



IAPD Report

REGINA V FRIAS

CRD# 2748727

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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

REGINA V FRIAS (CRD# 2748727)

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 **07/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CENTAURUS FINANCIAL, INC.	CRD# 30833	05/09/2025
IA	CENTAURUS FINANCIAL, INC.	CRD# 30833	05/09/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	VANDERBILT ADVISORY SERVICES	116537	Seal Beach, CA	05/24/2024 - 12/31/2024
B	VANDERBILT SECURITIES, LLC	5953	Seal Beach, CA	05/24/2024 - 12/31/2024
B	TRANSAMERICA FINANCIAL ADVISORS, INC	16164	Fullerton, CA	01/06/2012 - 05/02/2024

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	3
Termination	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 8 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	Invest. Co and Variable Contracts	Approved	05/09/2025
B	FINRA	Investment Co./Variable Contracts Prin	Approved	05/09/2025
IA	California	Investment Adviser Representative	Approved	05/09/2025
B	California	Agent	Approved	05/12/2025
B	Florida	Agent	Approved	06/17/2025
IA	Florida	Investment Adviser Representative	Approved	06/17/2025
B	Illinois	Agent	Approved	05/28/2025
IA	Illinois	Investment Adviser Representative	Approved	05/28/2025
B	Nevada	Agent	Approved	06/02/2025
IA	Nevada	Investment Adviser Representative	Approved	06/02/2025
B	New York	Agent	Approved	05/13/2025
B	Texas	Agent	Approved	05/12/2025
B	Utah	Agent	Approved	05/12/2025



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	05/14/2025

Branch Office Locations

CENTAURUS FINANCIAL, INC.
SEAL BEACH, 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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/21/1997

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/21/1996

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/21/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/28/1996

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	05/24/2024 - 12/31/2024	VANDERBILT ADVISORY SERVICES	CRD# 116537	Seal Beach, CA
B	05/24/2024 - 12/31/2024	VANDERBILT SECURITIES, LLC	CRD# 5953	Seal Beach, CA
B	01/06/2012 - 05/02/2024	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	Fullerton, CA
IA	01/06/2012 - 05/02/2024	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	Fullerton, CA
IA	07/09/2007 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	ANAHEIM, CA
B	04/12/2002 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	ANAHEIM, CA
B	06/24/1996 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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
04/2025 - Present	CENTAURUS FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	ANAHEIM, CA, United States
06/2001 - Present	WFGIA LLC- WORLD FINANCIAL GROUP INSURANCE AGENCY	MARKETING DIRECTOR	Y	Fullerton, CA, United States
05/2024 - 12/2024	Vanderbilt Financial Group	Registered Representative	Y	Woodbury, NY, United States
12/2012 - 05/2024	PROSPERITY BUILDERS, INC	CEO	N	HUNTINGTON BEACH, CA, United States
01/2012 - 05/2024	TRANSAMERICA FINANCIAL ADVISORS, INC	Registered Rep	Y	Fullerton, 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). LSPN- LEGAL SERVICES PROFESSIONAL NETWORK, NON-INVESTMENT RELATED, 100 N STATE ST #B, LINTON, UT, 84042-1808, TRUST LEGAL SERVICES, MARKETING REP, INDEPENDENT CONTRACTOR, STARTED IN 09/2023, 1-PERCENT OF MY TIME DEVOTED IN A YEAR, EDUCATE CLIENTS THE IMPORTANCE OF HAVING A LIVING TRUST, FOR MORE ADVANCE ESTATE PLANNING FOR CLIENTS WHO NEED IT.

2). WFGIA-WORLD FINANCIAL GROUP INSURANCE AGENCY

POSITION: MARKETING DIRECTOR NATURE: WFGIA is an insurance agency sells

non-investment related products

INSURANCE FIX PRODUCTS

CRUMP is IMO that WFGIA uses outside of the preferred insurance companies INVESTMENT RELATED: No

NUMBER OF HOURS: 50 SECURITIES TRADING HOURS: 0 START DATE: 03/31/1997

ADDRESS: 11315 JOHNS CREEK PKWY, DULUTH GA 30097, United States

DESCRIPTION: MARKETING REP

MARKETING DIRECTOR

INSURANCE REP



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	3
Termination	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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WORLD GROUP SECURITIES, INC.
Allegations:	CLIENT IS ALLEGING A VARIABLE UNIVERSAL LIFE POLICY HE PURCHASED IS NOT SUITABLE FOR HIS NEEDS.
Product Type:	Insurance
Alleged Damages:	\$9,000.00

Customer Complaint Information

Date Complaint Received:	05/05/2006
Complaint Pending?	No
Status:	Denied
Status Date:	06/13/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	COMPLAINT DENIED.

Disclosure 2 of 3

Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint: WMA SECURITIES, INC.

Allegations: CUSTOMER ALLEGES THE VARIABLE ANNUITY SOLICITED IN JANUARY 2000 WAS UNSUITABLE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$9,155.29

Customer Complaint Information

Date Complaint Received: 01/28/2004

Complaint Pending? No

Status: Denied

Status Date: 03/02/2004

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement COMPLAINT DENIED BY PRODUCT PROVIDER.

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations: CLIENT ALLEGES THAT SHE WAS LED TO BELIEVE THAT SHE WAS PURCHASING AN INVESTMENT AND THAT THE REGISTERED REPRESENTATIVE WAS AWARE THAT SHE HAD NO NEED FOR LIFE INSURANCE, BUT WAS SOLD A VARIABLE UNIVERSAL LIFE INSURANCE THAT WAS ISSUED ON 1/27/97.

Product Type: Insurance

Alleged Damages: \$14,000.00

Customer Complaint Information

Date Complaint Received: 11/20/2001

Complaint Pending? No

Status: Denied

Status Date: 12/18/2001

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement NO EVIDENCE OF SALES PRACTICE VIOLATIONS FOUND.



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: TRANSAMERICA FINANCIAL ADVISORS, INC
Termination Type: Discharged
Termination Date: 05/02/2024
Allegations: Representative failed to follow Firm's trade review process.
Product Type: Annuity-Variable

Reporting Source: Individual
Firm Name: TRANSAMERICA FINANCIAL ADVISORS, INC
Termination Type: Discharged
Termination Date: 05/02/2024
Allegations: Representative failed to follow Firm's trade review process.
Product Type: Annuity-Variable



End of Report

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