



## IAPD Report

# MARGARET MARIA SWINNEY

CRD# 3029378

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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

### MARGARET MARIA SWINNEY (CRD# 3029378)

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 **04/30/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	THE STRATEGIC FINANCIAL ALLIANCE, INC.	CRD# 126514	03/21/2017
IA	ACORN FINANCIAL ADVISORY SERVICES, INC.	CRD# 116763	03/22/2017

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	VOYA FINANCIAL ADVISORS, INC.	2882	MANASSAS, VA	01/20/2004 - 03/20/2017
B	VOYA FINANCIAL ADVISORS, INC.	2882	MANASSAS, VA	03/23/1998 - 03/20/2017
IA	FINANCIAL PLANNING SERVICES OF VIRGINIA	117618	MANASSAS, VA	12/02/1998 - 12/31/2003

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

### Employment 1 of 2

Firm Name: **THE STRATEGIC FINANCIAL ALLIANCE**  
Main Address: 2200 CENTURY PARKWAY  
SUITE 500  
ATLANTA, GA 30345  
Firm ID#: 126514

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	03/21/2017
<b>B</b>	Arizona	Agent	Approved	03/29/2018
<b>B</b>	California	Agent	Approved	03/29/2018
<b>B</b>	Colorado	Agent	Approved	07/29/2019
<b>B</b>	Delaware	Agent	Approved	11/29/2017
<b>B</b>	District of Columbia	Agent	Approved	03/21/2017
<b>B</b>	Florida	Agent	Approved	03/21/2017
<b>B</b>	Georgia	Agent	Approved	03/21/2017
<b>B</b>	Idaho	Agent	Approved	10/30/2018
<b>B</b>	Indiana	Agent	Approved	07/24/2018
<b>B</b>	Maryland	Agent	Approved	07/24/2018
<b>B</b>	Montana	Agent	Approved	05/01/2017
<b>B</b>	New Jersey	Agent	Approved	07/24/2018



## Qualifications

	Regulator	Registration	Status	Date
B	New Mexico	Agent	Approved	03/21/2017
B	North Carolina	Agent	Approved	03/21/2017
B	Ohio	Agent	Approved	07/22/2022
B	Pennsylvania	Agent	Approved	03/21/2017
B	South Carolina	Agent	Approved	03/21/2017
B	Tennessee	Agent	Approved	03/21/2017
B	Texas	Agent	Approved	05/03/2024
B	Virginia	Agent	Approved	03/21/2017

## Branch Office Locations

### THE STRATEGIC FINANCIAL ALLIANCE

9300 W Courthouse Road  
Suite 307  
Manassas, VA 20110

## Employment 2 of 2

Firm Name: **ACORN FINANCIAL ADVISORY SERVICES, INC.**

Main Address: 1900 CAMPUS COMMONS DRIVE  
SUITE 600  
RESTON, VA 20191

Firm ID#: 116763

	Regulator	Registration	Status	Date
IA	Virginia	Investment Adviser Representative	Approved	03/22/2017

## Branch Office Locations

### ACORN FINANCIAL ADVISORY SERVICES, INC.

9300 W Courthouse Road #303  
Manassas, VA 20110

### ACORN FINANCIAL ADVISORY SERVICES, INC.

1900 CAMPUS COMMONS DRIVE  
SUITE 600  
RESTON, VA 20191



## 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, 3 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
<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
<b>B</b> General Securities Representative Examination (S7)	Series 7	07/29/2003
<b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/17/1998

#### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	08/17/1998
<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	03/17/1998



### 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	01/20/2004 - 03/20/2017	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MANASSAS, VA
B	03/23/1998 - 03/20/2017	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MANASSAS, VA
IA	12/02/1998 - 12/31/2003	FINANCIAL PLANNING SERVICES OF VIRGINIA	CRD# 117618	MANASSAS, VA

### 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
03/2017 - Present	ACORN FINANCIAL ADVISORY SERVICES, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	Manassas, VA, United States
03/2017 - Present	THE STRATEGIC FINANCIAL ALLIANCE, INC.	REGISTERED REPRESENTATIVE	Y	ATLANTA, GA, United States
01/2000 - Present	MARGARET SWINNEY	INDEPENDENT INSURANCE AGENT	Y	MANASSAS, VA, United States
03/1998 - 03/2017	VOYA FINANCIAL ADVISORS, INC.	REG REP	Y	MANASSAS, VA, 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-Name: Acorn Financial

Position: Agent

Nature: Sale of Fixed Life insurance

Investment Related: No

Hours: 10nSecurities Trading Hours: 1

Start Date: 03/23/2017

Address: 9300 W Courthouse Road, #205, Manassas VA 20110, United States

Description: Life Sales

-2- Name: Swinney

Position: Owner/Sole Proprietor

Nature: Rental Property101 Bent Tree Drive #29Daytona, Beach, FL 32114We rent out this condo to Emilie Raistrick for \$650 a month.

