



IAPD Report

VICTOR TORRES SALVADOR

CRD# 2772375

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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

VICTOR TORRES SALVADOR (CRD# 2772375)

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 **07/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	02/14/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	WORLD GROUP SECURITIES, INC.	114473	OAKBROOK TERRACE, IL	04/04/2002 - 01/06/2012
B	WMA SECURITIES, INC.	32625	DULUTH, GA	08/20/1996 - 04/12/2002

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

Employment 1 of 1

Firm Name: **TRANSAMERICA FINANCIAL ADVISORS, LLC**
Main Address: TWO LIBERTY PLACE
50 SOUTH 16TH STREET, SUITE 3700
PHILADELPHIA, PA 19102
Firm ID#: 16164

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	01/06/2012
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/06/2012
B	California	Agent	Approved	01/06/2012
B	Florida	Agent	Approved	07/07/2023
B	Illinois	Agent	Approved	01/06/2012
IA	Illinois	Investment Adviser Representative	Approved	02/14/2014
B	Kentucky	Agent	Approved	07/15/2025

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
ONE TRANS AM PLAZA
OAKBROOK TERRACE, IL 60181



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	10/03/1997

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	08/19/1996

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	02/03/2014
Uniform Securities Agent State Law Examination (S63)	Series 63	08/19/1996

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
B	04/04/2002 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	OAKBROOK TERRACE,
B	08/20/1996 - 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
03/2023 - Present	Victory Brokerage Services	Owner	N	Willowbrook, IL, United States
03/2023 - Present	World System Builders (WSB)	NA	N	Villa Park, IL, United States
11/2021 - Present	National Association of Registered Social Security Analysts	RSSA	N	Melville, NY, United States
02/2016 - Present	TEAM VICTORY	PAYROLL ADMINISTRATOR	N	OAKBROOK TERRACE, IL, United States
11/2012 - Present	HIFE COLLEGE PLANNING PROGRAM	COLLEGE PLANNING CONSULTANT	N	AURORA, CO, United States
06/2012 - Present	HEARTLAND INSTITUTE OF FINANCIAL EDUCATION	HIFE CERTIFIED INSTRUCTOR	N	AURORA, CO, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	Mass Transfer	Y	OAKBROOK TERRACE, IL, United States
06/2010 - Present	UNITE EVENTS	JOINT ACCOUNT HOLDER	N	OAKBROOK TERRACE, IL, United States
11/2008 - Present	UNITE FINANCIAL GROUP LLC	EQUAL PARTNER	N	OAKBROOK TERRACE, IL, United States
06/2005 - Present	MIDWEST INSURANCE BROKERAGE SERVICES	AGENT	N	ARLINGTON HEIGHTS, IL, United States
06/2001 - Present	WFG	ASSOCIATE	N	OAKBROOK TERRACE, IL, 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.

Sales of insurance and non-insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors, Inc.

National Association of Registered Social Security Analysts / 1121-Present / Investment Related: No / 68 South Service Road, Suite 100, Melville, NY 11747 / RSSA / Social Security Analysis / Hrs. Work Monthly: 20 / Sec Trading Hrs: 1 / Collect information to run analyses on Social Security claiming decisions and dates and answer questions related to this.

HEARTLAND INSTITUTE OF FINANCIAL EDUCATION, NOT INVESTMENT RELATED, 2851 S. PARKER RD. SUITE 1100, AURORA, CO 80014, NON PROFIT PROVIDER FINANCIAL LITERACY CLASSES AT THE WORK PLACE, CERTIFIED FINANCIAL EDUCATOR, 06/2012, 20 HRS PER MONTH DURING SEC TRADING HOURS, TEACH CLASSES TO EMPLOYEES AT THEIR WORK PLACE.

