



IAPD Report

TIM TAYLOR SMITH

CRD# 2842543

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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

TIM TAYLOR SMITH (CRD# 2842543)

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 **03/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	QUILITY FINANCIAL ADVISORS	CRD# 304586	03/20/2025

QUALIFICATIONS

This representative is currently registered in **0** 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	PACKERLAND BROKERAGE SERVICES, INC.	37031	Roseville, CA	07/11/2023 - 03/18/2025
IA	PACKERLAND BROKERAGE SERVICES, INC.	37031	Roseville, CA	05/25/2023 - 03/18/2025
IA	SECURITIES AMERICA ADVISORS, INC.	110518	ROSEVILLE, CA	07/17/2020 - 09/29/2022

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
Customer Dispute	3
Financial	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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **QUILITY FINANCIAL ADVISORS**
Main Address: 1950 ROCKLEDGE BLVD
UNIT 201
ROCKLEDGE, FL 32955
Firm ID#: 304586

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	03/20/2025

Branch Office Locations

QUILITY FINANCIAL ADVISORS
1782 RAVENNA WAY
ROSEVILLE, CA 95747



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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	03/16/2001

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/10/1999
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/29/1997

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	11/23/1999
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/29/1997

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** 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	07/11/2023 - 03/18/2025	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	Roseville, CA
IA	05/25/2023 - 03/18/2025	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	Roseville, CA
IA	07/17/2020 - 09/29/2022	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	ROSEVILLE, CA
B	07/17/2020 - 09/29/2022	SECURITIES AMERICA, INC.	CRD# 10205	Roseville, CA
IA	04/06/2018 - 07/17/2020	INVESTACORP ADVISORY SERVICES INC	CRD# 109011	Roseville, CA
B	03/20/2018 - 07/17/2020	INVESTACORP, INC.	CRD# 7684	Roseville, CA
IA	02/17/2011 - 03/02/2018	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ROSEVILLE, CA
B	02/16/2011 - 03/02/2018	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ROSEVILLE, CA
B	12/13/2004 - 02/11/2011	QA3 FINANCIAL CORP.	CRD# 14754	AUBURN, CA
IA	12/13/2004 - 02/11/2011	QA3 FINANCIAL LLC	CRD# 104957	ROSEVILLE, CA
IA	05/21/2004 - 12/10/2004	RESOURCE INVESTMENT ARCHITECTS, INC.	CRD# 111894	ROSEVILLE, CA
B	05/21/2001 - 12/10/2004	INVESTMENT ARCHITECTS, INC.	CRD# 17774	PETALUMA, CA
B	09/29/1998 - 06/21/2001	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	DES MOINES, IA
B	02/07/1997 - 10/22/1998	CAPITAL BROKERAGE CORPORATION	CRD# 10465	GLEN ALLEN, VA



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
03/2025 - Present	QUILITY FINANCIAL ADVISORS	INVESTMENT ADVISER REPRESENTATIVE	Y	ROCKLEDGE, FL, United States
05/2023 - 03/2025	PACKERLAND BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	GREEN BAY, WI, United States
07/2020 - 05/2023	STRATEGY ADVISORS	OWNER	N	ROSE HILL, CA, United States
07/2020 - 09/2022	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	Roseville, CA, United States
07/2020 - 09/2022	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	Roseville, CA, United States
03/2018 - 07/2020	INVESTACORP ADVISORY SERVICES	REGISTERED INVESTMENT ADVISOR	Y	MIAMI, FL, United States
03/2018 - 07/2020	INVESTACORP INC	REGISTERED REPRESENTATIVE	Y	MIAMI, FL, United States
01/2013 - 03/2018	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/IAR	Y	EL SEGUNDO, 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.

STRATEGY ADVISERS, INC

POSITION: Sales Rep NATURE: Insurance Sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES

TRADING HOURS: 160 START DATE: 07/08/2020

ADDRESS: 970 Reserve Drive, Suite 100, Roseville CA 95678, United States

DESCRIPTION: Insurance Sales

Leake Insurance Agency

3939 Cincinnati Ave Rocklin CA, 95765 United States

Life Insurance, Health Insurance, Long Term Care Insurance, Disability Insurance, Fixed/Fixed Indexed Annuity Sales

Investment related

STRATEGY ADVISERS, INC

POSITION: Advisory NATURE: Securities America Advisors INVESTMENT RELATED: No NUMBER OF HOURS: 160

SECURITIES TRADING HOURS: 160 START DATE: 07/08/2020

ADDRESS: 970 Reserve Drive, Suite 100, Roseville CA 95678, United States

DESCRIPTION: Advisory

SSA



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: Advisor NATURE: SSA INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2020
ADDRESS: 970 Reserve Drive, Suite 100, Roseville CA 95678, United States
DESCRIPTION: Advisory



