



IAPD Report

PETER GEORGE NEUBERG

CRD# 2905111

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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

PETER GEORGE NEUBERG (CRD# 2905111)

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 **04/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	03/17/2025
IA	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	03/19/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	IC ADVISORY SERVICES, INC.	140190	CHESTER, NJ	06/02/2023 - 03/03/2025
B	THE INVESTMENT CENTER, INC.	17839	CHESTER, NJ	05/15/2023 - 03/03/2025
B	BCG SECURITIES, INC.	70	CHESTER, NJ	09/14/2012 - 05/15/2023

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	1
Termination	1



Report Summary



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

Employment 1 of 1

Firm Name: **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**
Main Address: 7333 EAST DOUBLETREE RANCH RD, SUITE 120 SCOTTSDALE, AZ 85258
Firm ID#: 20804

Regulator	Registration	Status	Date
B FINRA	Direct Participation Programs	Approved	03/17/2025
B FINRA	General Securities Representative	Approved	03/17/2025
B FINRA	Invest. Co and Variable Contracts	Approved	03/17/2025
B FINRA	Municipal Securities Representative	Approved	03/17/2025
B Connecticut	Agent	Approved	03/17/2025
B Florida	Agent	Approved	03/17/2025
B Maryland	Agent	Approved	03/17/2025
B New Jersey	Agent	Approved	03/17/2025
IA New Jersey	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
B New Mexico	Agent	Approved	03/17/2025
B New York	Agent	Approved	03/17/2025
B North Carolina	Agent	Approved	03/17/2025
B Ohio	Agent	Approved	03/17/2025



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	03/17/2025
B Wisconsin	Agent	Approved	03/17/2025

Branch Office Locations

**UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A
LIMITED PARTNER**
245 MAIN STREET
STE. 200
CHESTER, NJ 07930




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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	08/16/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/05/2001
 Corporate Securities Limited Representative Examination (S62)	Series 62	12/07/1998
 Municipal Securities Representative Examination (S52)	Series 52	11/27/1998
 Direct Participation Programs Representative Examination (S22)	Series 22	06/06/1998
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/03/1997

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	01/24/2001
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/29/1998



PROFESSIONAL DESIGNATIONS

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

Personal Financial Specialist

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
IA	06/02/2023 - 03/03/2025	IC ADVISORY SERVICES, INC.	CRD# 140190	CHESTER, NJ
B	05/15/2023 - 03/03/2025	THE INVESTMENT CENTER, INC.	CRD# 17839	CHESTER, NJ
B	09/14/2012 - 05/15/2023	BCG SECURITIES, INC.	CRD# 70	CHESTER, NJ
IA	09/14/2012 - 05/15/2023	BCG SECURITIES, INC.	CRD# 70	CHESTER, NJ
IA	05/22/2002 - 09/26/2012	LPL FINANCIAL LLC	CRD# 6413	PARSIPPANY, NJ
B	11/16/2000 - 09/26/2012	LPL FINANCIAL LLC	CRD# 6413	PARSIPPANY, NJ
IA	11/10/2004 - 04/06/2005	ADVANCED PLANNING GROUP	CRD# 124570	PARSIPPANY, NJ
B	02/09/1998 - 11/29/2000	H.D. VEST INVESTMENT SECURITIES, INC.	CRD# 13686	DALLAS, TX
B	10/06/1997 - 02/09/1998	PRIME CAPITAL SERVICES, INC.	CRD# 18334	POUGHKEEPSIE, NY

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	UNITED PLANNERS FINANCIAL SERVICES	REGISTERED REPRESENTATIVE	Y	SCOTTSDALE, AZ, United States
01/2002 - Present	ADVANCED PLANNING GROUP	MANAGER & PARTNER	Y	CHESTER, NJ, United States
09/1998 - Present	PETER NEUBERG	AGENT	Y	CHESTER, NJ, United States
07/1982 - Present	HENDERSON & NEUBERG, LLC- CPA FIRM	OWNER	Y	CHESTER, NJ, United States
05/2023 - 03/2025	IC ADVISORY SERVICES, INC.	IAR	Y	CHESTER, NJ, United States
05/2023 - 03/2025	THE INVESTMENT CENTER, INC.	REGISTERED REP	Y	CHESTER, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2012 - 05/2023	BCG SECURITIES	REGISTERED REPRESENTATIVE	Y	DELRAN, NJ, 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.) HENDERSON & NEUBERG, LLC - OWNER - DBA NAME FOR MARKETING PURPOSES ONLY - CHESTER, NJ - SINCE 07/1995 - INVESTMENT RELATED
- 2.) PETER NEUBERG - AGENT - NON-VARIABLE INSURANCE - CHESTER, NJ - SINCE 09/1998 - INVESTMENT RELATED
- 3.) HENDERSON & NEUBERG, LLC - OWNER - TAX PREPARATION/ACCOUNTING/BOOKKEEPING/CPA - CHESTER, NJ - SINCE 07/1982 - NOT INVESTMENT RELATED