UNITE EVENTS, NOT INVESTMENT RELATED, 1 TRANS AM PLAZA DRIVE, SUITE 535, OAKBROOK TERRACE, IL 60181, MEETING AND EVENTS ORGANIZATION, BUDGETING & FUNDING FOR MIDWEST AREA WFG TEAMS, IN CHARGE OF COLLECTING CONTRIBUTION AND DISBURSING FUNDS TO VENDORS, HOTELS AND RESTAURANTS, 06/2010, 10 HRS PER MONTH DURING SECURITIES TRADING HOURS, ACCOUNTS RECEIVABLES & COLLECTIBLES FOR EVENTS & MEETINGS.

MIDWEST INSURANCE BROKERAGE SERVICES, 54 W. SEEGER RD., ARLINGTON HEIGHTS, IL 60005, HEALTH INSURANCE BROKERAGE COMPANY, HEALTH INSURANCE AGENT, 06/2005, 10 HOURS PER MONTH DURING SECURITIES TRADING HOURS, SOLICITATION & PLACEMENT OF INDIVIDUAL & GROUP HEALTH INSURANCE POLICIES.

WFG, 11315 JOHNS CREEK PKWY, JOHNS CREEK, GA 30097, FIXED INSURANCE AND ANNUITY MARKETING ORGANIZATION, LIFE INSURANCE AGENT & MARKETING DIRECTOR, 06/2001, 160 HOURS/MONTH DURING SEC TRADING HRS, SOLICITATION AND PLACEMENT OF INDIVIDUAL LIFE & ANNUITY POLICIES.

UNITE FINANCIAL GROUP LLC, 1 TRANS AM PLAZA DRIVE SUITE 535 OAKBROOK TERRACE, IL 60181, NON-INVESTMENT RELATED, I AM A PARTNER OF THIS OBA AND AM PARTLY RESPONSIBLE FOR PROPERTY MANAGEMENT AND RENT COLLECTION OF THE OFFICE SPACE, 16 HOURS PER MONTH; LIFE COLLEGE PLANNING PROGRAM, 2851 S PARKER RD, AURORA, CO, 80014, NON-INVESTMENT RELATED, COLLEGE PLANNING CONSULTANT, 32 HOURS PER MONTH

TEAM VICTORY; 02/18/2016; NOT INV RELATED; PAYROLL ADMINISTRATOR; 1 TRANS AM PLAZA DRIVE, 535, OAKBROOK TERRACE, IL 60181; THE ONLY PURPOSE OF THIS ENTITY IS TO MAKE PAYROLL FOR OFFICE STAFF/EMPLOYEES BI-WEEKLY. NO EARNINGS, INCOME OR PROFIT ARE MADE; 0 HRS/MO; 0 TRADING; PAY EMPLOYEES BI-MONTHLY.

VICTORY BROKERAGE SERVICES POSITION: Owner NATURE: Tax Preparation INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 03/03/2023 ADDRESS: 565 Ridge Moor Dr, Willow Brook IL 60527 United States DESCRIPTION: Tax Preparation



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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WORLD GROUP SECURITIES, INC.
Allegations:	CLIENT ALLEGES THE REPRESENTATIVE DID NOT FOLLOW THROUGH ON POLICY CANCELLATION REQUEST.
Product Type:	Insurance
Alleged Damages:	\$7,621.00

Customer Complaint Information

Date Complaint Received:	11/06/2006
Complaint Pending?	No
Status:	Denied
Status Date:	12/06/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	COMPLAINT DENIED

Disclosure 2 of 2

Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint:

WMA SECURITIES, INC.

Allegations:

CUSTOMER CLAIMS THAT HE WAS UNABLE TO CONTACT REPRESENTATIVE TO REQUEST CLOSURE OF ACCOUNT AND THAT REPRESENTATIVE FAILED TO RETURN PHONE CALLS REGARDING THE SAME.

Product Type:

Annuity(ies) - Variable

Alleged Damages:

\$9,367.90

Customer Complaint Information

Date Complaint Received:

04/15/2003

Complaint Pending?

No

Status:

Closed/No Action

Status Date:

05/20/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement

REPRESENTATIVE MET WITH CUSTOMER AND RESOLVED ALL OUTSTANDING CONCERNS.



End of Report

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