



IAPD Report

ROBERT JOSEPH REGAN

CRD# 2322096

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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

ROBERT JOSEPH REGAN (CRD# 2322096)

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 **03/03/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	REGAN FINANCIAL GROUP, LLC	CRD# 284756	01/04/2017

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	REGAN FINANCIAL GROUP, LLC	168939	DANVILLE, CA	01/11/2016 - 12/31/2016
B	NFP ADVISOR SERVICES, LLC	42046	DANVILLE, CA	09/27/2005 - 01/07/2016
IA	NFP ADVISOR SERVICES, LLC	42046	DANVILLE, CA	09/27/2005 - 01/07/2016

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

Employment 1 of 1

Firm Name: **REGAN FINANCIAL GROUP, LLC**
Main Address: 145 TOWN AND COUNTRY ROAD
SUITE 101
DANVILLE, CA 94526
Firm ID#: 284756

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	01/04/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	04/04/2017

Branch Office Locations

REGAN FINANCIAL GROUP, LLC
145 TOWN AND COUNTRY ROAD
SUITE 101
DANVILLE, CA 94526




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
	General Securities Principal Examination (S24)	Series 24	01/11/2001

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	01/07/2016
	General Securities Representative Examination (S7)	Series 7	11/22/2000
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/19/1993

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	10/08/2001
	Uniform Securities Agent State Law Examination (S63)	Series 63	02/19/1993

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	01/11/2016 - 12/31/2016	REGAN FINANCIAL GROUP, LLC	CRD# 168939	DANVILLE, CA
B	09/27/2005 - 01/07/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	DANVILLE, CA
IA	09/27/2005 - 01/07/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	DANVILLE, CA
IA	02/20/2004 - 09/27/2005	VALMARK ADVISERS, INC.	CRD# 108050	DANVILLE, CA
B	08/11/2000 - 09/27/2005	VALMARK SECURITIES, INC.	CRD# 31243	AKRON, OH
B	04/02/2001 - 05/06/2004	BPM INSURANCE SERVICES, LLC	CRD# 104248	SAN FRANCISCO, CA
IA	10/31/2001 - 03/02/2004	BPM WEALTH MANAGEMENT, LLC	CRD# 126494	SAN FRANCISCO, CA
B	04/28/1994 - 08/10/2000	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	MILWAUKEE, WI
B	04/28/1994 - 08/07/2000	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	02/24/1993 - 03/30/1994	MONY SECURITIES CORP.	CRD# 4386	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
01/2016 - Present	REGAN FINANCIAL GROUP LLC	Investment Adviser Representative	Y	Danville, CA, 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) REGAN INSURANCE SOLUTIONS (SINCE 02/01/2019); NOT INVESTMENT RELATED; 145 TOWN AND COUNTRY DR STE 101 DANVILLE CA 94526 NATURE OF BUSINESS: INSURANCE AGENT POSITION, TITLE OR RELATIONSHIP: AGENT START DATE: 11/1992; HOURS PER MONTH: 0 - 10 HOURS; HOURS PER MONTH DURING TRADING HOURS: 0-14 HOURS; ACT AS INSURANCE AGENT FOR LIFE, DISABILITY INCOME, LONG TERM CARE, P&C INSURANCE SALES. AGENCIES/BROKERS USED- ASH BROKERAGE, MICHAEL FITZGERALD INSURANCE, COOL SPRINGS FINANCIAL GROUP, WALSH CARTER & ASSOCIATES AND VARIOUS DIRECT INSURANCE COMPANIES.

2) St. Mary's College Alumni Board - Four meetings a year. Less than 5 hours per month. St. Mary's College 1928 Saint Mary's Road, Moraga, CA 94575



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
Customer Dispute	3

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:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	01/12/2016
Docket/Case Number:	2013035916901
Employing firm when activity occurred which led to the regulatory action:	NFP Securities, Inc.
Product Type:	Other: private securities
Allegations:	Without admitting or denying the findings, Regan consented to the sanctions and to the entry of findings that he did not provide written notification to his member firm of his expanded activities nor receive permission to engage in them, before he participated in private securities transactions when his firm's customers and one additional individual purchased approximately \$350,000 of the stock of a private company. The findings stated that the investment was not approved by the firm. Although Regan verbally requested permission from the firm to refer customers to the outside investment before the transactions and was granted permission to do so, Regan's participation went beyond the limited scope permitted by the firm.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

01/12/2016

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: any capacity
Duration: 60 days
Start Date: 01/19/2016
End Date: 03/18/2016

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00
Payment Plan: deferred
Is Payment Plan Current:
Date Paid by individual:
Was any portion of penalty waived? No

Amount Waived:

.....
Reporting Source: Individual
Regulatory Action Initiated By: Financial Industry Regulatory Authority
Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Date Initiated: 12/01/2015
Docket/Case Number: [2013035916901](#)



Employing firm when activity occurred which led to the regulatory action:	NFP Securities, Inc.
Product Type:	Other: Stock of a private company
Allegations:	Alleged to have participated in a private securities transaction.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	01/12/2016
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities with FINRA member firms
Duration:	60 days
Start Date:	
End Date:	
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	N/A
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	AWC Accepted by FINRA



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

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	KESTRA INVESTMENT SERVICES, LLC
Allegations:	Claimants allege an unsuitable recommendation for the purchase of a security.
Product Type:	Oil & Gas Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The firm has made a good faith determination that the damages would be greater than \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-00060
Filing date of arbitration/CFTC reparation or civil litigation:	01/10/2025

Customer Complaint Information

Date Complaint Received:	01/10/2025
Complaint Pending?	No
Status:	Settled
Status Date:	02/13/2026
Settlement Amount:	\$45,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NFP ADVISOR SERVICES, LLC



Allegations: CUSTOMER ALLEGES HE WAS MISINFORMED ABOUT THE LIQUIDITY AND VALUE OF AN OIL AND GAS INVESTMENT IN DECEMBER 2009.

Product Type: Oil & Gas

Alleged Damages: \$80,000.00

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: 02/27/2015

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/11/2015

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER CUSTOMER REVIEWED COMMUNICATIONS EXCHANGED BEFORE THE TRANSACTION HE REALIZED HE HAD BEEN INFORMED OF THE ILLIQUIDITY OF THE INVESTMENT.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NFP SECURITIES, INC.

Allegations: COMPLAINT ALLEGES THE CLIENT WAS MISLED REGARDING THEIR INVESTMENT IN A PRIVATE COMPANY IN JULY 2010.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$40,000.00

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: 02/12/2013

Complaint Pending? No

Status: Settled

Status Date: 07/02/2013

Settlement Amount: \$41,000.00

Individual Contribution Amount: \$41,000.00



End of Report

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