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	1
Termination	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: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 06/20/2016

Docket/Case Number: 2012034188201

Employing firm when activity occurred which led to the regulatory action: LPL Financial LLC

Product Type: No Product

Allegations: Without admitting or denying the findings, Neuberg consented to the sanctions and to the entry of findings that he, who was the principal of a branch office of his member firm, failed to reasonably supervise the activities of an individual, working as a registered representative and Neuberg's assistant in the branch office. The findings stated that during her association with the firm, the representative altered documents related to customer accounts, including by reusing signatures from forms that had been previously completed by customers. She also caused the falsified forms to be maintained in the customers' files. She falsified documents to expedite transactions as an accommodation to customers, but the firm's compliance manual prohibited altering documents in the manners employed by her. The findings also stated that Neuberg ceased regularly reviewing paperwork prepared by the representative shortly after she was hired by the firm. Moreover, notwithstanding the fact that she asked Neuberg whether she was allowed to use white-out on customer documents, Neuberg failed to make a reasonable inquiry or



conduct a review of the files she had handled to determine if she was following the firm's document and signature policies. Neuberg also failed to train the representative or otherwise to take action to prevent her from engaging in the conduct described above.

Current Status:

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

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:

06/20/2016

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Requalification
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	any principal capacity
Duration:	Six months
Start Date:	07/18/2016
End Date:	01/17/2017

Requalification 1 of 1

Requalification Type:	Requalification by Exam
Length of time given to requalify:	prior to associating with any FINRA member firm in any principal capacity following the six-month principal-capacity suspension
Type of exam required :	Series 24 examination
Has condition been satisfied:	No

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$15,000.00



Portion Levied against individual: \$15,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 07/08/2016

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Requalification
Suspension

Date Initiated: 06/20/2016

Docket/Case Number: 2012034188201

Employing firm when activity occurred which led to the regulatory action: LPL Financial, LLC

Product Type: No Product

Allegations: Mr. Neuberg failed to properly supervise a registered representative in his branch office.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

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: 06/20/2016

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Requalification
Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: Principal

Duration: 6 Months

Start Date: 07/18/2016

End Date: 01/17/2017

Requalification 1 of 1



Requalification Type:	Requalification by Exam
Length of time given to requalify:	6 months
Type of exam required :	Series 24
Has condition been satisfied:	No
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$15,000.00
Portion Levied against individual:	\$15,000.00
Payment Plan:	Mr. Neuberg plans to pay in full.
Is Payment Plan Current:	Yes
Date Paid by individual:	06/02/2016
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	Since registering with BCG Securities, Inc. in 2012, he has not been an active principal and the branch is not an OSJ. Mr. Neuberg has been in full compliance with all rules and regulations while associated with BCG Securities.



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:	Individual
Employing firm when activities occurred which led to the complaint:	LPL Financial
Allegations:	Customers allege excessive markup of commission and misleading information.
Product Type:	Annuity-Variable
Alleged Damages:	\$49,000.00
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:	10/27/2016
Complaint Pending?	No
Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	10/05/2017
Settlement Amount:	\$40,500.00
Individual Contribution Amount:	\$40,500.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	01-16-0002-0936
Docket/Case #:	NA
Date Notice/Process Served:	01/24/2017
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	10/05/2017
Monetary Compensation Amount:	\$40,500.00
Individual Contribution Amount:	\$40,500.00
Broker Statement	Mr. Neuberg strongly denies the allegations of excessive commission markup or that he provided any misleading information. The annuity sale at issue was fully



disclosed to the customer and was suitable. Mr. Neuberg is also a CPA and conducted accounting work for the customers. They failed to pay an accounting invoice and Mr. Neuberg filed a collection suit against the customers and is awaiting arbitration in that matter. He believes this complaint is retaliation and it without merit. The settlement was based primarily on accounting work, and not his role as a registered representative.



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: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 08/31/2012
Allegations: VIOLATION OF THE FIRM'S DOCUMENT SIGNATURE POLICY.
Product Type: No Product

Reporting Source: Individual
Firm Name: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 08/31/2012
Allegations: VIOLATION OF THE FIRM'S SIGNATURE POLICY.
Product Type: No Product

Broker Statement A FORMER SALES ASSISTANT WORKING WITH MR. NEUBERG CONTINUED TO USE FIRM FORMS WHICH MAY HAVE INCLUDED IMPROPER SIGNATURES. THE SALES ASSISTANT WAS PROMPTLY TERMINATED.



End of Report

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