



IAPD Report

MICHAEL JOSEPH ROOD

CRD# 2191065

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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

MICHAEL JOSEPH ROOD (CRD# 2191065)

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 **08/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RCA WEALTH STRATEGIES LLC	CRD# 315915	10/27/2021

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **7** 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	INSIGHT FINANCIAL SERVICES	147518	OVERLAND PARK, KS	06/03/2019 - 10/28/2021
B	SECURITIES AMERICA, INC.	10205	Overland Park, KS	09/18/2020 - 11/02/2020
B	SECURITIES SERVICE NETWORK, LLC	13318	Overland Park, KS	06/03/2019 - 09/18/2020

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 **7** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RCA WEALTH STRATEGIES LLC**
Main Address: 11011 KING STREET
SUITE 150
OVERLAND PARK, KS 66210
Firm ID#: 315915

	Regulator	Registration	Status	Date
	Alabama	Investment Adviser Representative	Approved	01/10/2025
	California	Investment Adviser Representative	Approved	05/22/2023
	Kansas	Investment Adviser Representative	Approved	10/27/2021
	Louisiana	Investment Adviser Representative	Approved	03/25/2024
	Missouri	Investment Adviser Representative	Approved	10/28/2021
	Nebraska	Investment Adviser Representative	Approved	10/28/2021
	Texas	Investment Adviser Representative	Restricted Approval	11/10/2021

Branch Office Locations

RCA WEALTH STRATEGIES LLC
11011 KING STREET
SUITE 150
OVERLAND PARK, KS 66210



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
	General Securities Principal Examination (S24)	Series 24	03/19/2024
	Municipal Securities Principal Examination (S53)	Series 53	03/19/2024

General Industry/Product Exams

	Exam	Category	Date
	General Securities Representative Examination (S7TO)	Series 7TO	03/19/2024
	Municipal Securities Representative Examination (S52TO)	Series 52TO	03/19/2024
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/27/1991

State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	04/25/2002
	Uniform Securities Agent State Law Examination (S63)	Series 63	05/24/1999

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	06/03/2019 - 10/28/2021	INSIGHT FINANCIAL SERVICES	CRD# 147518	OVERLAND PARK, KS
B	09/18/2020 - 11/02/2020	SECURITIES AMERICA, INC.	CRD# 10205	Overland Park, KS
B	06/03/2019 - 09/18/2020	SECURITIES SERVICE NETWORK, LLC	CRD# 13318	Overland Park, KS
IA	02/01/2013 - 06/28/2019	AMERITAS INVESTMENT CORP	CRD# 14869	OVERLAND PARK, KS
B	02/01/2013 - 06/28/2019	AMERITAS INVESTMENT CORP.	CRD# 14869	OVERLAND PARK, KS
IA	08/30/2002 - 01/09/2013	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	OVERLAND PARK, KS
B	08/20/2002 - 01/09/2013	NEW ENGLAND SECURITIES	CRD# 615	OVERLAND PARK, KS
B	11/06/2001 - 07/29/2002	SUNSET FINANCIAL SERVICES, INC.	CRD# 3538	KANSAS CITY, MO
B	12/16/1998 - 11/05/2001	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	12/16/1998 - 11/05/2001	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	11/21/1996 - 01/01/1999	SECURITY FIRST FINANCIAL, INC.	CRD# 6695	NEWPORT BEACH, CA
B	11/29/1991 - 02/26/1996	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	11/29/1991 - 02/26/1996	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
10/2021 - Present	RCA Wealth Strategies	Investment Adviser Representative	Y	Kansas City, KS, United States
06/2019 - 10/2021	IFS Advisors DBA Insight Financial Services	INVESTMENT ADVISER REPRESENTATIVE	Y	OVERLAND PARK, KS, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2019 - 10/2021	Insight Insurance Partners	Insurance Agent	Y	OVERLAND PARK, KS, United States
09/2020 - 11/2020	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	Overland Park, KS, United States
06/2019 - 09/2020	Securities Service Network	REGISTERED REPRESENTATIVE	Y	OVERLAND PARK, KS, United States
01/2015 - 06/2019	AMERITAS LIFE INSURANCE CORP	AGENT	Y	LINCOLN, NE, United States
02/2013 - 06/2019	AMERITAS INVESTMENT CORP	REGISTERED REPRESENTATIVE/IA R	Y	LINCOLN, NE, United States
02/2013 - 06/2019	CENTRAL FINANCIAL SERVICES	AGENT	Y	OVERLAND PARK, KS, United States
02/2013 - 06/2019	RCA WEALTH STRATEGIES	OWNER	Y	OVERLAND PARK, KS, United States
07/2015 - 12/2018	21ST CENTURY CONSULTING	REPRESENTATIVE	N	OVERLAND PARK, KS, 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.

