



IAPD Report

ABEL LOPEZ OLIVARES

CRD# 3016251

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

ABEL LOPEZ OLIVARES (CRD# 3016251)

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 **01/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CENTAURUS FINANCIAL, INC.	CRD# 30833	07/10/2020
IA	CENTAURUS FINANCIAL, INC.	CRD# 30833	07/31/2020

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	NEXT FINANCIAL GROUP, INC.	46214	CYPRESS, TX	08/02/2007 - 07/13/2020
B	NEXT FINANCIAL GROUP, INC.	46214	CYPRESS, TX	07/26/2007 - 07/13/2020
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	HOUSTON, TX	05/26/1998 - 07/25/2007

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 **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	General Securities Representative	Approved	07/10/2020
B	Colorado	Agent	Approved	07/14/2020
IA	Colorado	Investment Adviser Representative	Approved	09/11/2020
B	Louisiana	Agent	Approved	07/10/2020
IA	Louisiana	Investment Adviser Representative	Approved	07/31/2020
B	Michigan	Agent	Approved	11/08/2024
B	Mississippi	Agent	Approved	11/06/2023
B	Montana	Agent	Approved	11/15/2023
B	Pennsylvania	Agent	Approved	07/10/2020
IA	Pennsylvania	Investment Adviser Representative	Approved	08/28/2020
B	Texas	Agent	Approved	07/11/2020
IA	Texas	Investment Adviser Representative	Approved	07/31/2020
B	Washington	Agent	Approved	01/05/2021



Qualifications

Branch Office Locations

CENTAURUS FINANCIAL, INC.
Houston, TX



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, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	04/15/1998

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/07/1998



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	08/02/2007 - 07/13/2020	NEXT FINANCIAL GROUP, INC.	CRD# 46214	CYPRESS, TX
B	07/26/2007 - 07/13/2020	NEXT FINANCIAL GROUP, INC.	CRD# 46214	CYPRESS, TX
IA	05/26/1998 - 07/25/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	HOUSTON, TX
B	04/16/1998 - 07/25/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	HOUSTON, TX
B	04/16/1998 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
07/2020 - Present	Centaurus Financial Inc.	Registered Representative	Y	Anaheim, CA, United States
07/2007 - 07/2020	NEXT FINANCIAL GROUP, INC.	REGISTERED REPRESENTATIVE	Y	HOUSTON, TX, 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) 401K HOMBRE INSURANCE SERVICES

POSITION: CEO/Insurance Agent NATURE: INSURANCEPRODUCT LINE: FIXED ANNUITIES, FIXED LIFE INSURANCE, HEALTH INSURANCE, LONG TERM CARE INSURANCE INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 20 START DATE: 07/06/2017

ADDRESS: 18802 N. Thomas Shore Dr., Cypress TX 77433, United States

DESCRIPTION: Recommend suitable fixed insurance products to clients including fixed annuities, fixed life insurance, health insurance, long term care insurance

2) 401K HOMBRE

POSITION: CEO/Investment Professional NATURE: DBA INVESTMENT RELATED: Yes NUMBER OF HOURS: 200 SECURITIES TRADING HOURS: 200 START DATE: 07/06/2017

ADDRESS: 18802 N. Thomas Shore Dr., Cypress TX 77433, United States

DESCRIPTION: Comprehensive Financial Planning

3) LARYSS MUSIC & LADY BOSS LARYSS



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: Owner NATURE: DBA as LaRyss Music and Lady Boss LaRyss INVESTMENT RELATED: No NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 0 START DATE: 09/14/2015

ADDRESS: 18802 N. Thomas Shore Dr., Cypress TX 77433, United States

DESCRIPTION: Market and promote recording artist LaRyss who is also my daughter

4) 401K HOMBRE LEGAL AND TAX SERVICES

POSITION: CEO NATURE: Legal and Tax Services INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES

TRADING HOURS: 0 START DATE: 07/06/2017

ADDRESS: 18802 N. Thomas Shore Dr., Cypress TX 77433, United States

DESCRIPTION: Will be hiring an attorney and CPA to perform 100% of all legal and tax services since I am not an attorney or CPA

5) 401K HOMBRE REAL ESTATE SERVICES

POSITION: CEO NATURE: REAL ESTATE SALES/SERVICES INVESTMENT RELATED: No NUMBER OF HOURS: 40

SECURITIES TRADING HOURS: 12 START DATE: 07/25/2017

ADDRESS: 18802 N. Thomas Shore Dr., Cypress TX 77433, United States

DESCRIPTION: Will act as CEO and perform all executive decisions in regards to administrative duties and marketing. Real Estate Broker/Realtor will conduct all sales on a contractual basis with 401k HOMBRE Real Estate Services. I, Abel Olivares, will not conduct any real estate sales until I have realtor license.

6) 401k Hombre Insurance Services, non-investment related, 18802 N. Thomas Shore Drive, Cypress, TX 77433, sell home owners insurance, auto insurance and commercial insurance, CEO/insurance agent, since 5/12/2021, devoted time is 4 hours a month, obtain insurance policy declarations pages from potential clients and forward that information to CGM Risk Management Solutions along with CGM coverage request forms; forward and present insurance quotes to potential clients then complete required forms should potential client decide to purchase insurance and forward completed forms to CGM, liason between client and CGM.

7. ABEL L. OLIVARES

POSITION: Landlord NATURE: Real Estate; Leasing residential property(s) to tenants INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 03/28/2024

ADDRESS: 2651 Kipling St., Apt. #3001, Houston TX 77098, United States

DESCRIPTION: Landlord of residential property(s) leased to tenants



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:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE CLIENT SIGNED AN AFFIDAVIT OF FACT CERTIFYING THE SIGNATURE ON A BANK AUTHORIZATION FORM DATED 12/19/05 IS NOT HER SIGNATURE.
Product Type:	Other
Other Product Type(s):	VARIABLE INSURANCE
Alleged Damages:	\$0.00

Customer Complaint Information

Date Complaint Received:	10/30/2006
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/30/2007
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM CONFIRMED THE BANK AUTHORIZATION WAS SET UP BUT CANCELED PRIOR TO ANY MONEY BEING WITHDRAWN.

**Disclosure 2 of 2**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGED MY ACTIONS FOR INVESTING HER ROLLOVER IRA MONEYS COST HER \$12516.24.

Product Type: Other

Other Product Type(s): BROKERAGE

Alleged Damages: \$12,516.24

Customer Complaint Information

Date Complaint Received: 11/26/2001

Complaint Pending? No

Status: Settled

Status Date: 01/30/2002

Settlement Amount: \$12,516.24

Individual Contribution Amount: \$1,000.00

Broker Statement AN INVESTIGATION CONDUCTED BY MY FIRM FOUND THE CLIENT GAVE ME THE 401K CHECK FOR HER ROLLOVER IRA BUT THAT I INADVERTENTLY FORGOT TO LEAVE THE CHECK STUB WITH HER. IT WAS FURTHER FOUND THAT ALTHOUGH I REVIEWED THE VARIOUS INVESTMENTS WITHIN THE BROKERAGE WITH THE CLIENT, I FAILED TO HAVE THE CLIENT COMPLETE THE BROKERAGE APPLICATION PRIOR TO EXECUTING HER APPROVED ORDER. AS A RESULT, THE CLIENT BECAME CONCERNED THAT SHE HAD NO PROOF OF HER INVESTMENT AND PLACED A STOP PAYMENT ON THE 401K CHECK. THE RESULTING COMPLIANCE SELLOUT OF THE BROKERAGE POSITIONS COST \$12516.24.



End of Report

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