IAPD Report

STEVEN JAMES SANDBERG

CRD# 2137040

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

STEVEN JAMES SANDBERG (CRD# 2137040)

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 **09/06/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INTEGRITY ALLIANCE, LLC.	CRD# 139627	04/20/2018
IA	INTEGRITY ALLIANCE, LLC	CRD# 139627	05/03/2018

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
IA	CPR INVESTMENTS INC	139067	Palm Beach Gardens, FL	01/26/2018 - 04/19/2018
IA	ISC ADVISORS, INC.	166586	Palm Beach Gardens, FL	10/13/2015 - 06/09/2017
B	INSTITUTIONAL SECURITIES CORPORATION	20291	Palm Beach Gardens, FL	10/02/2015 - 06/09/2017

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

Employment 1 of 1

Firm Name: **INTEGRITY ALLIANCE, LLC**

Main Address: 4135 NW URBANDALE DR
URBANDALE, IA 50322

Firm ID#: 139627

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/20/2018
B	FINRA	General Securities Representative	Approved	04/20/2018
B	Arizona	Agent	Approved	06/02/2020
B	California	Agent	Approved	10/22/2020
B	Florida	Agent	Approved	05/03/2018
IA	Florida	Investment Adviser Representative	Approved	05/03/2018
B	Georgia	Agent	Approved	12/13/2018
B	Illinois	Agent	Approved	02/27/2019

Branch Office Locations

INTEGRITY ALLIANCE, LLC
3300 PGA Blvd, Ste 820
Palm Beach Gardens, FL 33410

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
B	General Securities Principal Examination (S24)	Series 24	04/18/1994

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	09/09/1994
B	General Securities Representative Examination (S7)	Series 7	04/15/1991

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/19/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/17/1991

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	01/26/2018 - 04/19/2018	CPR INVESTMENTS INC	CRD# 139067	Palm Beach Gardens, FL
IA	10/13/2015 - 06/09/2017	ISC ADVISORS, INC.	CRD# 166586	Palm Beach Gardens, FL
B	10/02/2015 - 06/09/2017	INSTITUTIONAL SECURITIES CORPORATION	CRD# 20291	Palm Beach Gardens, FL
B	01/02/2014 - 10/01/2015	CALTON & ASSOCIATES, INC.	CRD# 20999	TAMPA, FL
IA	05/04/2015 - 09/25/2015	ONPOINTE ADVISORY AND FINANCIAL SERVICES, LLC	CRD# 162143	PALM BEACH GARDEN:
IA	03/04/2015 - 04/16/2015	HIGH STREET ASSET MANAGEMENT, LLC	CRD# 154981	PALM BEACH GARDEN:
IA	01/15/2013 - 01/02/2014	ONPOINTE ADVISORY AND FINANCIAL SERVICES, LLC	CRD# 162143	PALM BEACH GARDEN:
B	01/18/2013 - 12/31/2013	HIGH STREET SECURITIES, INC.	CRD# 104201	HOT SPRINGS, AR
IA	02/26/2010 - 12/31/2011	GWN SECURITIES INC.	CRD# 128929	PALM BEACH GARDEN:
B	01/11/2010 - 12/31/2011	GWN SECURITIES INC.	CRD# 128929	PALM BEACH GARDEN:
B	06/29/2009 - 07/07/2009	GWN SECURITIES INC.	CRD# 128929	PALM BEACH GARDEN:
B	12/01/2006 - 05/04/2009	QUESTAR CAPITAL CORPORATION	CRD# 43100	WEST PALM BEACH, FL
IA	04/11/2006 - 05/04/2009	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	NORTH PALM BEACH, F
B	01/02/2004 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	NORTH PALM BEACH, F
IA	01/21/2004 - 05/22/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	NORTH PALM BEACH, F

