



IAPD Report

AGNES CAROLYN MEDINA

CRD# 4270422

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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

AGNES CAROLYN MEDINA (CRD# 4270422)

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 **01/13/2026**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|----|--------------------------------|-------------|------------------|
| IA | SUMMIT GLOBAL INVESTMENTS, LLC | CRD# 157091 | 09/06/2023 |
| B | EQUITY SERVICES, INC. | CRD# 265 | 08/27/2025 |

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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 | UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER | 20804 | FRISCO, TX | 12/01/2023 - 08/29/2025 |
| B | TRANSAMERICA FINANCIAL ADVISORS, INC | 16164 | PLANO, TX | 01/06/2012 - 08/31/2023 |
| IA | TRANSAMERICA FINANCIAL ADVISORS, INC. | 16164 | PLANO, TX | 01/06/2012 - 08/31/2023 |

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

Employment 1 of 2

Firm Name: **ESI FINANCIAL ADVISORS**

Main Address: ONE NATIONAL LIFE DRIVE
MONTPELIER, VT 05604

Firm ID#: 265

| | Regulator | Registration | Status | Date |
|---|-----------|--|----------|------------|
|  | FINRA | Invest. Co and Variable Contracts | Approved | 08/27/2025 |
|  | FINRA | Investment Co./Variable Contracts Prin | Approved | 08/27/2025 |
|  | Colorado | Agent | Approved | 09/02/2025 |
|  | Indiana | Agent | Approved | 09/02/2025 |
|  | Iowa | Agent | Approved | 09/03/2025 |
|  | Texas | Agent | Approved | 08/29/2025 |
|  | Virginia | Agent | Approved | 09/25/2025 |

Branch Office Locations

ESI FINANCIAL ADVISORS
PROSPER, TX

ESI FINANCIAL ADVISORS
PROSPER, TX

ESI FINANCIAL ADVISORS
130 N PRESTON ROAD
SUITE 359
PROSPER, TX 75078

Employment 2 of 2

Firm Name: **SUMMIT GLOBAL INVESTMENTS, LLC**

Main Address: 620 SOUTH MAIN STREET
BOUNTIFUL, UT 84010

Firm ID#: 157091



Qualifications

| | Regulator | Registration | Status | Date |
|----|-----------|-----------------------------------|----------|------------|
| IA | Colorado | Investment Adviser Representative | Approved | 02/12/2025 |
| IA | Texas | Investment Adviser Representative | Approved | 09/06/2023 |

Branch Office Locations

SUMMIT GLOBAL INVESTMENTS, LLC
Prosper, TX



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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

| Exam | Category | Date |
|---|-----------|------------|
| B Investment Company Products/Variable Contracts Principal Examination (S26) | Series 26 | 05/09/2002 |

General Industry/Product Exams

| Exam | Category | Date |
|---|----------|------------|
| B Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
| B Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 10/19/2000 |

State Securities Law Exams

| Exam | Category | Date |
|---|-----------|------------|
| IA Uniform Investment Adviser Law Examination (S65) | Series 65 | 01/24/2007 |
| B Uniform Securities Agent State Law Examination (S63) | Series 63 | 06/11/2002 |



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 |
|----|-------------------------|--|-------------|-----------------|
| B | 12/01/2023 - 08/29/2025 | UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER | CRD# 20804 | FRISCO, TX |
| B | 01/06/2012 - 08/31/2023 | TRANSAMERICA FINANCIAL ADVISORS, INC | CRD# 16164 | PLANO, TX |
| IA | 01/06/2012 - 08/31/2023 | TRANSAMERICA FINANCIAL ADVISORS, INC. | CRD# 16164 | PLANO, TX |
| IA | 03/05/2007 - 01/06/2012 | INVESTMENT ADVISORS INTERNATIONAL, INC. | CRD# 139233 | CENTENNIAL, CO |
| B | 04/12/2002 - 01/06/2012 | WORLD GROUP SECURITIES, INC. | CRD# 114473 | DULUTH, GA |
| B | 10/20/2000 - 04/12/2002 | 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 |
|-------------------|---|---------------------------|--------------------|-------------------------------|
| 08/2025 - Present | EQUITY SERVICES, INC. | REGISTERED REP | Y | MONTPELIER, VT, United States |
| 09/2023 - Present | Summit Global Investments | Financial Advisor | Y | Bountiful, UT, United States |
| 01/2021 - Present | Reliant Accounting & Tax Solutions Inc. | President / CEO | N | Prosper, TX, United States |
| 07/2019 - Present | ACM Business Solutions Inc. | Owner | N | Prosper, TX, United States |
| 09/2000 - Present | Agnes Medina | Insurance Sales | Y | Prosper, TX, United States |
| 11/2023 - 08/2025 | United Planners | Registered Representative | Y | Scottsdale, AZ, United States |
| 08/2019 - 09/2023 | College Loan Freedom | Sales | N | Henderson, NV, United States |
| 02/2019 - 09/2023 | Net Law Inc. | Sales Agent | N | Louisville, KY, United States |
| 12/2016 - 09/2023 | APPLEGATE CONSULTING LLC | REFERRAL PARTNER | N | DENVER, CO, United States |



