



IAPD Report

RUBEN GONZALEZ

CRD# 2619263

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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

RUBEN GONZALEZ (CRD# 2619263)

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 **12/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TRANSAMERICA RETIREMENT ADVISORS, LLC	CRD# 107319	09/30/2014
B	TRANSAMERICA INVESTORS SECURITIES, LLC	CRD# 32205	10/27/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **1** 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	CALTON & ASSOCIATES, INC.	20999	ONTARIO, CA	03/04/2014 - 09/23/2014
IA	CALTON & ASSOCIATES, INC.	20999	ONTARIO, CA	03/04/2014 - 09/23/2014
B	CHELSEA FINANCIAL SERVICES	47770	IRVINE, CA	01/17/2014 - 02/24/2014

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

Employment 1 of 2

Firm Name: **TRANSAMERICA INVESTORS SECURITIES, LLC**
Main Address: 440 MAMARONECK AVENUE
HARRISON, NY 10528
Firm ID#: 32205

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	10/27/2014
B California	Agent	Approved	10/28/2014

Branch Office Locations

Ontario, CA

Employment 2 of 2

Firm Name: **TRANSAMERICA RETIREMENT ADVISORS, LLC**
Main Address: 6400 C STREET SW
CEDAR RAPIDS, IA 52499
Firm ID#: 107319

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	09/30/2014

Branch Office Locations

TRANSAMERICA RETIREMENT ADVISORS, LLC
Ontario, CA



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/04/2002
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/08/1995

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	05/21/2007
Uniform Securities Agent State Law Examination (S63)	Series 63	10/11/1995

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
B	03/04/2014 - 09/23/2014	CALTON & ASSOCIATES, INC.	CRD# 20999	ONTARIO, CA
IA	03/04/2014 - 09/23/2014	CALTON & ASSOCIATES, INC.	CRD# 20999	ONTARIO, CA
B	01/17/2014 - 02/24/2014	CHELSEA FINANCIAL SERVICES	CRD# 47770	IRVINE, CA
B	10/01/2012 - 12/05/2013	J.P. MORGAN SECURITIES LLC	CRD# 79	FONTANA, CA
IA	10/01/2012 - 12/05/2013	J.P. MORGAN SECURITIES LLC	CRD# 79	FONTANA, CA
B	05/02/2009 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	FONTANA, CA
IA	05/02/2009 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	FONTANA, CA
B	11/08/2007 - 05/02/2009	WAMU INVESTMENTS, INC.	CRD# 599	RIALTO, CA
IA	11/08/2007 - 05/02/2009	WAMU INVESTMENTS, INC.	CRD# 599	RIALTO, CA
IA	05/30/2007 - 11/12/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	RIVERSIDE, CA
B	05/29/2007 - 11/12/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	RIVERSIDE, CA
B	08/31/2006 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	RIVERSIDE, CA
B	02/06/2006 - 09/01/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	SAN BERNARDINO, CA
B	04/16/2002 - 02/07/2006	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	11/29/2001 - 04/10/2002	SAFECO INVESTMENT SERVICES, INC.	CRD# 19061	BOSTON, MA
B	11/06/1998 - 09/21/2001	AETNA INVESTMENT SERVICES, LLC	CRD# 34815	WINDSOR, CT
B	12/04/1996 - 07/24/1998	MANEQUITY, INC.	CRD# 5249	BOSTON, MA



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	11/16/1995 - 09/23/1996	FIMCO SECURITIES GROUP, INC.	CRD# 30343	PORT WASHINGTON, W

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
09/2014 - Present	TRANSAMERICA INVESTORS SECURITIES CORPORATION	REGISTERED REP	Y	FONTANA, CA, United States
09/2014 - Present	TRANSAMERICA RETIREMENT SOLUTIONS	RPC	Y	FONTANA, 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.

No information reported.



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
Criminal	1
Customer Dispute	1

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: Individual

Regulatory Action Initiated By: CALIFORNIA DEPT. OF INSURANCE.

Sanction(s) Sought:

Date Initiated: 09/01/1994

Docket/Case Number: SAC7753-AP

Employing firm when activity occurred which led to the regulatory action: COAST FEDERAL SERVICES

Product Type: No Product

Allegations: I INCORRECTLY ANSWERED "NO" TO A QUESTION ON AN INSURANCE APPLICATION THAT ASKED ME IF I HAD EVER BEEN CONVICTED OF A FELONY MISDEMEANOR.

Current Status: Final

Resolution: Settled

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: 01/01/1995



Sanctions Ordered: Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$350.00

Portion Levied against individual: \$350.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 01/01/1995

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

I HAD IN GOOD FAITH OVERLOOKED AN INSTANCE THAT HAD OCCURRED ON NOVEMBER 16, 1991 WHERE I WAS CONVICTED OF A MISDEMEANOR RESISTING ARREST. NORMALLY IT HAD BEEN MY EXPERIENCE THAT SUCH APPLICATIONS HAD ASKED FOR ANY FELONIOUS ARRESTS, ECAUSE MINE WAS A MISDEMEANOR I WAS NEVER BEFORE REQUIRED TO REPORT IT.



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	MONTEBELLO POLICE DEPT. CASE #81454
Charge Date:	11/16/1991
Charge Details:	1. VANDALISM - MISDEMEANOR, 2. 148 OBSTRUCT RESIST PUBLIC OFFICER 3. FALSE IDENTIFICATION TO PEACE OFFICER
Felony?	
Current Status:	Final
Status Date:	11/18/1991
Disposition Details:	(MISDEMEANOR) 1. VANDALISM CHARGED "NOT" CONVICTED, 2. 148 OBSTRUCT RESIST PUBLIC OFFICER CHARGED, CONVICTED, 3. FALSE IDENTIFICATION TO PEACE OFFICER CHARGED "NOT" CONVICTED.
Broker Statement	Not Provided



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: Firm

Employing firm when activities occurred which led to the complaint: CITIGROUP GLOBAL MARKETS INC.

Allegations: THE CLIENT ALLEGED MISREPRESENTATION WITH RESPECT TO INVESTMENT PERFORMANCE - 07/26/2007.

Product Type: Mutual Fund(s)

Alleged Damages: \$8,000.00

Customer Complaint Information

Date Complaint Received: 11/03/2008

Complaint Pending? No

Status: Denied

Status Date: 02/12/2009

Settlement Amount:

Individual Contribution Amount:

Firm Statement CLAIM DENIED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITIGROUP GLOBAL MARKETS INC.

Allegations: THE CLIENT ALLEGED MISREPRESENTATION WITH RESPECT TO INVESTMENT PERFORMANCE-07/26/2007.

Product Type: Mutual Fund

Alleged Damages: \$8,000.00

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: 11/03/2008

Complaint Pending? No



Status:	Denied
Status Date:	02/12/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	NOT SURE IF I NEEDED TO REPORT THIS CAUSE ITS BEEN MORE THE 24 MONTHS BUT I KNOW ITS ON MY FIRST FINRA REPORT AS DENIED



End of Report

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