



## IAPD Report

# GEORGE NICOLAS GOPIAO

CRD# 2113470

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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

### GEORGE NICOLAS GOPIAO (CRD# 2113470)

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 **01/23/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	BALANCED SECURITY PLANNING, INC.	CRD# 4038	02/27/2023
<b>IA</b>	MIRAMONTES CAPITAL, LLC	CRD# 264786	01/03/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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>	B.B. GRAHAM & COMPANY, INC.	41533	ORANGE, CA	10/15/2019 - 02/17/2023
<b>B</b>	B.B. GRAHAM & COMPANY, INC.	41533	ORANGE, CA	10/14/2019 - 02/17/2023
<b>B</b>	QUEST CAPITAL STRATEGIES, INC.	16783	LAGUNA HILLS, CA	07/09/2018 - 10/08/2019

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

### Employment 1 of 2

Firm Name: **BALANCED SECURITY PLANNING, INC.**  
Main Address: 4701 TELLER AVENUE  
NEWPORT BEACH, CA 92660  
Firm ID#: 4038

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	02/27/2023
<b>B</b>	FINRA	General Securities Representative	Approved	02/27/2023
<b>B</b>	FINRA	Municipal Securities Principal	Approved	02/27/2023
<b>B</b>	FINRA	Municipal Securities Representative	Approved	02/27/2023
<b>B</b>	Arizona	Agent	Approved	01/03/2024
<b>B</b>	Arkansas	Agent	Approved	02/27/2024
<b>B</b>	California	Agent	Approved	02/28/2023
<b>B</b>	Colorado	Agent	Approved	01/03/2024
<b>B</b>	Florida	Agent	Approved	01/03/2024
<b>B</b>	Georgia	Agent	Approved	01/04/2024
<b>B</b>	Illinois	Agent	Approved	01/04/2024
<b>B</b>	Indiana	Agent	Approved	08/17/2023
<b>B</b>	Iowa	Agent	Approved	01/05/2024



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Kentucky	Agent	Approved	01/05/2024
<b>B</b> Michigan	Agent	Approved	01/04/2024
<b>B</b> Minnesota	Agent	Approved	01/23/2024
<b>B</b> Nebraska	Agent	Approved	01/03/2024
<b>B</b> Nevada	Agent	Approved	01/04/2024
<b>B</b> New Mexico	Agent	Approved	01/04/2024
<b>B</b> North Carolina	Agent	Approved	01/04/2024
<b>B</b> South Dakota	Agent	Approved	01/03/2024
<b>B</b> Tennessee	Agent	Approved	01/03/2024
<b>B</b> Texas	Agent	Approved	01/03/2024
<b>B</b> Utah	Agent	Approved	01/03/2024
<b>B</b> Washington	Agent	Approved	01/03/2024
<b>B</b> Wisconsin	Agent	Approved	01/04/2024

### Branch Office Locations

4701 TELLER AVENUE  
NEWPORT BEACH, CA 92660

4701 TELLER AVENUE  
NEWPORT BEACH, CA 92660

### Employment 2 of 2

Firm Name: **MIRAMONTES CAPITAL, LLC**  
 Main Address: 4701 TELLER AVE  
 NEWPORT BEACH, CA 92660  
 Firm ID#: 264786



## Qualifications

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	01/03/2024

### Branch Office Locations

**MIRAMONTES CAPITAL, LLC**  
4701 TELLER AVE  
NEWPORT BEACH, CA 92660





## 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 1 state securities law exam.**


#### Principal/Supervisory Exams

Exam	Category	Date
 Municipal Securities Principal Examination (S53)	Series 53	10/19/2020
 General Securities Principal Examination (S24)	Series 24	02/05/2009

#### General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/17/1991

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/28/1991

### 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	10/15/2019 - 02/17/2023	B.B. GRAHAM & COMPANY, INC.	CRD# 41533	ORANGE, CA
B	10/14/2019 - 02/17/2023	B.B. GRAHAM & COMPANY, INC.	CRD# 41533	ORANGE, CA
B	07/09/2018 - 10/08/2019	QUEST CAPITAL STRATEGIES, INC.	CRD# 16783	LAGUNA HILLS, CA
IA	07/05/2018 - 10/08/2019	QUEST CAPITAL STRATEGIES, INC.	CRD# 16783	YORBA LINDA, CA
IA	10/13/2009 - 11/09/2016	LPL FINANCIAL LLC	CRD# 6413	WHITTIER, CA
B	11/25/2008 - 11/09/2016	LPL FINANCIAL LLC	CRD# 6413	WHITTIER, CA
IA	02/23/2006 - 12/04/2008	WAMU INVESTMENTS, INC.	CRD# 599	WHITTIER, CA
B	01/01/1999 - 12/04/2008	WAMU INVESTMENTS, INC.	CRD# 599	WHITTIER, CA
B	07/01/1993 - 01/01/1999	GRIFFIN FINANCIAL SERVICES	CRD# 10823	
B	05/13/1993 - 07/02/1993	SMITH BARNEY, HARRIS UPHAM & CO., INCORPORATED	CRD# 7059	NEW YORK, NY
B	01/18/1991 - 04/23/1993	GRIFFIN FINANCIAL SERVICES	CRD# 10823	

