IAPD Report

WILFREDO RAUL MIRANDA

CRD# 3273284

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

WILFREDO RAUL MIRANDA (CRD# 3273284)

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 **06/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AUSDAL FINANCIAL PARTNERS, INC.	CRD# 7995	07/23/2012
IA	AUSDAL FINANCIAL PARTNERS, INC.	CRD# 7995	07/24/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	MOLONEY SECURITIES CO., INC.	38535	BOLINGBROOK, IL	01/28/2011 - 07/23/2012
B	MOLONEY SECURITIES CO., INC.	38535	MANCHESTER, MO	05/13/2010 - 07/23/2012
B	UNITED SECURITIES ALLIANCE, INC.	36487	GREENWOOD VILLAGE, CO	02/07/2001 - 08/21/2003

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
Criminal	1
Customer Dispute	5

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

Employment 1 of 1

Firm Name: **AUSDAL FINANCIAL PARTNERS, INC.**

Main Address: 5187 UTICA RIDGE RD
DAVENPORT, IA 52807

Firm ID#: 7995

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	07/23/2012
B	Arizona	Agent	Approved	07/02/2015
B	California	Agent	Approved	09/30/2014
B	Colorado	Agent	Approved	01/25/2013
B	Florida	Agent	Approved	07/30/2012
B	Georgia	Agent	Approved	06/16/2014
B	Illinois	Agent	Approved	07/24/2012
IA	Illinois	Investment Adviser Representative	Approved	07/24/2012
B	Indiana	Agent	Approved	01/24/2013
B	Iowa	Agent	Approved	08/06/2018
B	Kansas	Agent	Approved	03/30/2021
B	Massachusetts	Agent	Approved	10/22/2014
B	Michigan	Agent	Approved	07/26/2012

Qualifications

	Regulator	Registration	Status	Date
B	Minnesota	Agent	Approved	07/29/2016
B	Missouri	Agent	Approved	10/03/2012
B	New Hampshire	Agent	Approved	05/20/2019
B	New Jersey	Agent	Approved	03/16/2020
B	North Carolina	Agent	Approved	10/10/2014
B	Ohio	Agent	Approved	07/25/2012
B	South Carolina	Agent	Approved	09/06/2017
B	South Dakota	Agent	Approved	07/24/2020
B	Tennessee	Agent	Approved	03/30/2023
B	Texas	Agent	Approved	11/15/2016
B	Vermont	Agent	Approved	08/12/2024
B	Virginia	Agent	Approved	05/29/2019
B	Wisconsin	Agent	Approved	01/22/2013
B	Wyoming	Agent	Approved	10/20/2022

Branch Office Locations

AUSDAL FINANCIAL PARTNERS, INC.
1S443 SUMMIT AVENUE
SUITE 205
OAKBROOK TERRACE, IL 60181

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
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	05/12/2010
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/14/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/20/2010
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/27/1999

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:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/28/2011 - 07/23/2012	MOLONEY SECURITIES CO., INC.	CRD# 38535	BOLINGBROOK, IL
B	05/13/2010 - 07/23/2012	MOLONEY SECURITIES CO., INC.	CRD# 38535	MANCHESTER, MO
B	02/07/2001 - 08/21/2003	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	GREENWOOD VILLAGE
B	03/16/2000 - 12/31/2000	WMA SECURITIES, INC.	CRD# 32625	DULUTH, 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
01/2010 - Present	SELF EMPLOYED	AGENT	N	MIAMI, FL, 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) 45 UNIT APARTMENT BUILDING IN MIAMI, FL AND IL HELP IN MANAGING THE PROPERTY, RUN BACKGROUND CHECKS, BILLING COLLECTION OF RENTS AND MAKING DEPOSITS IN CHICAGO. STARTED JANUARY 1998 IN MIAMI STARTED DECEMBER 2011 IN CHICAGO
12 HOURS PER MONTH, NO REFERRALS ARE RECEIVED FROM THIS BUSINESS

2) PALMETTO BAPTIST CHURCH IN MIAMI, FL, RELIGIOUS NON-FOR-PROFIT; ELDER/TRUSTEE; STARTED NOVEMBER 1999. 1 HOUR PER QUARTER; NO MONTHLY INCOME; I RECEIVE REFERRALS FROM THIS BUSINESS.

4) OUTSIDE INSURANCE SALES; INVESTMENT RELATED; OAKBROOK TERRACE, IL; SALE OF INSURANCE PRODUCTS; AGENT; ACTIVITY BEGAN IN 07/2012; I DEVOTE APPX 5 HOURS PER MONTH TO THIS ACTIVITY WITH 5 HOURS DURING TRADING HOURS; SALE OF INSURANCE TO CLIENTS.

5) NOTARY; NOT INVESTMENT RELATED; OAKBROOK TERRACE, IL; NOTARIZE CLIENT DOCUMENTS; NOTARY; ACTIVITY BEGAN MARCH 2021; I WILL DEVOTE LESS THAN ONE HOUR PER MONTH TO THIS ACTIVITY DURING TRADING HOURS; NOTARIZE CLIENT DOCUMENTS WHEN NECESSARY.

