



## IAPD Report

# ROGER ALLEN HUBLEY

CRD# 251984

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

### ROGER ALLEN HUBLEY (CRD# 251984)

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 **03/08/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NETWORTH ASSET MANAGEMENT, INC	CRD# 105145	11/21/2000
B	INTERCAROLINA FINANCIAL SERVICES, INC.	CRD# 19475	05/21/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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
B	TRANSITIONAL BROKER LLC	304313	DRAPER, UT	03/05/2024 - 05/14/2024
B	INTERCAROLINA FINANCIAL SERVICES, INC.	19475	the Villages, FL	07/31/2015 - 02/29/2024
B	IFS SECURITIES	40375	Marco Island, FL	02/04/2015 - 08/03/2015

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
Regulatory Event	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 **3** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **INTERCAROLINA FINANCIAL SERVICES, INC.**

Main Address: 3300 BATTLEGROUND AVENUE  
SUITE 202  
GREENSBORO, NC 27410

Firm ID#: 19475

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	05/21/2024
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	05/21/2024
<b>B</b>	Florida	Agent	Approved	07/19/2024
<b>B</b>	Minnesota	Agent	Approved	07/16/2024

### Branch Office Locations

**INTERCAROLINA FINANCIAL SERVICES, INC.**  
THE VILLAGES, FL

**INTERCAROLINA FINANCIAL SERVICES, INC.**  
the Villages, FL

### Employment 2 of 2

Firm Name: **NETWORTH ASSET MANAGEMENT, INC**

Main Address: THE VILLAGES, FL

Firm ID#: 105145

	Regulator	Registration	Status	Date
<b>IA</b>	Florida	Investment Adviser Representative	Approved	11/21/2000
<b>IA</b>	Minnesota	Investment Adviser Representative	Approved	12/23/2013
<b>IA</b>	Pennsylvania	Investment Adviser Representative	Approved	04/01/2013



## Qualifications

### Branch Office Locations

**NETWORTH ASSET MANAGEMENT, INC**  
The Villages, FL

**NETWORTH ASSET MANAGEMENT, INC**  
THE VILLAGES, 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 1 principal/supervisory exam, 3 general industry/product exams, and 1 state securities law exam.**


#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	05/09/1984

#### General Industry/Product Exams

	Exam	Category	Date
	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Registered Representative Examination (S1)	Series 1	11/11/1971

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	04/15/1985

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	03/05/2024 - 05/14/2024	TRANSITIONAL BROKER LLC	CRD# 304313	DRAPER, UT
B	07/31/2015 - 02/29/2024	INTERCAROLINA FINANCIAL SERVICES, INC.	CRD# 19475	the Villages, FL
B	02/04/2015 - 08/03/2015	IFS SECURITIES	CRD# 40375	Marco Island, FL
IA	09/28/2011 - 02/18/2015	GIRARD SECURITIES, INC.	CRD# 18697	MARCO ISLAND, FL
B	04/16/2009 - 02/18/2015	GIRARD SECURITIES, INC.	CRD# 18697	MARCO ISLAND, FL
B	10/18/2004 - 05/15/2009	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	MINNEAPOLIS, MN
B	02/07/2003 - 10/15/2004	THE O.N. EQUITY SALES COMPANY	CRD# 2936	CINCINNATI, OH
B	09/25/1989 - 02/07/2003	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	01/12/1984 - 10/03/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	01/14/1977 - 07/26/1989	PROVIDENT MARKETING CORPORATION	CRD# 7328	
B	07/23/1979 - 01/09/1984	AMERICAN GROWTH FUND SPONSORS, INC.	CRD# 37	
B	03/07/1977 - 07/13/1977	LINSICO CORPORATION	CRD# 524	
B	06/17/1975 - 01/14/1977	PROVIDENT NATIONAL EQUITIES, INC.	CRD# 40	
B	11/16/1971 - 08/14/1976	PML SECURITIES COMPANY	CRD# 4082	

### 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
03/2024 - Present	TRANSITIONAL BROKER LLC.	REGISTERED REPRESENTATIVE	Y	DRAPER, UT, United States



## Registration & Employment History



### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/1977 - Present	NETWORTH ASSET MANAGEMENT, INC	PRESIDENT	Y	MARCO ISLAND, FL, United States
07/2015 - 03/2024	INTERCAROLINA FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	GRENSBORO, NC, 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.