### 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
12/2023 - Present	Miramontes Capital	Financial Advisor	Y	Newport Beach, CA, United States
02/2023 - Present	Balanced Security Planning Inc.	Registered Rep	Y	Newport Beach, CA, United States
07/2018 - Present	INDEPENDENT INSURANCE AGENT	INSURANCE AGENT	Y	LAKE FOREST, CA, United States
10/2019 - 02/2023	B. B. Graham & Company	Registered Representative	Y	Orange, CA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2018 - 10/2019	QUEST CAPITAL STRATEGIES, INC.	REGISTERED REPRESENTATIVE	Y	LAKE FOREST, CA, United States
01/2018 - 02/2019	TAX RETURNS BY CONTRACT	TYPIST	N	YORBA LINDA, CA, United States
11/2016 - 12/2017	UNEMPLOYED	UNEMPLOYED	N	IRVINE, CA, United States
11/2008 - 10/2016	LPL FINANCIAL	REGISTERED REPRESENTATIVE	Y	WHITTIER, 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) INDEPENDENT INSURANCE AGENT, INVESTMENT-RELATED, 25652 SKYBIRD LANE, LAKE FOREST CA 92630, SELLING INSURANCE PRODUCTS, 100% OWNER, INDEPENDENT INSURANCE AGENT, 07/2018, 0 HRS/MO, 0 HRS/MO DURING TRADING HRS, SELLING INSURANCE PRODUCTS.
- 2) MIRAMONTES CAPITAL, INVESTMENT-RELATED, 4701 TELLER AVENUE, NEWPORT BEACH CA 92660, REGISTERED INVESTMENT ADVISER, FINANCIAL ADVISOR (AS OF 01/2024), DECEMBER 2023, 25 HRS/MO, 20 HRS/MO DURING TRADING HRS, SOLICIT AND SERVICE CLIENTS WITH THEIR ACCOUNTS.



## 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	1
Termination	1
Financial	1

### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	WM FINANCIAL SERVICES, INC.
<b>Allegations:</b>	CLIENT ALLEGES THE FINANCIAL CONSULTANT MISINFORMED HER REGARDING THE VOLATILITY OF THE INVESTMENT SHE PURCHASED ON MAY 22 2001.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Alleged Damages:</b>	\$11,056.22

### Customer Complaint Information

<b>Date Complaint Received:</b>	10/23/2002
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	11/13/2002

#### Settlement Amount:

#### Individual Contribution Amount:

**Broker Statement** BASED UPON THE SUITABILITY INFORMATION PROVIDED BY THE CLIENT, PREVIOUS INVESTMENT EXPERIENCE, AND DOCUMENTATION SIGNED BY THE CLIENT, IT APPEARS THE INVESTMENT WAS SUITABLE AND FULL AND



FAIR DISCLOSURE WAS PROVIDED.



### 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:** LPL Financial LLC

**Termination Type:** Discharged

**Termination Date:** 10/27/2016

**Allegations:** Terminated after firm became aware that representative was named as a trustee and beneficiary for firm customer(s), in violation of firm policy.

**Product Type:** No Product

**Reporting Source:** Individual

**Firm Name:** LPL

**Termination Type:** Discharged

**Termination Date:** 10/27/2016

**Allegations:** REPRESENTATIVE WAS NAMED AS TRUSTEE AND BENEFICIARY FOR FIRM CUSTOMER(S) IN VIOLATION OF FIRM POLICY.

**Product Type:** No Product

**Broker Statement** THE FOLLOWING IS AN EXCERPT OF THE RESPONSE THAT I SENT TO FINRA IN DECEMBER 2016 REGARDING ABOVE DISCLOSURE. I'VE OMITTED NAMES FOR PRIVACY PURPOSES AND PROTECTION:

-THE CLIENTS HAVE BEEN OUR FAMILY FRIENDS, AND THEY BECAME MY CLIENTS IN 1994 WHEN I WAS WORKING AS A FA WITH GRIFFIN FINANCIAL SERVICES. THEY HAVE BEEN MY CLIENTS EVER SINCE AS THEY FOLLOWED ME WHEN I MOVED TO LPL FINANCIAL.

