



## IAPD Report

# ROBERT LOUIS TAKACS

CRD# 2954611

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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

### ROBERT LOUIS TAKACS (CRD# 2954611)

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 **03/27/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	UNITY FINANCIAL PLANNING GROUP LLC	CRD# 333889	02/25/2026

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	SB ADVISORY, LLC	154680	Johns Creek, GA	09/19/2022 - 03/27/2026
IA	OPPENHEIMER & CO. INC.	249	ATLANTA, GA	02/12/2020 - 09/23/2022
B	OPPENHEIMER & CO. INC.	249	ATLANTA, GA	02/11/2020 - 09/23/2022

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
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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **UNITY FINANCIAL PLANNING GROUP LLC**  
Main Address: 1275 SHILOH RD NW  
SUITE 2730  
KENNESAW, GA 30144  
Firm ID#: 333889

	Regulator	Registration	Status	Date
	Georgia	Investment Adviser Representative	Approved	02/25/2026
	Michigan	Investment Adviser Representative	Approved	03/06/2026
	Ohio	Investment Adviser Representative	Approved	02/25/2026

#### Branch Office Locations

**UNITY FINANCIAL PLANNING GROUP LLC**  
1275 SHILOH RD NW  
SUITE 2730  
KENNESAW, GA 30144



## 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, 4 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
 Research Analyst Exam - Part II Regulations Module (S87)	Series 87	06/08/2006
 Research Analyst Exam - Part I Analysis Module (S86)	Series 86	05/17/2006
 General Securities Representative Examination (S7)	Series 7	11/25/1997

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	04/26/2012
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/02/1997

### 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	09/19/2022 - 03/27/2026	SB ADVISORY, LLC	CRD# 154680	Johns Creek, GA
IA	02/12/2020 - 09/23/2022	OPPENHEIMER & CO. INC.	CRD# 249	ATLANTA, GA
B	02/11/2020 - 09/23/2022	OPPENHEIMER & CO. INC.	CRD# 249	ATLANTA, GA
IA	04/30/2012 - 01/15/2020	MORGAN STANLEY	CRD# 149777	ATLANTA, GA
B	03/23/2012 - 01/15/2020	MORGAN STANLEY	CRD# 149777	ATLANTA, GA
B	10/20/2005 - 01/11/2012	SUNTRUST ROBINSON HUMPHREY, INC.	CRD# 6271	ATLANTA, GA
IA	10/25/2005 - 08/06/2008	SUNTRUST ROBINSON HUMPHREY, INC.	CRD# 6271	ATLANTA, GA
IA	11/18/2003 - 09/09/2005	DEUTSCHE BANK SECURITIES INC.	CRD# 2525	ATLANTA, GA
B	01/13/2001 - 09/09/2005	DEUTSCHE BANK SECURITIES INC.	CRD# 2525	NEW YORK, NY
B	04/18/2000 - 01/13/2001	DB ALEX. BROWN LLC	CRD# 17790	BALTIMORE, MD
B	11/28/1997 - 04/24/2000	THE ROBINSON-HUMPHREY COMPANY, LLC	CRD# 723	ATLANTA, 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
11/2025 - Present	UNITY FINANCIAL PLANNING GROUP LLC	Investment Adviser Representative	Y	Kennesaw, GA, United States
09/2022 - 11/2025	San Blas Advisory	VP Investments	Y	Atlanta, GA, United States
02/2020 - 09/2022	OPPENHEIMER & CO. INC	FINANCIAL ADVISOR	Y	ATLANTA, GA, United States
12/2019 - 02/2020	UNEMPLOYED	UNEMPLOYED	N	ATLANTA, GA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2015 - 12/2019	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	FINANCIAL ADVISOR	Y	NEW YORK, NY, 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.

I HAVE SERVED AS TREASURER OF THE MARINE CORP COORDINATING OF GEORGIA (MCCCGA) FOR APPROXIMATELY 7 YEARS. MY DUTIES INCLUDE DEPOSITION CHECKS AS WELL AS REVIEWING DISTRIBUTIONS FROM THE CEO AND OFFICERS. WE USE A TRADITIONAL CHECKING ACCOUNT AND DO NO INVESTMENTS DUE TO OUR 501C3 TAX EXEMPT AND REGISTERED CHARITABLE ORGANIZATION.



