User Guidance

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IAPD Report

Julia Elizabeth Coburn

CRD# 2565449

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

Julia Elizabeth Coburn (CRD# 2565449)

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 **09/09/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CENTAURUS FINANCIAL, INC.	CRD# 30833	09/20/2017
IA	CENTAURUS FINANCIAL, INC.	CRD# 30833	05/17/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	CENTAURUS FINANCIAL, INC.	30833	ROSEVILLE, CA	09/20/2017 - 12/31/2019
IA	BCN FINANCIAL, INC.	135655	ALAMEDA, CA	02/10/2012 - 10/05/2017
B	CROWN CAPITAL SECURITIES, L.P.	6312	Roseville, CA	02/03/2017 - 09/11/2017

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
Judgment/Lien	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 **5** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CENTAURUS FINANCIAL, INC.**

Main Address: 2300 EAST KATELLA AVE
SUITE 200
ANAHEIM, CA 92806

Firm ID#: 30833

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/20/2017
B	California	Agent	Approved	09/20/2017
IA	California	Investment Adviser Representative	Approved	05/17/2021
IA	Colorado	Investment Adviser Representative	Approved	07/14/2021
B	Idaho	Agent	Approved	04/24/2024
B	Indiana	Agent	Approved	06/18/2018
IA	Indiana	Investment Adviser Representative	Approved	07/13/2022
B	Texas	Agent	Approved	09/10/2024

Branch Office Locations

CENTAURUS FINANCIAL, INC.
6520 Lonetree Blvd.
#138
Rocklin, CA 95765

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 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	10/17/2002

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/29/2002

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	09/20/2017 - 12/31/2019	CENTAURUS FINANCIAL, INC.	CRD# 30833	ROSEVILLE, CA
IA	02/10/2012 - 10/05/2017	BCN FINANCIAL, INC.	CRD# 135655	ALAMEDA, CA
B	02/03/2017 - 09/11/2017	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	Roseville, CA
IA	02/03/2017 - 09/11/2017	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	Roseville, CA
IA	04/28/2009 - 02/02/2017	QUEST SECURITIES, INC.	CRD# 6828	ROSEVILLE, CA
B	04/27/2009 - 02/02/2017	QUEST SECURITIES, INC.	CRD# 6828	FAIR OAKS, CA
B	10/30/2008 - 12/18/2008	METLIFE SECURITIES INC.	CRD# 14251	SACRAMENTO, CA
B	11/02/2006 - 10/03/2008	NYLIFE SECURITIES LLC	CRD# 5167	ROSEVILLE, CA
IA	07/13/2004 - 10/20/2006	METLIFE SECURITIES INC.	CRD# 14251	SACRAMENTO, CA
B	11/24/2003 - 10/20/2006	METLIFE SECURITIES INC.	CRD# 14251	SACRAMENTO, CA
B	06/10/2003 - 10/20/2006	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	SACRAMENTO, CA
B	12/16/2002 - 02/14/2003	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
IA	10/30/2002 - 12/07/2002	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	CRD# 6363	ROSEVILLE, CA
B	10/18/2002 - 12/07/2002	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	10/18/2002 - 12/07/2002	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

Registration & Employment History

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
09/2017 - Present	CENTAURUS FINANCIAL, INC.	REGISTERED REPRESENTIVE	Y	ANAHEIM, CA, United States
06/2009 - Present	BCN FINANCIAL, INC.	SOLICITOR	Y	ALAMEDA, CA, United States
02/2017 - 09/2017	CROWN CAPITAL SECURITIES, LP	REGISTERED REPRESENTATIVE	Y	ORANGE, CA, United States
04/2009 - 02/2017	QUEST SECURITIES, INC.	REGISTERED REP	Y	ALAMEDA, CA, 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. NPFBA, investment related, 2200 Douglas Blvd., Suite #110A, Roseville, CA 95661, sale of long term care and long term disability to safety members in the state of California, the work may involve some sale of fixed life insurance, field service manager (part time), since 12/1/2018, devoted time is 4 hours a month, meet with police and fire fighters to provide long term care, long term disability and possible fixed life insurance.

2. Notary Public, non-investment related, Lincoln, CA 95648, notarization of documents, Notary, since 4/7/2018, I do not generally charge my clients for this service, generally only used for business documents and retirement applications.

3. TEAM ALVAREZ INSURANCE SERVICES
POSITION: Field Agent NATURE: Medicare coverage for clients and prospects enrolling for new policy. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 06/09/2023
ADDRESS: 1971 E. 4th Street, Santa Ana CA 92705, United States
DESCRIPTION: Providing Medicare Advantage/Supplements to clients and prospects.

