



IAPD Report

LOAY S NASER

CRD# 2233089

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8

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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

LOAY S NASER (CRD# 2233089)

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 **04/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	DFPG INVESTMENTS, LLC	CRD# 155576	12/15/2015
IA	DIVERSIFY ADVISORY SERVICES, LLC	CRD# 326060	12/22/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	DFPG INVESTMENTS, LLC	155576	Henderson, NV	12/21/2015 - 07/12/2024
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	SAN JOSE, CA	07/02/2012 - 12/21/2015
B	FIRST ALLIED SECURITIES, INC.	32444	SAN JOSE, CA	02/01/2010 - 12/18/2015

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
Termination	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 **19** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **DFPG INVESTMENTS, LLC**
Main Address: 9017 S RIVERSIDE DRIVE
SUITE 210
SANDY, UT 84070
Firm ID#: 155576

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	12/15/2015
B FINRA	General Securities Representative	Approved	12/15/2015
B FINRA	Invest. Co and Variable Contracts	Approved	12/15/2015
B FINRA	Operations Professional	Approved	12/15/2015
B Alabama	Agent	Approved	11/17/2022
B California	Agent	Approved	12/15/2015
B Delaware	Agent	Approved	03/14/2023
B Florida	Agent	Approved	12/15/2015
B Georgia	Agent	Approved	10/23/2023
B Hawaii	Agent	Approved	01/07/2022
B Indiana	Agent	Approved	01/11/2024
B Maryland	Agent	Approved	02/11/2020
B Massachusetts	Agent	Approved	02/15/2024



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	09/27/2018
B New York	Agent	Approved	12/17/2024
B North Carolina	Agent	Approved	09/15/2020
B Ohio	Agent	Approved	10/23/2017
B Pennsylvania	Agent	Approved	10/23/2023
B South Dakota	Agent	Approved	10/06/2021
B Tennessee	Agent	Approved	08/03/2021
B Texas	Agent	Approved	12/15/2015
B Washington	Agent	Approved	04/06/2026
B Wisconsin	Agent	Approved	07/24/2024

Branch Office Locations

DFPG INVESTMENTS, LLC
 1764 The Alameda
 San Jose, CA 95126

DFPG INVESTMENTS, LLC
 1764 The Alameda
 San Jose, CA 95126

Employment 2 of 2

Firm Name: **DIVERSIFY ADVISORY SERVICES, LLC**
 Main Address: 9017 S RIVERSIDE DR.
 SUITE 210
 SANDY, UT 84070
 Firm ID#: 326060

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	12/26/2023
IA Texas	Investment Adviser Representative	Restricted Approval	12/22/2023



Qualifications

Branch Office Locations

DIVERSIFY ADVISORY SERVICES, LLC

1764 The Alameda San Jose
San Jose, CA 95126




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, 4 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	07/02/2003

General Industry/Product Exams

Exam	Category	Date
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	02/09/1994
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/12/1992

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/16/1992

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	12/21/2015 - 07/12/2024	DFPG INVESTMENTS, LLC	CRD# 155576	Henderson, NV
IA	07/02/2012 - 12/21/2015	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	SAN JOSE, CA
B	02/01/2010 - 12/18/2015	FIRST ALLIED SECURITIES, INC.	CRD# 32444	SAN JOSE, CA
IA	02/02/2010 - 07/02/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	SAN JOSE, CA
IA	07/08/1997 - 10/13/2009	METLIFE SECURITIES INC.	CRD# 14251	SAN JOSE, CA
B	05/14/1992 - 10/13/2009	METLIFE SECURITIES INC.	CRD# 14251	SAN JOSE, CA
B	05/14/1992 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	SAN JOSE, CA

