



## IAPD Report

# RALPH CARROLL FREIBERT III

CRD# 1701784

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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

### RALPH CARROLL FREIBERT III (CRD# 1701784)

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 **01/17/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	PLANNING ASSOCIATES WEALTH MANAGEMENT, LLC	CRD# 305339	09/14/2019

### 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
<b>B</b>	AMERIPRISE FINANCIAL SERVICES, INC.	6363	NEW ORLEANS, LA	03/13/2015 - 09/18/2019
<b>IA</b>	AMERIPRISE FINANCIAL SERVICES, INC.	6363	NEW ORLEANS, LA	03/13/2015 - 09/18/2019
<b>IA</b>	LPL FINANCIAL LLC	6413	METAIRIE, LA	02/07/2005 - 04/09/2015

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
Financial	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 **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **PLANNING ASSOCIATES WEALTH MANAGEMENT, LLC**  
Main Address: 3501 NORTH CAUSEWAY BOULEVARD  
SUITE 104  
METAIRIE, LA 70002  
Firm ID#: 305339

	Regulator	Registration	Status	Date
	Louisiana	Investment Adviser Representative	Approved	09/14/2019
	Texas	Investment Adviser Representative	Approved	09/14/2019

### Branch Office Locations

**PLANNING ASSOCIATES WEALTH MANAGEMENT, LLC**  
3501 NORTH CAUSEWAY BOULEVARD  
SUITE 104  
METAIRIE, LA 70002





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



#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	12/30/1997
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/11/1995

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/11/1997
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/03/1995

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/21/1998
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/12/1997

### PROFESSIONAL DESIGNATIONS

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

#### Certified Financial Planner

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
B	03/13/2015 - 09/18/2019	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	NEW ORLEANS, LA
IA	03/13/2015 - 09/18/2019	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	NEW ORLEANS, LA
IA	02/07/2005 - 04/09/2015	LPL FINANCIAL LLC	CRD# 6413	METAIRIE, LA
B	02/04/2005 - 04/09/2015	LPL FINANCIAL LLC	CRD# 6413	METAIRIE, LA
B	12/11/1997 - 02/14/2005	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	12/20/1996 - 12/10/1997	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	03/06/1995 - 12/19/1996	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	11/21/1988 - 01/29/1991	NML EQUITY SERVICES, INC.	CRD# 2881	MILWAUKEE, WI
B	04/23/1990 - 12/04/1990	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	09/06/1988 - 08/08/1989	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	11/03/1987 - 09/29/1988	DORSEY & COMPANY, INC.	CRD# 1668	
B	07/21/1987 - 11/17/1987	CONNECTICUT MUTUAL FINANCIAL SERVICES, INC.	CRD# 173	

#### 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
09/2019 - Present	Planning Associates Wealth Management, LLC	IAR	Y	Metairie, LA, United States
03/2015 - 09/2019	Ameriprise Financial Services, Inc.	Registered Rep	Y	New Orleans, LA, United States



## Registration & Employment History



### 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.

Planning Associates of Louisiana, LLC; Yes; 1245 Nursery Avenue; In active financial planning firm; Manager; 1999; 0 hours / month; 0 hours designated during securities trading hours; I fill out the annual report annually on the LA Sec of State website and file losses on my personal tax return.

Louisiana Wing, Billy Mitchell Squadron of the Civil Air Patrol; Not Investment Related; 6001 Stars and Stripes Blvd, New Orleans, LA 70126; Captain/Pilot and Assistant Training and Development Officer; Start July 2022; 20 hrs/month; none during trading hours; U.S. Air Force Auxillary

FlexLife Wellness, LLC dba Stretch Zone Metairie; Not Investment Related; 701 Metairie Road, 1b-103, Metairie, LA 70005, Practitioner Assisted Stretching Franchise, CFO, Start Nov 2024, Approx 10 hrs/month; none during trading hours; assist with financial management



## 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
Financial	1

### Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Bankruptcy
<b>Bankruptcy:</b>	Chapter 7
<b>Action Date:</b>	10/18/2019
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	Federal Court
<b>Name of Court:</b>	Eastern District of Louisiana
<b>Location of Court:</b>	New Orleans, Louisiana
<b>Docket/Case #:</b>	19-12851
<b>Action Pending?</b>	No
<b>Disposition:</b>	Discharged
<b>Disposition Date:</b>	10/21/2020
<b>Amount Paid:</b>	
<b>SIPA (Securities Investor Protection Act)Trustee:</b>	Wilber J Babin, Jr
<b>Currently Open?</b>	Yes
<b>Date Direct Payment Initiated/Filed or Trustee Appointed:</b>	
<b>Broker Statement</b>	As part of a recruiting package from Ameriprise Financial, Inc. I received a large sum of money given in the form of a forgivable loan. This sum became due after I



resigned prior to meeting the terms of that agreement. I resigned due to ethical breaches by the local and regional management for which I refused to ignore. As a result, I was the target of coercion and retaliation against me and co-workers. Rather than enter into a long and expensive legal battle, I filed for protection under Chapter 7 of the bankruptcy code. This bankruptcy has now been closed and I have reaffirmed both my home mortgage and my SBA disaster loan from hurricane Katrina and only discharged the Ameriprise debt and some small credit card balances.



## End of Report

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