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
Customer Dispute	3
Financial	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:	STATE OF CALIFORNIA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Revocation
Date Initiated:	02/24/2015
Docket/Case Number:	FILE NO. LCB 1819-AP
Employing firm when activity occurred which led to the regulatory action:	CETERA ADVISOR NETWORKS LLC
Product Type:	Annuity-Fixed Annuity-Variable
Allegations:	FAILURE TO DISCLOSURE CHANGE IN BACKGROUND INFORMATION - PLEA OF NOLO CONTENDERE TO TWO COUNTS OF DRIVING UNDER THE INFLUENCE AND ONE COUNT OF DRIVING WITH A SUSPENDED LICENSE
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes



Resolution Date: 09/15/2015
Sanctions Ordered: Revocation
Other: ISSUANCE OF RESTRICTED LICENSE

Monetary Sanction 1 of 2

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$257.00

Portion Levied against individual: \$257.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Monetary Sanction 2 of 2

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$250.00

Portion Levied against individual: \$250.00

Payment Plan: NONE INDICATED

Is Payment Plan Current: No

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



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:	QA3 FINANCIAL
Allegations:	THE COMPLAINT WAS THAT FEES WERE UNREASONABLE AND EXCESSIVE. CLIENT SIGNED A FEE AGREEMENT ON 5/23/05 DETAILING THE SCHEDULE OF FEES. THE FEES WE CHARGED CLIENT ARE IDENTICAL TO THE FEES WE CHARGE HUNDREDS OF CLIENTS.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENTS WANT A REFUND OF ALL EXCESSIVE FEES AND COMMISSIONS. UNABLE TO DETERMINE EXACT AMOUNT AT THIS TIME.
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:	11/23/2009
Complaint Pending?	No
Status:	Denied
Status Date:	05/15/2012
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	QA3 FINANCIAL CORP
Allegations:	CLIENT ALLEGE UNSUITABLE INVESTMENT SINCE INSURANCE COMPANY IS NOW IN DEFAULT AND FAILURE TO PROVIDE COPIES OF APPLICATION AND POLICY. I WAS NOT THE SOLICITING AGENT NOR WAS I COMPENSATED ANY COMMISSION. CLIENT'S CPA WAS LOOKING FOR OPTIONS TO GET TAX RELIEF AND MY PARTNER SIMPLY REFERRED HIM TO AN ATTORNEY



Product Type: Other
Other Product Type(s): SPECIAL BUSINESS RISK POLICY - INSURANCE
Alleged Damages: \$40,000.00

Customer Complaint Information

Date Complaint Received: 06/25/2007
Complaint Pending? No
Status: Closed/No Action
Status Date: 02/17/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement

I WAS NOT THE SOLICITING AGENT NOR WAS I COMPENSATED ANY COMMISSION. CLIENT'S CPA WAS LOOKING FOR OPTIONS TO GET TAX RELIEF AND MY PARTNER SIMPLY REFERRED HIM TO AN ATTORNEY. MY PARTNER PRESENTED SEVERAL OPTIONS, BUT THE ATTORNEY SOLD THIS POLICY TO CLIENT AND THE UNDERLYING INSURANCE CO IS NOW IN DEFAULT. WE NEVER RECEIVED FURTHER CORRESPONDENCE AFTER INITIAL REFERRAL NOR DID I SEE ANY STATEMENTS.

Disclosure 3 of 3

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: QA3 FINANCIAL CORP

Allegations: CLIENT ALLEGES SALES PRACTICE VIOLATIONS. CLIENT AGREED TO MOVE ACCOUNTS TO MORE CONSERVATIVE POSITION THEN CHANGED MIND, RESULTING IN SELLING POSITIONS FOR CAP GAINS TAX.

Product Type: Mutual Fund(s)
Other Product Type(s): VARIABLE ANNUITY
Alleged Damages: \$150,000.00

Customer Complaint Information

Date Complaint Received:
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 10/04/2006

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NUMBER 06-04185



Date Notice/Process Served:	10/04/2006
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/01/2007
Monetary Compensation Amount:	\$15,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	WE PURCHASED PRACTICE FROM RETIRING REP. THAT REP HAS DECIDED NOT TO RETIRE AND HAS BEEN CONTACTING CLIENTS VIA EMAIL. WE HAVE PENDING AAA ARBITRATION FILED AGAINST THAT REP.



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	01/29/2020
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	EASTERN DISTRICT OF CALIFORNIA
Location of Court:	SACRAMENTO, CA
Docket/Case #:	2020-20479
Action Pending?	No
Disposition:	Discharged
Disposition Date:	05/05/2020



End of Report

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