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	DIVERSIFY ADVISORY SERVICES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SANDY, UT, United States
12/2015 - Present	DFPG Investments, Inc.	Registered Rep & Investment Advisor	Y	South Jordan, UT, 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. Fixed Insurance; Non-Investment Related; San Diego, CA; Insurance; Broker; 12/2015; 5% during business hours; Insurance Sales
2. GWP Capital LLC; Investment Related; San Diego, CA; Investment Strategy; Managing Member; 12/2015; 0% during business hours; Owns GWP Capital LLC, serving in Investment Strategy



Registration & Employment History



OTHER BUSINESS ACTIVITIES

3. GWP Investment Holdings I; Non-Investment Related; San Jose, CA; LLC that owns GWP location in San Jose; Managing Member; 04/2014; 1% during business hours; Managing Member of LLC that owns GWP Location in San Jose, CA. Ownership and Management of a property.
4. GWProperties LLC; Non-Investment Related; San Diego, CA; Dormant company; Managing Member; 12/2015; 0% during business hours; Owns GWProperties, a dormant company with potential if a licensed real estate broker is brought in and complete real estate transaction
5. Real Estate; Non-Investment Related; San Diego, CA; Real Estate; Owner; 12/2015; 0% during business hours; Own Non-Securitized Real Estate and income producing Real Estate
6. Global Wealth Partners Inc.; Investment Related; San Diego, CA; DBA; Managing Partner; 12/2015; 0% during business hours; DBA for branch office, and how firm is held out to the public
7. Board of Directors (Coro Global); Non-Investment Related; Henderson, NV; Public Corporation; Consultant/Board of Directors; 2/2020; 7% during business hours; Board Member and Consultant shall provide to the Company business development services related to the development of commercial opportunities, business development, strategy planning and vision for the Company, as well as other related activities as directed by the Company
8. Mamma's Crunchy Delights; Non-Investment Related; Miami, FL; Private Corporation; Owner; 07/2021; 1% during business hours; Owner of business that produces and sells Pita Chips.
9. N3 Entertainment; Non-Investment Related; Miami, FL; Boat Leasing; Owner; 07/2021; 1% during business hours; Leasing of Boat
10. N6 Entertainment; Non-Investment Related; Miami, FL; Boat Leasing; Owner; 07/2021; 1% during business hours; I own a boat that I rent out
11. AYYA Hospitality Group; Non-Investment Related; Henderson, NV; Hospitality; CEO; 07/2021; 10% during business hours; AYYA will be a hospitality Group that I will be owning and operating with Multiple people. It will encompass multiple other companies. AYYA will be the Holding Co and Name of the Hospitality Group. I will do weekly calls with the head each specific organization and legal and finance teams. I will also be personally funding each entity.
12. GWP Investment Holdings II LLC; Non-Investment Related; San Diego, CA; LLC; Managing Member; 05/2014; 1% during business hours; Managing Member of GWP Investment Holdings II, LLC



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
Termination	1

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: METLIFE SECURITIES

Termination Type: Discharged

Termination Date: 09/14/2009

Allegations: ALLEGATIONS WERE MADE THAT THE REGISTERED REPRESENTATIVE REQUESTED THAT OTHERS COMPLETE REQUIRED FIRM TRAINING ON HIS BEHALF, CHARGED AGENTS FOR LEADS, AND REQUIRED COMMISSION SHARING ON CERTAIN CASES.

Product Type: No Product

Reporting Source: Individual

Firm Name: METLIFE SECURITIES

Termination Type: Discharged

Termination Date: 09/14/2009

Allegations: HAVING OTHERS COMPLETE REQUIRED FIRM TRAINING CHARGED AGENTS FOR LEADS REQUIRED COMMISSION SHARING ON CERTAIN CASES

Product Type: No Product

Broker Statement I DENIED SUCH ALLEGATIONS AS I HAVE NOT ASKED ANY ONE TO TAKE A REQUIRED TRAINING ON MY BEHALF. I HAVE NOT VIOLATED ANY COMPANY OR INDUSTRY RULES OR GUIDELINES. I WAS WRONGFULLY TERMINATED BY METLIFE SECURITIES.



End of Report

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