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
Criminal	1
Customer Dispute	5

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	CIRCUIT COURT 18TH JUDICIAL DISTRICT, STATE OF IL, DU PAGE COUNTY.
Charge Date:	12/22/1979
Charge Details:	1 COUNT MISDEMEANOR POSESSION OF CANNABIS, PLEAD GUILTY 1YR PROBATION. 1COUNT FELONY DELIVERY OF CANNABIS CHARGE NOLLE PROSSED, CASE CLOSED.
Felony?	Yes
Current Status:	Final
Status Date:	03/05/1980
Disposition Details:	MISDEMEANOR POSSESION OF CANNABIS-1YR PROBATION COURT COST $334 FINE FELONY NOLLE PROSSED-CASE CLOSED
Broker Statement	MY ARREST WAS ON 12/22/79.I WAS READY TO GO ON A SKI TRIP, I WAS BUYING CANNABIS FOR THE TRIP. I HAD JUST CASHED MY CHECK FROM WORK. I PURSHASED THE DRUGS FROMA FRIEND THAT I HAD KNOWN FOR ABOUT 3YRS BEFORE THIS. HE WAS AN ADOPTED SON OF THE MINISTER IN TOWN. WE WERE DOING THE DEAL IN A PARKING LOT NEXT TO OUR COFEE SHOP, HANGOUT WHEN THE DARRIEN POLICE OFFICER CAME UP AND CAUGHT US. WHEN WE GOT OUT OF MY FRIENDS CAR I THREW THE BAG OF CANNABIS UNDERNEATH THE CAR. THE POLICE OFFIKCER RIGHT AWAY SAID I'M GOING TO GET YOU FOR DEALING AND I WAS ARRESTED. I WAS SO AFRAID. WHEN WE WENT DOWN TO THE POLICE STATION THEY INTERROGATED US AND LET MY FRIEND GO. I WAS TAKEN TO THE COOK COUNTY JAIL. I THOUGHT THAT AFTER MY PROBATION TIME THAT THE RECORD OF ARREST WAS GOING TO BE EXPUNGED. IT APPARENTLY WAS NOT. THE FELONY CHARGE WAS NOLLE PROSSED. THE MISDEAMEANOR CHARGE OF POSSESION OF CANNABIS ONE YR PROBATION, $335 IN FINES

AND COURT COSTS.

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AUSDAL FINANCIAL PARTNERS, INC.
Allegations:	Unsuitable investments
Product Type:	Other: GWG L Bonds
Alleged Damages:	$190,000.00
Alleged Damages Amount Explanation (if amount not exact):	Amount of GWG purchases
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:	02/17/2025
Complaint Pending?	No
Status:	Settled
Status Date:	03/20/2026
Settlement Amount:	$47,500.00
Individual Contribution Amount:	$42,750.00

Disclosure 2 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AUSDAL FINANCIAL PARTNERS, INC.
Allegations:	Violations of Federal Securities laws; Violation of IL Securities law; Violation of IL Consumer Fraud and Deceptive Business Practices Act; Breach of Contract; Common Law Fraud; Breach of Fiduciary Duty; Negligence and Gross Negligence. Allegations related to a REIT and GWG L bonds purchased between 2013 and 2021.
Product Type:	Real Estate Security Other: GWG L BOND
Alleged Damages:	$177,049.99

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 #:	25-00930
Filing date of arbitration/CFTC reparation or civil litigation:	05/07/2025

Customer Complaint Information

Date Complaint Received:	06/16/2025
Complaint Pending?	No
Status:	Settled
Status Date:	05/01/2026
Settlement Amount:	$82,098.00
Individual Contribution Amount:	$0.00

Disclosure 3 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AUSDAL FINANCIAL PARTNERS, INC.
Allegations:	BREACH OF FIDUCIARY DUTY; SUITABILITY; MISREPRESENTATION OF INVESTMENT; FAILURE TO SUPERVISE; BREACH OF CONTRACT; REGULATION BI related to purchases of GWG L bonds in 2017 and 2020. The client also takes issue with investments made than a decade ago.
Product Type:	Other: GWG L Bonds
Alleged Damages:	$155,000.00
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 #:	24-02258
Filing date of arbitration/CFTC reparation or civil litigation:	10/18/2024

Customer Complaint Information

Date Complaint Received:	10/25/2024

Complaint Pending?	No
Status:	Settled
Status Date:	12/04/2025
Settlement Amount:	$80,000.00
Individual Contribution Amount:	$65,520.00

Disclosure 4 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AUSDAL FINANCIAL PARTNERS, INC.
Allegations:	Breach of Contract and Warranties, Promissory Estoppel; Violation of State Securities Statutes; Breach of Fiduciary Duty; Claims Under Common Law; and Vicarious Liability related to investments made during 2018.
Product Type:	Other: GWG L BONDS
Alleged Damages:	$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	Client is alleging damages 100,000 - 500,000
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 #:	24-01732
Filing date of arbitration/CFTC reparation or civil litigation:	08/05/2024

Customer Complaint Information

Date Complaint Received:	08/12/2024
Complaint Pending?	No
Status:	Settled
Status Date:	12/04/2025
Settlement Amount:	$50,000.00
Individual Contribution Amount:	$17,550.00

Disclosure 5 of 5

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	AUSDAL FINANCIAL PARTNERS, INC.
Allegations:	Suitability, Due Diligence, Breach of Contract, and Failure to Supervise. Client purchased GWG L bonds in March 2021 with proceeds from a previous 3-year investment in GWG L bonds. Shortly after the 2021 investment GWG ceased paying interest and eventually filed for bankruptcy. Statement of claim filed in August 2022.
Product Type:	Other: GWG L Bonds
Alleged Damages:	$100,000.00
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 #:	22-01773
Filing date of arbitration/CFTC reparation or civil litigation:	08/08/2022

Customer Complaint Information

Date Complaint Received:	10/10/2022
Complaint Pending?	No
Status:	Settled
Status Date:	11/28/2023
Settlement Amount:	$48,519.57
Individual Contribution Amount:	$19,408.00

End of Report

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