PRESIDENT, NETWORTH ASSET MANAGEMENT, INC A REGISTERED INVESTMENT ADVISORY FIRM 40/HOURS WEEK, AGENT LIFE & HEALTH INSURANCE SALES 40/HOURS WEEK, RENTAL REAL ESTATE NOT INVESTMENT RELATED BUSINESS OFFICE RENTAL OWNER 5/HOURS WEEK. Officer of CarAmy, LLC a real estate investment company - 1 hour per month.

VARIOUS LIFE INSURANCE COMPANIES. AS LICENSED AND APPOINTED INSURANCE AGENT.





## 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	2

### 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 2

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	Florida Department of Financial Services
<b>Sanction(s) Sought:</b>	Other: Consent Order
<b>Date Initiated:</b>	05/09/2016
<b>Docket/Case Number:</b>	2304818
<b>Employing firm when activity occurred which led to the regulatory action:</b>	NetWorth Asset Management, Inc
<b>Product Type:</b>	Insurance
<b>Allegations:</b>	Agent failed to complete Florida approved Ethics course for renewal of Life Insurance License. Agent completed Certified Financial Planner Ethics course that was not accepted by the Department.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	05/11/2016
<b>Sanctions Ordered:</b>	Monetary Penalty other than Fines Other: A \$250 fine was paid to the Florida Department of Financial Services to



satisfy the Consent Order.

### Monetary Sanction 1 of 1

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$250.00

**Portion Levied against individual:** \$250.00

**Payment Plan:** Check

**Is Payment Plan Current:** Yes

**Date Paid by individual:** 05/11/2016

**Was any portion of penalty waived?** No

**Amount Waived:**

**Broker Statement** Agent completed Ethics course #94287 to satisfy the requirement and renew the Florida State life insurance license.

### Disclosure 2 of 2

**Reporting Source:** Individual

**Regulatory Action Initiated By:** THE TREASURER OF THE STATE OF FLORIDA - DEPARTMENT OF INSURANCE

**Sanction(s) Sought:** Civil and Administrative Penalt(ies) /Fine(s)

**Other Sanction(s) Sought:** PROBATION FOR ONE YEAR

**Date Initiated:** 01/17/2002

**Docket/Case Number:** 60454-02-AG

**Employing firm when activity occurred which led to the regulatory action:** WALNUT STREE SECURITIES

**Product Type:** Insurance

**Other Product Type(s):** VARIABLE ANNUITIES AND MUTUAL FUNDS

**Allegations:** THE DEPARTMENT OF INSURANCE CONDUCTED AN INVESTIGATION OF MY CAPACITY AS AN INSURANCE AGENT. AS A RESULT THEREOF, THE DEPARTMENT ALLEGES THAT I HAD A CORPORATE INTEREST IN A FLORIDA INSURANCE AGENCY WHILE HOLDING A NON-RESIDENT LICENSE.

**Current Status:** Final

**Resolution:** Consent

**Resolution Date:** 03/06/2002

**Sanctions Ordered:** Monetary/Fine \$500.00

**Other Sanctions Ordered:**

**Sanction Details:** THE CONSENT ORDER WAS DONE AND ORDERED ON MARCH 6, 2002. IT STATED THAT I WAS TO BE ON PROBATION FOR ONE YEAR. AS A CONDITION OF THE PROBATION, I WAS TO STRICTLY ADHERE TO ALL PROVISIONS OF THE FLORIDA INSURANCE CODE AND RULES OF THE



DEPARTMENT OF INSURANCE AND TREASURER AND ALL OTHER LAWS OF THE STATE OF FLORIDA. IN ADDITION I WAS ORDERED TO PAY AN ADMINISTRATIVE PENALTY IN THE AMOUNT OF \$500 THAT WAS PAID IMMEDIATELY. I HAD BECOME A FLORIDA RESIDENT ON OCTOBER 1, 2001 AND WAS ABLE TO OBTAIN MY FLORIDA INSURANCE LICENSE ONCE THIS CONSENT ORDER WAS FINALIZED ON MARCH 6, 2002.

**Broker Statement**

PUT ON PROBATION FOR ONE YEAR- YEAR IS UP ON MARCH 6, 2003. PAID A \$500.00 ADMINISTRATION PENALTY. BECAME A RESIDEN OF FLORIDA ON OCTOBER 1, 2001 AND RECEIVED MY RESIDENT INSURANCE LICENSE IN MARCH, 2002 AFTER THE CONSENT ORDER WAS FIANALIZED.



## End of Report

This page is intentionally left blank.