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	07/12/1999 - 12/31/2003	LEGACY ADVISORY SERVICES, INC.	CRD# 111027	NORTH PALM BEACH, F
B	12/13/1996 - 12/31/2003	LEGACY FINANCIAL SERVICES, INC.	CRD# 38697	PETALUMA, CA
B	02/26/1996 - 12/12/1996	LEGACY FINANCIAL SERVICES, INC.	CRD# 38697	
B	05/05/1995 - 02/20/1996	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	11/25/1994 - 04/11/1995	PAVEK INVESTMENTS INC.	CRD# 15791	EAU CLAIRE, WI
B	07/22/1994 - 09/09/1994	CORPORATE SECURITIES GROUP, INC.	CRD# 11025	ST. LOUIS, MO
B	04/23/1991 - 08/04/1994	HIBBARD BROWN & CO., INC.	CRD# 18246	NEW YORK, NY

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
04/2018 - Present	Brokers International Financial Services, LLC	Registered Representative/Investment Advisor Representative	Y	Palm Beach Gardens, FL, United States
04/2009 - Present	PALOMA INSURANCE AND FINANCIAL SERVICES, LLC	OWNER/PRESIDENT	N	PALM BEACH GARDENS, FL, United States
01/2018 - 04/2018	CPR Investments Inc.	Investment Advisor Representative	Y	Aviles Circle, FL, United States
10/2015 - 06/2017	Institutional Securities Corp	Registered Representative	Y	Dallas, TX, 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.

1)04/2009-Paloma Insurance & Financial Services, LLC., DBA for Financial Services, Owner/President; 20 hours per month, 0 hours during trading hours; Responsibilities include sales, marketing & administrative activities of the firm. .
2) Legend Financial Marketing Services; 03/2018; 11780 US Hwy 1 Suite 203N Palm Beach Gardens FL 33408; Insurance Marketing; VP Relationship Management; 200 hrs per month

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
Financial	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

Reporting Source:	Individual
Regulatory Action Initiated By:	NEW YORK INSURANCE DEPARTMENT
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	FINE
Date Initiated:	12/29/2008
Docket/Case Number:	2008-0051-S
Employing firm when activity occurred which led to the regulatory action:	QUESTAR CAPITAL CORPORATION
Product Type:	No Product
Other Product Type(s):	
Allegations:	RESPONDENTS, INCLUDING REGISTRANT AGREE TO A VIOLATION OF SECTION 2110 (I) OF THE INSURANCE LAW IN THAT THEY FAILED TO REPORT TO THE SUPERINTENDENT WITHIN 30 DAYS DENIAL OF AN INSURANCE APPLICATION BY ANOTHER RESPONDENT IN ANOTHER STATE JURISDICTION.
Current Status:	Final
Resolution:	Other
Resolution Date:	12/29/2008
Sanctions Ordered:	Monetary/Fine $250.00

Other Sanctions Ordered:	
Sanction Details:	RESPONDENTS WAIVED HEARING AND AGREED TO IMPOSITION OF A PENALTY OF $250 TO BE PAID BY THE OTHER RESPONDENT.
Broker Statement	IN MITIGATION, REGISTRANT, STATES HE BELIEVED THAT THE PARENT COMPANY OF THE OTHER REGISTRANT WAS RESPONSIBLE FOR NOTIFYING STATES, WHERE REQUIRED BY LAW, OF THE AFOREMENTIONED LICENSE DENIAL IN THE OTHER STATE JURISDICTION.

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

Reporting Source:	Individual
Action Type:	claim for credit card debt
Action Date:	02/13/2019
Organization Investment-Related?	
Type of Court:	County Court
Name of Court:	Palm Beach County
Location of Court:	Palm Beach County, Florida
Docket/Case #:	502018CC008088x
Action Pending?	No
Disposition:	Dismissed
Disposition Date:	02/13/2019
If a compromise with creditor, provide:	
Name of Creditor:	Bank of America
Original Amount Owed:	$7,365.29
Terms Reached with Creditor:	500.00 Down Payment, with 47 additional monthly payments of $143.00

End of Report

This page is intentionally left blank.