litigation. I was not asked to contribute to the settlement and did not contribute to the settlement of [customer's] unfounded claim.

End of Report

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