Investment Related: Yes

Hours: 1 Securities Trading Hours: 0



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Start Date: 12/01/2022

Address: 13322 Fieldstone Way, Gainesville VA 20155, United States

Description: Collect rent, Maintain property

-3- Name: Swinney Financial, LLC

Position: Owner/Sole Proprietor

Nature: Financial Services

Investment Related: No

Hours: 1nSecurities Trading Hours: 0

Start Date: 04/01/2023

Address: 13322 Fieldstone Way, Gainesville VA 20155, United States

Description: Managing the LLC-Books and records





## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	VOYA FINANCIAL ADVISORS, INC.
<b>Allegations:</b>	CLIENT ALLEGES THAT THE REPRESENTATIVE DID NOT INVEST ASSETS THAT WERE IN THE MONEY MARKET FUND IN A TIMELY FASHION AND AS A RESULT, THE CLIENT LOST OUT ON MARKET GAINS.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	THE CLIENT DOES NOT ALLEGE AN EXACT DOLLAR AMOUNT; HOWEVER, THE FIRM HAS DETERMINED THAT THE AMOUNT WILL BE OVER THE \$5,000 FILING LIMIT.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	02/08/2015
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	05/01/2015



**Settlement Amount:** \$11,200.00

**Individual Contribution Amount:** \$500.00

## Disclosure 2 of 2

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** ING FINANCIAL PARTNERS, INC

**Allegations:** THE CLIENT WROTE TO THE ISSUING INSURANCE COMPANY REGARDING VARIABLE ANNUITIES PURCHASED FROM THE REPRESENTATIVE. THEY CLAIM THAT IT WAS THEIR UNDERSTANDING THAT THEY WOULD BE ABLE TO SELECT THE GREATEST GAIN FROM TWO METHODS; FULL CASH DISTRIBUTION OR A COMBINATION OF ANNUITIZATION AND CASH PAYOUT. IT WAS ALSO UNDERSTOOD THAT BOTH OF THESE OPTIONS WOULD BE AVAILABLE WHENEVER THE OPTION SELECTED WAS FROM THE INVESTMENT IN FUNDS OR THE GMIB. FURTHER THEY CLAIM THAT THEY THOUGHT IF THE ANNUITY WERE SELECTED UPON MATURITY, IT WAS TO INCLUDE AN OPTION TO BENEFIT BOTH THE ANNUITANT AND THE SURVIVING SPOUSE UNTIL BOTH ARE DECEASED.

THEY HAVE NOW LEARNED THAT A LUMP SUM DISTRIBUTION IS NOT PROVIDED FOR IN THE GMIB AND THAT JOINT SURVIVOR OPTIONS ARE NOT PROVIDED FOR IN THE CONTRACT. THEY CLAIMED THEY PURCHASED THE PRODUCT BASED UPON THEIR UNDERSTANDING AND WOULD NOT HAVE PURCHASED THEM IF THEY KNEW THIS WAS THE CASE.

THEY REQUEST A REFUND OF THE ORIGINAL INVESTMENT PLUS 5% APR FROM INCEPTION TO THE REFUND DATE.

**Product Type:** Insurance

**Alleged Damages:** \$5,000.00

**Alleged Damages Amount Explanation (if amount not exact):** THE CLAIM DID NOT CONTAIN ANY DAMAGE AMOUNT OR ESTIMATE. THE FIRM ESTIMATES THESE DAMAGES WOULD EXCEED \$5,000.

**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:** 08/19/2010

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/27/2010

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** THE FIRM INVESTIGATED THE CLIENTS ALLEGATIONS AND FOUND THEM



TO BE WITHOUT MERIT. THE REPRESENTATIVE MADE ALL APPROPRIATE DISCLOSURES TO THE CLIENT (BOTH VERBALLY AND IN WRITING) AT THE TIME OF THE SALE. CONTRARY TO THE CLIENTS BELIEF, THE ISSUING INSURANCE COMPANY CONFIRMED THAT THE CONTRACTS DO INDEED HAVE THE SPOUSAL CONTINUATION FEATURE THE CLIENT REFERENCED IN THEIR LETTER.



## End of Report

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