



IAPD Report

KURT RICHARD ROZMAN

CRD# 2323231

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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

KURT RICHARD ROZMAN (CRD# 2323231)

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 **03/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/14/2014
IA	INTRUA FINANCIAL	CRD# 281554	11/13/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	FREEDOM WEALTH ALLIANCE	170456	BROOKFIELD, WI	05/15/2014 - 12/12/2023
IA	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	BROOKFIELD, WI	06/03/2003 - 05/16/2014
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	BROOKFIELD, WI	01/24/2003 - 05/16/2014

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



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

Employment 1 of 2

Firm Name: **INTRUA FINANCIAL**
Main Address: 3737 BUFFALO SPEEDWAY
SUITE 400
HOUSTON, TX 77098
Firm ID#: 281554

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	12/14/2023
IA Texas	Investment Adviser Representative	Approved	11/29/2023
IA Wisconsin	Investment Adviser Representative	Approved	11/13/2023

Branch Office Locations

INTRUA FINANCIAL
675 North Barker Road
Suite 220
Brookfield, WI 53045

INTRUA FINANCIAL
Sarasota, FL

Employment 2 of 2

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	05/14/2014
B FINRA	General Securities Sales Supervisor	Approved	05/14/2014
B Arizona	Agent	Approved	05/14/2014
B California	Agent	Approved	05/14/2014



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	05/14/2014
B Iowa	Agent	Approved	05/27/2016
B Wisconsin	Agent	Approved	05/14/2014

Branch Office Locations

LPL FINANCIAL LLC
675 N. BARKER ROAD STE. 220
BROOKFIELD, WI 53045

LPL FINANCIAL LLC
SARASOTA, FL



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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	04/08/2003
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	03/24/2003

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	05/20/1993

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	05/29/2003
Uniform Securities Agent State Law Examination (S63)	Series 63	05/27/1993

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	05/15/2014 - 12/12/2023	FREEDOM WEALTH ALLIANCE	CRD# 170456	BROOKFIELD, WI
IA	06/03/2003 - 05/16/2014	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	BROOKFIELD, WI
B	01/24/2003 - 05/16/2014	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	BROOKFIELD, WI
IA	06/02/2003 - 06/02/2003	WACHOVIA SECURITIES FINANCIAL NETWORK, LLC	CRD# 11025	BROOKFIELD, WI
B	05/21/1993 - 01/27/2003	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
10/2023 - Present	Intrua Financial	Investment Advisor	Y	FRANKLIN, WI, United States
05/2014 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	BROOKFIELD, WI, 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.

- 05/14/2014 - FREEDOM WEALTH ALLIANCE - INV REL - AT REPORTED LOCATION - 80% TIME SPENT - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)
- 05/14/2014 - KRROZMAN ENTERPRISES LLC - INV REL - REAL ESTATE RENTAL - 1% TIME SPENT - PRESIDENT. LLC HOLDS MY CONDO TITLE FOR LIABILITY PROTECTION.
- 07/22/2015 - FSG - INV REL - FREEDOM WEALTH ALLIANCE, 675 N. BARKER ROAD, STE. 220 BROOKFIELD, WI 53045 - NON-VARIABLE INSURANCE - START 07/13/2015 - 1 HOURS PER MONTH, 1 DURING TRADING - PARTNERSHIP WITH FSG SO THEY CAN WRITE OUR INSURANCE CONTRACTS
- 8/18/2015 - Windy City Financial Planners - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Licensed Insurance Agent - Started 08/05/2015 - 1 Hours Per Month During Securities Trading.
- 11/21/2023: Intrua Financial LLC; At Reported Business Location(s); Registered Investment Advisor Hybrid; Inv. related; start



Registration & Employment History



OTHER BUSINESS ACTIVITIES

date 10/1/2023; 120hrs/mo.; 4hrs during trading; I provide investment advisory services through Intrua Financial LLC, an independent investment advisor firm. I started this business activity in 11/2023. I expect to spend approximately 120 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.

6. 02/13/2024: Intrua Financial DBA Freedom Wealth Alliance - Inv Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Started: 9/1/2023 - 100 Hrs/Mo During Trading.

7. 07/22/2024 - Other - Business Owner - Owner - Not Investment Related - Virtual/ Florida - Start Date 08/01/2024 - 4 Hours Per Month/ 0 Hours During Trading

8. 12/13/2024 - NAMZOR - Non Investment Related - Business Entity For Tax/Investment Purposes Only - Home Based - Start Date: 12/09/2024 - 1 Hours Per Month - 0 Hours During Trading



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

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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	WISCONSIN CLIENT PURCHASED A HARTFORD LEADERS II VARIABLE ANNUITY (THE HARTFORD ANNUITY) THROUGH THE FA IN NOVEMBER 2004 FOR HIS JOINT ACCOUNT. THE CLIENT MADE A PREMIUM PAYMENT OF \$100,000 AND THE ANNUITY CONTRACT WAS ISSUED ON NOVEMBER 9, 2004. THE CLIENT CLAIMED THAT THE FA TOLD HIM THAT THE HARTFORD ANNUITY HAD A GUARANTEED 8% RETURN AND THAT IT HAD NEVER FAILED TO RETURN THAT AMOUNT OR MORE. THE CLIENT FURTHER CLAIMED THAT THE FA TOLD HIM THAT THE HARTFORD HAD MONEY MANAGERS NO ONE COULD MATCH. THE CLIENT CLAIMED THAT THE VALUE OF HIS ANNUITY INITIALLY WENT UP IN 2004 BUT SINCE HAS DIMINISHED TO THE POINT WERE THE ANNUITY HAS GAINED ONLY \$6,000 OVER A FOUR YEAR PERIOD. THE CLIENT BELIEVES THAT HE IS OWED \$26,000 BASED UPON THE 8% RETURN HE WAS TOLD THE ANNUITY WOULD PROVIDE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$26,000.00

Customer Complaint Information

Date Complaint Received:	10/01/2008
Complaint Pending?	No
Status:	Denied
Status Date:	11/07/2008



Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE FIRM DENIED THE COMPLAINT ON NOVEMBER 7, 2008 VIA A LETTER TO THE CLIENT. PER THE FA HE DID NOT TELL THE CLIENT THAT THE HARTFORD ANNUITY HAD A GUARANTEED 8% RETURN. THE CLIENT RECEIVED A PRODUCT PROSPECTUS AND AN ANNUITY CONTRACT AT THE TIME THAT HE PURCHASED THE ANNUITY. BOTH OF THOSE DOCUMENTS CONTAINED DISCLOSURES ABOUT THE MODEL PORTFOLIO OF THE PORTFOLIO PLANNER ASSET ALLOCATION PROGRAM SELECTED BY THE CLIENT AT THE TIME HE PURCHASED THE ANNUITY. THE DISCLOSURES INCLUDED THE FACT THAT THERE WERE NO GUARANTEES THAT THE MODEL PORTFOLIO WOULD PRODUCE GAINS OR PROTECT AGAINST INVESTMENT LOSSES. IT APPEARED THAT THE FA'S INVESTMENT RECOMMENDATIONS TO THE CLIENT, INCLUDING THE HARTFORD ANNUITY, WERE CONSISTENT WITH THE CLIENT'S INVESTMENT OBJECTIVES, RISK TOLERANCE, OVERALL INVESTOR PROFILE AND LONGER-TERM INVESTMENT TIME HORIZON.



End of Report

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