Michael J Rood is an independent licensed insurance agent.

RCA Assurance Strategies, LLC; agent; Not Investment Related; 11011 King Street Ste 150 Overland Park KS 66210; Description: Insurance agency promoting life insurance and fixed annuities; Responsibilities: Implement life insurance and fixed annuities with clients; Start date: 2025-06-01; 8 Hours per month devoted to business during trading hours; 8 Hours per month devoted to business outside trading hours; 10 Percent of total yearly compensation expected to be derived from the business.

Federal Benefits Information Center; Regional Educator; Not Investment Related; 9040 Town Center Parkway Lakewood Ranch FL 34202; Description: Marketing organization that specializes in educating federal employees on their benefits now and for retirement; Responsibilities: Meeting with federal employees and educating them on how to best use their benefits today and for retirement; Start date: 2025-06-01; 16 Hours per month devoted to business during trading hours; 16 Hours per month devoted to business outside trading hours; 10 Percent of total yearly compensation expected to be derived from the business.



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:	NEW ENGLAND SECURITIES
Allegations:	CUSTOMERS ALLEGED THE REPRESENTATIVE DID NOT DISCLOSE SURRENDER FEES WHEN A VARIABLE ANNUITY WAS PURCHASED IN JANUARY 2012 AND LIQUIDATED HOLDINGS, IN AN INVESTMENT ACCOUNT HELD AT ANOTHER FIRM, WHICH WERE NOT APPROPRIATE. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.
Product Type:	Annuity-Variable Investment Contract
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.
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:	05/24/2013
Complaint Pending?	No



Status: Denied
Status Date: 07/05/2013

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: NEW ENGLAND SECURITIES

Allegations: CUSTOMERS ALLEGED THE REPRESENTATIVE DID NOT DISCLOSE SURRENDER FEES WHEN A VARIABLE ANNUITY WAS PURCHASED IN JANUARY 2012 AND LIQUIDATED HOLDINGS, IN AN INVESTMENT ACCOUNT HELD AT ANOTHER FIRM, WHICH WERE NOT APPROPRIATE, NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.

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: 05/24/2013

Complaint Pending? No

Status: Denied

Status Date: 07/05/2013

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: NEW ENGLAND SECURITIES

Allegations: PLAINTIFF ALLEGES THAT SHE RELIED UPON REPRESENTATIONS MADE BY THE DEFENDANT(S) AND THAT THESE REPRESENTATIONS WERE FALSE. THE CLAIM AMOUNT IS " A REASONABLE SUM IN EXCESS OF \$25,000."

Product Type: Annuity(ies) - Variable



Other Product Type(s): REITS
Alleged Damages: \$25,000.00

Customer Complaint Information

Date Complaint Received: 08/30/2007
Complaint Pending? No
Status: Settled
Status Date: 11/20/2008
Settlement Amount: \$60,000.00
Individual Contribution Amount: \$19,500.00

Civil Litigation Information

Court Details: CIRCUIT COURT OF JACKSON COUNTY MISSOURI - CASE # 0716-CV24707
Date Notice/Process Served: 08/30/2008
Litigation Pending? No
Disposition: Settled
Disposition Date: 11/20/2008
Monetary Compensation Amount: \$60,000.00
Individual Contribution Amount: \$19,500.00



End of Report

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