User Guidance

www.adviserinfo.sec.gov

IAPD Report

WILLIAM NATHAN SHORACK

CRD# 4141207

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

WILLIAM NATHAN SHORACK (CRD# 4141207)

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 **10/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/28/2013
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	02/11/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	AXA ADVISORS, LLC	6627	FORT MYERS, FL	05/01/2012 - 01/10/2013
B	AXA ADVISORS, LLC	6627	FORT MYERS, FL	04/30/2012 - 01/10/2013
B	TRILLIUM TRADING LLC	120064	NEW YORK, NY	05/30/2003 - 10/07/2004

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

Employment 1 of 1

Firm Name: **TRANSAMERICA FINANCIAL ADVISORS, LLC**

Main Address: TWO LIBERTY PLACE
50 SOUTH 16TH STREET, SUITE 3700
PHILADELPHIA, PA 19102

Firm ID#: 16164

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/28/2013
IA	Florida	Investment Adviser Representative	Approved	02/11/2013
B	Florida	Agent	Approved	02/19/2013
B	Georgia	Agent	Approved	01/28/2013
B	Texas	Agent	Approved	04/11/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	04/10/2025

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
13131 University Drive
FORT MYERS, FL 33907

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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	10/03/2000

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	04/27/2012
B	Limited Representative-Equity Trader Exam (S55)	Series 55	03/29/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	04/25/2012
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/03/2000

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	05/01/2012 - 01/10/2013	AXA ADVISORS, LLC	CRD# 6627	FORT MYERS, FL
B	04/30/2012 - 01/10/2013	AXA ADVISORS, LLC	CRD# 6627	FORT MYERS, FL
B	05/30/2003 - 10/07/2004	TRILLIUM TRADING LLC	CRD# 120064	NEW YORK, NY
B	01/03/2003 - 06/03/2003	HEARTLAND SECURITIES CORP.	CRD# 43201	EDISON, NJ
B	08/21/2002 - 12/09/2002	REDWOOD TRADING, LLC	CRD# 114774	SAN FRANCISCO, CA
B	03/01/2000 - 05/02/2002	HEARTLAND SECURITIES CORP.	CRD# 43201	EDISON, 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
09/2025 - Present	Xit Strategies LLC	Referral Partner	Y	St. Petersburg, FL, United States
07/2025 - Present	EHP Inc	Associate	Y	Newark, DE, United States
10/2024 - Present	The Miliare Group	agent	Y	Nashville, TN, United States
06/2020 - Present	Luna Life Design and Development Inc.	President	Y	Fort Meyers, FL, United States
01/2013 - Present	TRANSAMERICA FINANCIAL ADVISOR.	REGISTERED REP.	Y	FORT MYERS, FL, United States
12/2012 - Present	WORLD FINANCIAL GROUP, INC	AGENT	Y	FORT MYERS, FL, United States
03/2021 - 06/2023	Novus Home Mortgage	Mortgage Banker	N	Waukesha, WI, United States
12/2013 - 01/2023	DEBTMERICA	REFERRAL AGENT	N	MIAMI, FL, United States
12/2020 - 03/2021	MONARCH MORTGAGE	MORTGAGE BANKER	Y	FAIRFAX, VA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2020 - 12/2020	THE FEDERAL SAVINGS BANK	MORTGAGE BANKER	Y	SARASOTA, FL, United States
11/2019 - 12/2019	LOAN SMARTER	LOAN OFFICER	N	GOLDEN, CO, United States
01/2018 - 12/2019	NEXT GENERATION LEADERSHIP DEVELOPMENT INC	President	N	Fort Myers, FL, United States
01/2015 - 12/2019	GOLD STAR FINANCIAL	MORTGAGE LOAN ORIGINATOR	N	FORT LAUDERDALE, FL, United States
03/2019 - 10/2019	TJC MORTGAGE INC	MORTGAGE LOAN ORIGINATOR	N	BIRMINGHAM, AL, United States
10/2015 - 12/2016	MIAMI SUCCESS GROUP LLC	MEMBER	N	MIAMI, FL, United States
03/2015 - 09/2016	360 LEADERSHIP DEVELOPMENT INC	PRESIDENT	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.

Sales of Insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors, Inc. (TFA).

Luna Life Design and Development Inc. / 0620-Present / Investment Related: No / 4980 Dockside Drive #201 Fort Meyers, FL 33919 / President / Marketing Company / Hrs. Work Monthly: 3 / Sec Trading Hrs: 0/ Very Little, It is really a pass-through entity to obtain tax advantages, which was set up on the advice of my account. It will replace next generation leadership development Inc, which will be terminated in the near future.

THE MILIARE GROUP
POSITION: agent NATURE: Marketing INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 10/16/2024
ADDRESS: , Nashville TN , United States
DESCRIPTION: WFG Co-Brand

EHP INC
POSITION: Associate NATURE: Health Benefits INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 07/25/2025
ADDRESS: 254 Chapman Rd, Ste 208 #20694, Newark DE 19702, United States
DESCRIPTION: I will refer business clients. They offer a concierge tax savings add-on to health insurance for businesses with between 50 & 500 employees.

XIT STRATEGIES LLC
POSITION: Referral Partner NATURE: Small Business Consulting INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2025

Registration & Employment History

OTHER BUSINESS ACTIVITIES

ADDRESS: 7901 4th Street North, Suite 300, St. Petersburg FL 33702, United States
DESCRIPTION: Refer Business Owners to third party service providers for AI, employee development, and executive coaching. Refer individuals for personal life coaching.

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
Financial	1
Judgment/Lien	1

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	03/13/2020
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FL
Location of Court:	FORT MEYERS, FL
Docket/Case #:	202223
Action Pending?	No
Disposition:	Discharged
Disposition Date:	06/16/2020

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:	State of Georgia
Judgment/Lien Amount:	$2,823.20
Judgment/Lien Type:	Tax
Date Filed with Court:	04/03/2023
Date Individual Learned:	11/02/2023
Type of Court:	State Court
Name of Court:	Dekalb County
Location of Court:	Dekalb County Georgia
Docket/Case #:	BK2613PG454
Judgment/Lien Outstanding?	Yes
Broker Statement	I was unaware of this lien.

End of Report

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