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
Judgment/Lien	2

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:	12/08/2008
Allegations:	REGISTERED REPRESENTATIVE ADMITTED TO ACCESSING CONFIDENTIAL ACCOUNT INFORMATION WITHOUT AUTHORIZATION, IN VIOLATION OF COMPANY POLICY
Product Type:	No Product
Other Product Types:	

Reporting Source:	Individual
Firm Name:	MET LIFE
Termination Type:	Discharged
Termination Date:	12/08/2008
Allegations:	REGISTERED REPRESENTATIVE ADMITTED TO ACCESSING CONFIDENTIAL ACCOUNT INFORMATION WITHOUT AUTHORIZATION, IN VIOLATION OF COMPANY POLICY.
Product Type:	No Product
Other Product Types:	
Broker Statement	METLIFE ILLEGALLY FIRED ME FOR ACCESSING THE BENEFICIARY INFORMATION ON MY EX-HUSBAND'S LIFE INSURANCE POLICY. IN 2006 I WAS DIVORCED. AS PART OF THE DIVORCE DECREE MY EX-HUSBAND

AND I WERE TO KEEP EACH OTHER AS BENEFICIARIES ON OUR METLIFE POLICIES. IN 2007 MY EX-HUSBAND REMARRIED AND PROCEEDED TO CHANGE THE BENEFICIARY OF HIS POLICY TO HIS NEW WIFE. I SUBMITTED THE COURT ORDER TO METLIFE THAT SHOWED I SHOULD HAVE BEEN RETAINED AS THE BENEFICIARY OF HIS POLICY. SUBSEQUENTLY THE COURT ORDERED MY EX-HUSBAND TO CHANGE THE BENEFICIARY BACK TO ME. SINCE I WAS NOT A METLIFE AGENT AT THAT TIME I CALLED POLICY HOLDER SERVICES FOR METLIFE AND I WAS GIVEN THE INFORMATION AS TO WHETHER OR NOT THE BENEFICIARY HAD BEEN CHANGED BACK TO THE WAY IT WAS. WHEN I WAS HIRED BY METLIFE IN OCTOBER OF 2008 I WAS ABLE TO ACCESS THE INFORMATION ON MY EX-HUSBAND'S POLICY DIRECTLY AS AN AGENT OF THE COMPANY. SINCE MY EX-HUSBAND WAS NOT COMMUNICATING AS TO WHETHER OR NOT HE WOULD CHANGE THE BENEFICIARY IT WAS NECESSARY FOR ME TO CHECK TO SEE IF THERE HAD BEEN A CHANGE. IT WAS FOR THIS ACTION I WAS FIRED. THIS WOULD NOT HAVE BEEN AN ISSUE EXCEPT THAT MY EX-HUSBAND HAD HIS ATTORNEY SEND A THREATENING LETTER TO METLIFE SAYING THAT HIS PRIVACY WAS BEING VIOLATED BECAUSE I WAS ABLE TO FIND OUT WHAT THE BENEFICIARY STATUS WAS OF HIS POLICY. PREVIOUSLY, APPROXIMATELY ONE YEAR EARLIER, HE HAD BEEN CONCERNED ABOUT THIS SAME ISSUE AND HAD BEEN PROMISED BY METLIFE THAT HIS POLICY WOULD BE RESTRICTED. METLIFE HAD NEVER DONE THIS, THEREFORE WHEN HE COMPLAINED, METLIFE, FEARING A LAWSUIT, PROTECTED THEMSELVES BY FIRING ME, EVEN THOUGH ALL I HAD DONE WAS ACCESS INFORMATION WHICH I HAD ALWAYS BEEN GIVEN BY POLICYHOLDER SERVICES AND FOR WHICH I HAD A RIGHT AS SHOWN BY COURT DOCUMENTS. NO ONE FROM POLICYHOLDER SERVICES WAS FIRED FOR GIVING ME THE INFORMATION. IT IS IMPORTANT TO NOTE THAT SHORTLY AFTER I WAS FIRED, HIS POLICY WAS THEN RESTRICTED.

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICES
Judgment/Lien Amount:	$13,050.03
Judgment/Lien Type:	Tax
Date Filed with Court:	09/04/2018
Date Individual Learned:	09/21/2018
Type of Court:	IRS
Name of Court:	DEPARTMENT OF THE TREASURY
Location of Court:	PLACER, CALIFORNIA
Docket/Case #:	2018-0063986
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$32,874.03
Judgment/Lien Type:	Tax
Date Filed with Court:	09/19/2017
Date Individual Learned:	09/25/2017
Type of Court:	IRS
Name of Court:	IRS
Location of Court:	CINCINNATI, OHIO
Judgment/Lien Outstanding?	Yes

End of Report

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