## 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
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:** 10/24/2022

**Docket/Case Number:** 2020065354801

**Employing firm when activity occurred which led to the regulatory action:** MORGAN STANLEY SMITH BARNEY LLC

**Product Type:** No Product

**Allegations:** Without admitting or denying the findings, Takacs consented to the sanctions and to the entry of findings that he caused his member firm to maintain inaccurate books and records by falsifying the representative code for trades in the firm's order entry system, causing the firm's trade confirmations to show an inaccurate representative code. The findings stated that Takacs entered into eight agreements through which he agreed to service certain customer accounts, including executing joint trades for those accounts, under joint representative codes that he shared with a senior member of his team. Each agreement set forth the percentages of the commissions that each representative would earn on trades placed using the applicable joint representative code. Although the firm's system correctly prepopulated the trades with the applicable joint representative code, Takacs changed the code for the trades to his personal representative code or another joint representative code. As a result, the firm's trade confirmations for the trades reflected an inaccurate representative code, and Takacs received a higher percentage of commissions than what he was entitled to receive pursuant to the joint production agreements. Takacs did not ask the other representative whether



he could change the representative code on the trades at issue prior to each trade. Rather, Takacs mistakenly believed that the other representative had previously agreed that he could change the representative codes so that Takacs would receive higher percentages of commissions than what was set forth in the joint production agreements. In fact, the other representative had not agreed that Takacs could change the representative codes. The firm has since paid restitution of approximately \$63,000 to the other representative, which is the approximate amount of additional commissions Takacs received as a result of changing the representative code on the trades.

**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:**

10/24/2022

**Sanctions Ordered:**

Civil and Administrative Penalty(ies)/Fine(s)  
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**

<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All Capacities
<b>Duration:</b>	Six Months
<b>Start Date:</b>	11/21/2022
<b>End Date:</b>	05/20/2023

**Monetary Sanction 1 of 1**

<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	07/15/2023
<b>Was any portion of penalty waived?</b>	No

**Amount Waived:**  
.....

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	Financial Industry Regulatory Agency
<b>Sanction(s) Sought:</b>	Suspension
<b>Date Initiated:</b>	10/31/2022
<b>Docket/Case Number:</b>	2020065354801
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Morgan Stanley
<b>Product Type:</b>	No Product
<b>Allegations:</b>	From October 2014 through December 2019, FINRA alleged that Mr. Takacs falsified the representative code for 1,286 trades in Morgan Stanley's order entry system, causing the firm's trade confirmations to show an inaccurate representative code. As a result, Takacs violated FINRA Rule 2010, and he separately violated FINRA Rules 4511 and 2010 by causing Morgan Stanley to maintain inaccurate books and records
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	10/31/2022
<b>Sanctions Ordered:</b>	Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	Activities as a broker dealer
<b>Duration:</b>	6 months
<b>Start Date:</b>	11/21/2022
<b>End Date:</b>	05/20/2023
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	Yes
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	



**Was any portion of penalty waived?**

No

**Amount Waived:**

**Broker Statement**

I did not know that my actions were in violation of FINRA Rules and do not feel that I am deserving of this suspension.

I made the changes to the representative codes in the transactions at issue because it was my sincere belief that the senior broker on my team had authorized me to make the changes. Specifically, after I expressed concern about maintaining my gross production level above the minimum threshold, the senior broker expressed his support for me and advised me to direct trades from the joint account production numbers to the individual production numbers in order to help maintain my payout levels.

I note that over the four year period at issue, the commission runs were available for review by the senior broker and other supervisors and no one advised me to stop changing the codes. Thus, I was completely shocked when I was terminated for doing something I truly believed I had permission to do.

I have been a financial advisor for more than 25 years and up until this regulatory event and related termination, have never had any other disciplinary issues or customer disputes. I am an honest person and former marine, who takes great pride in my profession. I would never have diverted commissions away from another broker unless I believed I was authorized to do so.



## 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:** MSSB  
**Termination Type:** Discharged  
**Termination Date:** 12/17/2019  
**Allegations:** Allegations that representative did not use designated joint production numbers for certain transactions.  
**Product Type:** No Product  
**Firm Statement** NA

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**Reporting Source:** Individual  
**Firm Name:** Morgan Stanley  
**Termination Type:** Discharged  
**Termination Date:** 12/17/2019  
**Allegations:** Allegations that representative did not use designated joint numbers on certain transactions  
**Product Type:** No Product  
**Broker Statement** I REACHED AN UNDERSTANDING IN THE SPRING OF 2016 WITH A MEMBER OF MY TEAM THAT A CERTAIN NUMBER OF MY TRADES WOULD BE ENTERED IN MY INDIVIDUAL REPRESENTATIVE NUMBER UNTIL MY COMMISSION REVENUE REACHED A SPECIFIED LEVEL IN EACH CALENDAR YEAR. WE FOLLOWED THAT PRACTICE FOR THREE AND A HALF YEARS DURING WHICH MY TEAM MEMBER RECEIVED FIRM-GENERATED DAILY AND MONTHLY REPORTS SHOWING THAT THESE TRADES HAD BEEN ENTERED IN MY INDIVIDUAL NUMBER. NO ISSUE WAS RAISED BY MY TEAM MEMBER OR THE FIRM UNTIL DECEMBER 2019 AT WHICH TIME THE FIRM CONTENTED THAT THE TRADES SHOULD HAVE BEEN ENTERED IN A JOINT NUMBER THAT I SHARED WITH THE TEAM MEMBER.



## End of Report

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