



## IAPD Report

# THOMAS NEWTON SMITH IV

CRD# 1988190

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

### THOMAS NEWTON SMITH IV (CRD# 1988190)

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 **01/29/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	09/29/2008
<b>IA</b>	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	10/01/2008

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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>	AMERIPRISE FINANCIAL SERVICES, INC.	6363	MILLEDGEVILLE, GA	03/19/2003 - 10/03/2008
<b>B</b>	AMERIPRISE FINANCIAL SERVICES, INC.	6363	MILLEDGEVILLE, GA	06/21/1999 - 10/03/2008
<b>B</b>	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	06/21/1999 - 07/03/2006

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	3



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

#### Employment 1 of 1

Firm Name: **VALIC FINANCIAL ADVISORS, INC.**  
Main Address: 2919 ALLEN PKWY  
HOUSTON, TX 77019  
Firm ID#: 42803

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	09/29/2008
<b>B</b>	Alabama	Agent	Approved	04/08/2020
<b>IA</b>	Alabama	Investment Adviser Representative	Approved	04/09/2020
<b>B</b>	Colorado	Agent	Approved	01/05/2017
<b>IA</b>	Colorado	Investment Adviser Representative	Approved	01/11/2017
<b>B</b>	Florida	Agent	Approved	01/15/2020
<b>IA</b>	Florida	Investment Adviser Representative	Approved	01/16/2020
<b>B</b>	Georgia	Agent	Approved	10/01/2008
<b>IA</b>	Georgia	Investment Adviser Representative	Approved	10/01/2008
<b>B</b>	Minnesota	Agent	Approved	07/31/2014
<b>IA</b>	Minnesota	Investment Adviser Representative	Approved	08/04/2014
<b>B</b>	Mississippi	Agent	Approved	05/26/2022
<b>IA</b>	Mississippi	Investment Adviser Representative	Approved	05/27/2022



### Qualifications

	Regulator	Registration	Status	Date
<b>B</b>	Montana	Agent	Approved	11/20/2013
<b>IA</b>	Montana	Investment Adviser Representative	Approved	11/21/2013
<b>B</b>	South Carolina	Agent	Approved	07/27/2020
<b>IA</b>	South Carolina	Investment Adviser Representative	Approved	08/10/2020

### Branch Office Locations

**VALIC FINANCIAL ADVISORS, INC.**  
125 PLANTATION CENTRE DRIVE  
SUITE 200  
MACON, GA 31210

**VALIC FINANCIAL ADVISORS, INC.**  
754 FIRST STREET  
SUITE 101  
MACON, GA 31201




## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**




#### Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/30/1996

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/18/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/31/1992

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	01/30/2009
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/04/1990

### 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	03/19/2003 - 10/03/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MILLEDGEVILLE, GA
B	06/21/1999 - 10/03/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MILLEDGEVILLE, GA
B	06/21/1999 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	08/03/1992 - 04/22/1999	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA

### 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
12/2022 - Present	AGIA	Agent	N	Houston, TX, United States
09/2008 - Present	VALIC FINANCIAL ADVISORS	FINANCIAL ADVISOR	Y	MACON, GA, 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.

#### AUDIO AND VISUAL MINISTRY

POSITION: Member of committee NATURE: I am a committee member and I help with maintaining sound and video equipment and making recommendation of the purchase of new equipment . INVESTMENT RELATED: No NUMBER OF HOURS: 1

SECURITIES TRADING HOURS: 0 START DATE: 10/15/2019

ADDRESS: 1001 N Jefferson St, Milledgeville GA 31061, United States

DESCRIPTION: I help make decisions on the maintain the sound and visual equipment . I help in making decisions on ordering or purchasing new equipment . I also help operate the equipment .

#### THE RUSTIC DAISEY EVENT PLANNING

POSITION: Wedding Director NATURE: I will be directing the wedding and the events that are planned . INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 10/23/2020

ADDRESS: 584 Stembridge Rd, Milledgeville GA 31061, United States

DESCRIPTION: I will be meeting with the bridge and groom and planning their wedding day. I would putting together the schedule of events for the wedding and wedding receptions. I would making sure each member of the wedding party would at the right place for that particular time for pictures, videos etc. I would over see the wedding , and direct the guest to the event

#### RENTAL PROPERTY

POSITION: Part Owner NATURE: This rental property Condo in the Athens Area . My wife and I are buying. INVESTMENT



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 09/17/2021

ADDRESS: 105 Westchester Dr A-3, Athens GA 30601, United States

DESCRIPTION: I will be just maintaining the property , up keep and collecting the rent.

AGIA

POSITION: Agent NATURE: null INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 1

START DATE: 12/17/2022

ADDRESS: 2929 Allen Parkway, Houston TX 77019, United States

DESCRIPTION: Non-Securities Insurance Products

NORTHSIDE BAPTIST CHURCH PERSONNEL COMMITTEE

POSITION: Committee Member NATURE: Committee Member providing direction for employee personnel administration for Northside Baptist Church INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2025

ADDRESS: 1001 N Jefferson St, Milledgeville GA 31061, United States

DESCRIPTION: 1 Survey the need for additions or reduction in church staff positions and personnel.

