



IAPD Report

Freddy Garcia

CRD# 3227457

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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

Freddy Garcia (CRD# 3227457)

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 **04/10/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LEFT BRAIN WEALTH MANAGEMENT, LLC	CRD# 170348	08/08/2016
B	THE LEADERS GROUP, INC.	CRD# 37157	08/10/2016

QUALIFICATIONS

This representative is currently registered in **1** 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	FIDELITY BROKERAGE SERVICES LLC	7784	OAK BROOK, IL	02/05/2008 - 08/09/2016
IA	STRATEGIC ADVISERS, INC.	104555	OAKBROOK, IL	02/12/2008 - 08/08/2016
IA	STRATEGIC ADVISERS, INC.	104555	COVINGTON, KY	09/30/2005 - 01/09/2008

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	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 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **THE LEADERS GROUP, INC.**
Main Address: 475 SPRINGFIELD AVE
SUMMIT, NJ 07901
Firm ID#: 37157

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/10/2016
B	FINRA	Invest. Co and Variable Contracts	Approved	08/10/2016
B	Illinois	Agent	Approved	08/10/2016

Branch Office Locations

215 Shuman Blvd
Suite 304
Naperville, IL 60563

Employment 2 of 2

Firm Name: **LEFT BRAIN WEALTH MANAGEMENT, LLC**
Main Address: 215 SHUMAN BLVD
#304
NAPERVILLE, IL 60563
Firm ID#: 170348

	Regulator	Registration	Status	Date
IA	Illinois	Investment Adviser Representative	Approved	08/08/2016

Branch Office Locations

LEFT BRAIN WEALTH MANAGEMENT, LLC
215 SHUMAN BLVD
#304
NAPERVILLE, IL 60563



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
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	08/18/2004
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/17/1999

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	10/18/1999
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/27/1999

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	02/05/2008 - 08/09/2016	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	OAK BROOK, IL
IA	02/12/2008 - 08/08/2016	STRATEGIC ADVISERS, INC.	CRD# 104555	OAKBROOK, IL
IA	09/30/2005 - 01/09/2008	STRATEGIC ADVISERS, INC.	CRD# 104555	COVINGTON, KY
B	09/26/2005 - 01/09/2008	FIDELITY INVESTMENTS INSTITUTIONAL SERVICES COMPANY, INC.	CRD# 17507	COVINGTON, KY
B	02/09/2005 - 09/08/2005	INVEST FINANCIAL CORPORATION	CRD# 12984	APPLETON, WI
IA	02/09/2005 - 09/08/2005	INVEST FINANCIAL CORPORATION	CRD# 12984	TINLEY PARK, IL
IA	06/07/2004 - 02/11/2005	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	BURBANK, IL
B	05/11/2004 - 02/11/2005	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
IA	11/09/1999 - 05/24/2004	CITISTREET FINANCIAL SERVICES LLC	CRD# 107311	MILWAUKEE, WI
B	09/24/1999 - 05/18/2004	CITISTREET EQUITIES LLC	CRD# 7447	SOMERSET, NJ
B	05/18/1999 - 09/07/1999	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
08/2016 - Present	Capitas Financial Midwest LLC	Agent	N	Downers Grove, IL, United States
08/2016 - Present	Left Brain Wealth Management, LLC	Investment Adviser Representative	Y	Naperville, IL, United States
08/2016 - Present	The Leaders Group, Inc.	Registered Representative	Y	Littleton, CO, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2005 - 08/2016	Fidelity Investments Institutional Services Co, Inc.	Investment Education	Y	Covington, KY, 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.) CAPITAS FINANCIAL MIDWEST LLC - 8/1/2016 - 3025 Highland Pkwy, Suite 185 Downers Grove, IL 60515 - Agent, capitas is a business partner and product specialist on life insurance products. if I have a client that has a life insurance need capitas will work with me on finding the right solution the product can fixed but can be a variable insurance product also., ins bsn, Invt Rel, 1 hrs/mo; 1 hrs/mo (during trading hours).
- 2.) LEFT BRAIN WEALTH MANAGEMENT LLC - 8/1/2016 - 215 Shuman Blvd, Suite 304 Naperville, IL 60563 - IAR Rep, I am the registered investment advisor for my clients and receive a fee for assets under management for managing their accounts., IAR bsn, Invt Rel, 160 hrs/mo; 160 hrs/mo (during trading hours).
- 3) The Leaders Group
 Broker Dealer
 Registered Rep
 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
Customer Dispute	1

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:	LEFT BRAIN WEALTH MANAGEMENT, LLC
Allegations:	Client claims Freddy Garcia did not follow instructions and is asking for \$146,453.23 in compensation."
Product Type:	No Product
Alleged Damages:	\$146,453.23
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	22-01646
Filing date of arbitration/CFTC reparation or civil litigation:	07/25/2022

Customer Complaint Information

Date Complaint Received:	07/25/2022
Complaint Pending?	No



Status:	Settled
Status Date:	01/10/2024
Settlement Amount:	\$19,999.99
Individual Contribution Amount:	\$0.00
Broker Statement	<p>[REDACTED] transferred her account to Left Brain Wealth Management (LBWM) on 12/17/2017 valued at \$394,393.00 and her account was terminated on 05-28-22 valued at \$641,575.</p> <p>During the time invested, [REDACTED] withdrew almost \$100,000 from the account, generating an 81% return in the 4.5 years. The account was under contract with Left Brain Wealth Management. In November of 2021, the portfolio's risk tolerance was adjusted, selling most of the stocks and adding FROPX, as it had low market volatility and produced a higher yield (11%). This adjustment was agreed upon by [REDACTED]. The account was valued at \$804,642. After the adjustment, the tech stocks left in the portfolio started to go down in value, as the market declined. By February 21, 2022, [REDACTED] sent an email stating that, "If I get back to \$800,000 I want you to sell everything. I should have been clear before."</p> <p>[REDACTED] is seeking reimbursement on an account that went down in value from its high point in November 2021. [REDACTED] had invested for years prior to transferring her account to LBWM and was fully aware of the risks associated with investing in the stock market. In fact, [REDACTED] portfolio made money while at LBWM and it would be unethical to reimburse an investor for market losses.</p>



End of Report

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