IAPD Report

RUTH ELLEN GORAN

CRD# 3241313

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

RUTH ELLEN GORAN (CRD# 3241313)

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 **07/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	AVANTAX PLANNING PARTNERS, INC.	CRD# 106237	10/09/2001

QUALIFICATIONS

This representative is currently registered in **0** 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

No information reported.

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
Judgment/Lien	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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **AVANTAX PLANNING PARTNERS, INC.**

Main Address: 3390 ASBURY ROAD
DUBUQUE, IA 52002-2801

Firm ID#: 106237

	Regulator	Registration	Status	Date
IA	Illinois	Investment Adviser Representative	Approved	10/09/2001

Branch Office Locations

AVANTAX PLANNING PARTNERS, INC.
8631 NORTH KEELER AVENUE
SKOKIE, IL 60076

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
No information reported.		

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/16/2001

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

No information reported.

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
10/2001 - Present	Avantax Planning Partners, Inc.	Investment Advisor Representative	Y	Dubuque, IA, United States
06/2000 - Present	KIDSIGHT, INC.	OWNER / CONSULTANT	N	SKOKIE, IL, United States
01/1980 - Present	NORTHEASTERN ILLINOIS UNIV	OTHER - PROFESSOR	N	CHICAGO, IL, United States
01/1975 - Present	RUTH GORAN CPA	OTHER - OWNER/CPA	N	SKOKIE, IL, 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) I am an owner of and the president for Entertain2Educate. The entity is not investment-related. The entity is located at 8631 North Keeler Ave, Skokie, IL 60076. I have been involved with the entity since 06/2017. Duties include research and technical materials provided to work with a playwright for developing original scripts to be used in continuing education programs. I devote approximately 20-25 hours per month to this activity, mostly during non-securities trading hours.

2) I am the Majority Shareholder of Creative Family Office, Inc., an extension of Ruth Goran, CPA firm. The activity is located at 8631 Keeler, Skokie, IL 60076. I have participated in this activity since 05/2019. I devote roughly 1-5 hours a month to this activity, primarily during non-securities trading hours. Among other periodic tasks, I work with current clients on QuickBooks and other accounting matters. My participation is not securities-related or investment-related.

3) I am President of Parks Earhart, a not-for-profit organization located at Skokie, IL 60076. I have participated in this activity since 04/2020. I research articles on women breaking the glass ceiling in business. I devote approximately 6-10 hours per month to this activity, mostly during non-securities trading hours.

4) RUTH GORAN CPA; Owner; CPA Tax practice, consulting, planning, accounting for closely held companies and their owners which includes check writing abilities for under a dozen clients who are not investment clients. That service is only for my CPA tax clients; NIR; HRS 200; HRS 130; 01/01/1980; 8631 NORTH KEELER AVENUE, Skokie IL 60076; Tax preparation for individuals, S corporations, C corporations, partnerships, and trusts.Review of company quickbooks for planning and tax preparation. Meetings with attorneys and financial advisors for estate and gift planning. I provide bill pay service for a very small group of my tax clients.

5) Brock Fountaine Inc; Treasurer; This entity was just created to focus on animals, and animal education. It is still in the start up

Registration & Employment History

OTHER BUSINESS ACTIVITIES

phases. I have a 20% ownership.; NIR; 1; 11/15/2023; 8631 NORTH KEELER AVENUE Skokie IL 60076; I am the treasurer of this entity so I will keep the quickbooks and accounting. The entity was created 11-7-23 and has not been funded yet.

6) Charitable Boards; Board Member and Treasurer; Board member and treasurer non profit organization TWTC (Formerly The Womens Treatment Center); NIR; 10; 01/01/2013; 8631 NORTH KEELER AVENUE Skokie IL 60076; For TWTC I am the treasurer, and I assist with the auditor and tax preparation for the entities.This is all done on a voluntary basis.

7) Case Art Fund; Board Treasurer; I attend board meetings and prepare the tax returns for this entity on a voluntary basis; NIR; 1; 01/01/2019; 8631 NORTH KEELER AVENUE Skokie IL 60076; I attend board meetings that are held at least once a year. I also prepare the Federal and State tax returns on a voluntary basis for the non profit.

8) Design Museum of Chicago; Board member Treasurer; I work with the finance committee, accountant, and outside auditor to review and assist in the preparation of tax returns.; NIR; 10; 01/01/2013; 8631 NORTH KEELER AVENUE Skokie IL 60076; I am the treasurer and member of the finance committee and regularly attend meetings, assist with the audit and tax preparation for the entity.

9) One for One Chicago; Auxiliary board member; I attend a board meeting about once a year and discuss planning objectives with the executive director. I also will discuss financial statements and assist with tax preparation.; NIR; 1; 01/01/2021; 8631 NORTH KEELER AVENUE Skokie IL 60076; I attend a board meeting once a year and will have a few phone calls with the executive director regarding strategic planning. I review the financial statements and assist with the tax preparation.

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
Judgment/Lien	1

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	SUSAN HADDED
Judgment/Lien Amount:	$18,000.00
Judgment/Lien Type:	Civil
Date Filed:	08/16/1989
Judgment/Lien Outstanding?	Yes
Broker Statement	INITIAL JUDGMENT WAS ENTERED 8/16/89. PARTIAL PAYMENT WAS MADE AND PAYMENT WAS MADE THROUGH WAGE WITHHOLDING PLAN. I HIRED AN ATTORNEY TO PROPOSE A SETTLEMENT PAYMENT STRUCTURE WHICH IS CURRENTLY BEING NEGOTIATED. THE JUDGMENT WAS REINSTATED 7/19/01 AND PAYMENTS ARE BEING MADE THROUGH WAGE WITHHOLDING UNTIL FINAL SETTLEMENT IS AGREED UPON.

End of Report

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