2 Locate, interview and recommend to the church all employed staff personnel except the Lead Pastor.

3 Prepare and update, as necessary, job descriptions for all employed staff.

4 Meet with staff members quarterly to discuss current staff needs.

5 Oversee employee performance management process with the Lead paster.

NORTHSIDE BAPTIST CHURCH CONSTITUTION AND BY LAWS COMMITTEE

POSITION: Committee Member NATURE: I would be a member of this church committee. INVESTMENT RELATED: No

NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 01/04/2026

ADDRESS: 1001 N Jefferson St, Milledgeville GA 31061, United States

DESCRIPTION: The committee would decide what should be included in the constitution and the bylaws, and compile statements related to all area of the church constitution and bylaws, present to church for approval.



## 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	3

### 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 3

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	VALIC FINANCIAL ADVISORS, INC.
<b>Allegations:</b>	CLIENT ALLEGES SHE MET WITH ADVISOR ON FEBRUARY 19TH AND REQUESTED HE CHANGE HER ACCOUNT ALLOCATIONS. CLIENT FURTHER ALLEGES THIS REQUESTED CHANGE WAS NOT MADE UNTIL FEBRUARY 25TH CAUSING HER TO INCUR LOSSES.
<b>Product Type:</b>	Mutual Fund
<b>Alleged Damages:</b>	\$20,677.12
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/20/2020
<b>Complaint Pending?</b>	Yes
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

#### Disclosure 2 of 3



**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** AMERIPRISE FINANCIAL SERVICES INC

**Allegations:** THE CLIENT ALLEGED HIS ADVISOR DID NOT FOLLOW HIS INSTRUCTIONS TO TRANSFER HIS ASSETS INTO INSURED PRODUCTS, AS DISCUSSED.

**Product Type:** No Product

**Alleged Damages:** \$10,000.00

**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:** 01/09/2009

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/17/2009

#### Settlement Amount:

#### Individual Contribution Amount:

**Firm Statement** THE FIRM WAS UNABLE TO SUBSTANTIATE THE DISCUSSIONS BETWEEN THE CLIENT AND ADVISOR REGARDING SPECIFIC TRANSACTIONS AND TIME FRAMES. THEREFORE, NO SETTLEMENT WAS OFFERED TO THE CLIENT.

.....

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** AMERIPRISE FINANCIAL SERVICES INC

**Allegations:** THE CLIENT ALLEGED HIS ADVISOR DID NOT FOLLOW HIS INSTRUCTIONS TO TRANSFER HIS ASSETS INTO INSURED PRODUCTS, AS DISCUSSED.

**Product Type:** No Product

**Alleged Damages:** \$10,000.00

**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:** 01/09/2009

**Complaint Pending?** No

**Status:** Denied



**Status Date:** 06/17/2009

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** THE FIRM WAS UNABLE TO SUBSTANTIATE THE DISCUSSIONS BETWEEN THE CLIENT AND ADVISOR REGARDING SPECIFIC TRANSACTIONS AND TIME FRAMES. THEREFORE, NO SETTLEMENT WAS OFFERED TO THE CLIENT.

**Disclosure 3 of 3**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** AMERIPRISE FINANCIAL SERVICES, INC.

**Allegations:** CLIENT ALLEGED THE COSTS ASSOCIATED WITH THE VUL POLICY HE PURCHASED IN 2008 WERE MISREPRESENTED AND THAT HE WAS NOT INFORMED OF MAINTENCE COSTS IN HIS BROKERAGE ACCOUNT.

**Product Type:** Insurance  
Mutual Fund

**Alleged Damages:** \$8,577.00

**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:** 04/22/2010

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/12/2010

**Settlement Amount:**

**Individual Contribution Amount:**

**Firm Statement** THE FIRM FOUND THE ADVISOR PROVIDED PROPER DISCLOSURE AND AN ILLUSTRATION ON THE VUL POLICY. THE FIRM FOUND THE CLIENT SIGNED AND RECEIVED THE ONE ACCOUNT FEE DISCLOSURE DOCUMENTATION.

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** AMERIPRISE FINANCIAL SERVICES

**Allegations:** CLIENT ALLEGED THE COST ASSOCIATED WITH VUL POLICY HE PURCHASED IN 2008 WERE MISREPRESENTED AND THAT HE WAS NOT INFORMED OF MAINTENCE COSTS IN HIS BROKERAGE ACCOUNT.

**Product Type:** Insurance



**Alleged Damages:** Mutual Fund  
\$8,577.00

**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:** 04/22/2010

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/12/2010

**Settlement Amount:**

**Individual Contribution Amount:**



## End of Report

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