-UNFORTUNATELY FOR THE CLIENTS, THEY DID NOT HAVE CHILDREN. HUSBAND HAS OUTLIVED EVERYONE OF HIS RELATIVES, WHILE HIS WIFE WAS AN ORPHAN WHO HAS NEVER MET A BLOOD RELATIVE.

-HUSBAND HAD ASKED ME MULTIPLE TIMES THAT IF HE EVER ESTABLISHES A TRUST, THAT HE HOPED I WOULD BE ABLE TO TAKE CARE OF HIS WIFE WHEN HE DIES. AS A FAMILY FRIEND, I HAVE ALWAYS PROMISED TO TAKE CARE OF HER IF HE PASSES AWAY FIRST. I HAD ALWAYS TOLD HIM, HOWEVER, THAT I COULD NEVER BE NAMED AS ANYTHING IF HE DID ESTABLISH A LIVING TRUST, AS I'VE ALWAYS EXPLAINED TO HIM THAT IT WOULD CREATE A CONFLICT OF INTEREST IN MY PROFESSION AS THEIR FINANCIAL ADVISOR.

-AFTER SUFFERING A MAJOR HEART ATTACK IN 2010 AT AGE 86, HUSBAND TOLD ME THAT HE WOULD LIKE TO ESTABLISH A LIVING TRUST AND PASS ON THEIR MONIES TO CHARITIES OF THEIR CHOICE. UNFORTUNATELY, HE WAS ADVISED BY THE ATTORNEY WHO DRAFTED THE TRUST THAT HE COULD STILL NAME ME AS A SUCCESSOR TRUSTEE, AND SURPRISINGLY, EVEN A BENEFICIARY WITHOUT LETTING ME KNOW ABOUT IT. HE DIDN'T REALIZE THE RAMIFICATIONS HEEDING THE TRUST ATTORNEY'S ADVICE.

-IN OCTOBER 2016, HUSBAND INFORMED THAT LPL CALLED TO ASK HIM ABOUT HIS LIVING TRUST. I THOUGHT THAT MAYBE LPL NEEDED A



CERTIFICATION OF TRUST PAPERWORK. A FEW DAYS LATER, LPL CONTACTED ME TO ASK ABOUT MY INVOLVEMENT WITH THEIR LIVING TRUST. I WAS TOLD THEN THAT I WAS NAMED AS A SUCCESSOR TRUSTEE AND A BENEFICIARY. AS I WAS NOT AWARE OF THIS, I SUGGESTED THAT I SHOULD WITHDRAW AS SUCCESSOR TRUSTEE AND BENEFICIARY OF THEIR TRUST AS IT WAS NOT WORTH JEOPARDIZING MY CAREER. UNFORTUNATELY, LPL TERMINATED MY AFFILIATION WITHOUT FURTHER INVESTIGATION.

-HUSBAND AND WIFE ARE VERY SORRY THAT THIS HAPPENED. I BELIEVE THAT THEY DID NOT INTEND TO DO ANYTHING MALICIOUS FOR THIS TO HAPPEN TO A FAMILY FRIEND.

AS FOR ME, I CAN ONLY SAY THAT I HAVE BEEN IN OUR INDUSTRY SINCE 1991. HISTORICALLY, YOU WILL NEVER FIND ISSUES OF NON-COMPLIANCE OF ANY SORT ON MY RECORD. I AM VERY PROUD OF MY COMPLIANCE RECORD AS EVIDENCED BY MY OFFICE AUDITS AS AN OSJ SINCE 2009, AND AS A FA SINCE 1994 AS WELL.

FINRA REVIEW COMPLETED AND CLOSED ON MAY 23, 2017 WITH NO ACTION TAKEN AGAINST FINRA MEMBER ASSOCIATED PERSON.



## 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>	06/21/2017
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	Federal Court
<b>Name of Court:</b>	UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA
<b>Location of Court:</b>	SANTA ANA, CA
<b>Docket/Case #:</b>	8:17-bk-12518-es
<b>Action Pending?</b>	No
<b>Disposition:</b>	Discharged
<b>Disposition Date:</b>	10/10/2017



## End of Report

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