Registration & Employment History

EMPLOYMENT HISTORY

| Employment Dates | Employer Name | Position | Investment Related | Employer Location |
|-------------------|--------------------------------------|--|--------------------|-------------------------------|
| 01/2016 - 09/2023 | WealthWave | SMD | N | Plano, TX, United States |
| 01/2012 - 08/2023 | TRANSAMERICA FINANCIAL ADVISORS, INC | REGISTERED REP/INVESTMENT ADVISOR REP. | Y | Plano, TX, United States |
| 06/2001 - 08/2023 | WORLD FINANCIAL GROUP | AGENT | Y | Plano, TX, United States |
| 02/2019 - 12/2021 | Colorado Realty Pros LLC | sales agent | N | Denver, CO, United States |
| 11/2017 - 07/2021 | COLONIAL LIFE | SALES | N | CENTENNIAL, CO, United States |
| 11/2017 - 07/2021 | ROPER INSURANCE | SALES | N | ENGLEWOOD, CO, United States |
| 01/2017 - 07/2021 | TidalWave Products | SALES | N | ARVADA, CO, United States |
| 06/2011 - 07/2021 | WAVE FINANCIAL PARTNERS | REFERRING AGENT | N | AURORA, CO, United States |
| 01/1983 - 07/2019 | DIVERSE FINANCIAL, LTD. | OWNER | N | Arvada, CO, United States |
| 04/2016 - 02/2019 | YOUR CASTLE REAL ESTATE | REAL ESTATE SALES | Y | DENVER, CO, United States |
| 09/2011 - 07/2016 | DEBTMERICA RELIEF | REFERRAL SOURCE | N | SANTA ANA, CA, 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.

*ACM BUSINESS SOLUTIONS INC. 4109 SMOKEY HILL CT, PROSPER TX. PRES/CEO - FLOW THROUGH COMPANY FOR TAX PURPOSES - SINCE 03/1992 - NOT INVESTMENT RELATED. NOT DURING TRADE HRS. *RELIANT ACCOUNTING & TAX SOLUTIONS INC. 4109 SMOKEY HILL CT, PROSPER TX. - CEO - TAX PREPARATION/ACCOUNTING/BOOKKEEPING/CPA - SINCE 01/2021 - NOT INVESTMENT RELATED. DURING TRADE HRS. *AGNES MEDINA - INSURANCE SALES - 4109 SMOKEY HILL CT, PROSPER TX. NON-VARIABLE INSURANCE - PROSPER, TX - SINCE 09/2000 - INVESTMENT RELATED. DURING TRADE HRS. *SUMMIT GLOBAL INVESTMENTS, LLC - 4109 SMOKEY HILL CT, PROSPER TX. . INVESTMENT ADVISOR REPRESENTATIVE - REGISTERED INVESTMENT ADVISOR - SINCE 09/2023 - INVESTMENT RELATED. DURING TRADE HRS. *SUMMIT GLOBAL PRIVATE WEALTH - 4109 SMOKEY HILL CT, PROSPER TX. . FINANCIAL ADVISOR, AVP - DBA NAME FOR MARKETING PURPOSES ONLY - SINCE 09/2023 - INVESTMENT RELATED. DURING TRADE HRS.



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: | TRANSAMERICA FINANCIAL ADVISORS, INC. |
| Allegations: | COURT APPOINTED SUCCESSOR CONSERVATOR BROUGHT SUIT AGAINST THE PARENT OF THE THREE MINOR CHILDREN, WESTERN RESERVE LIFE, TRANSAMERICA ADVISORS, INC. AND THE REGISTERED REPRESENTATIVE FOR BREACH OF FIDUCIARY DUTY, AIDING AND ABETTING A BREACH OF FIDUCIARY DUTY, UNJUST ENRICHMENT, CONVERSION, AND DECLARATORY JUDGMENT. |
| Product Type: | Insurance Other: VARIABLE UNIVERSAL LIFE |
| Alleged Damages: | \$33,000.00 |
| Alleged Damages Amount Explanation (if amount not exact): | EXACT AMOUNT IS UNDETERMINABLE AT THIS TIME. THIS AMOUNT IS A GOOD FAITH ESTIMATE. THE AMOUNT REFLECTS EACH OF THE THREE MINOR CHILDREN COMBINED (APPROXIMATELY \$11,000.00 EACH CHILD). |
| 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: | DENVER PROBATE COURT, COLORADO |
| Docket/Case #: | 2002PR903; 2002PR901; 2002PR902 |



Filing date of arbitration/CFTC reparation or civil litigation: 03/14/2014

Customer Complaint Information

Date Complaint Received: 03/27/2014

Complaint Pending? No

Status: Settled

Status Date: 04/17/2014

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$10,000.00

Civil Litigation Information

Type of Court: PROBATE COURT

Name of Court: DENVER PROBATE COURT, COLORADO

Location of Court: DENVER, COLORADO

Docket/Case #: 2002PR903; 2002PR901; 2002PR902

Date Notice/Process Served: 03/27/2013

Litigation Pending? No

Disposition: Settled

Disposition Date: 04/17/2014

Monetary Compensation Amount: \$15,000.00

Individual Contribution Amount: \$10,000.00

Broker Statement This customer dispute arose from the misappropriation of minor children's inherited funds by their court-appointed conservator. The Broker's role was limited to establishing accounts and policies at the direction of the legally authorized conservator. Broker was not the conservator, held no responsibility for monitoring her actions or filing required court reports, and the conservator's subsequent fund misuse was the sole cause of the financial loss. The Broker denied all allegations of wrongdoing. This settlement, including a personal contribution, was solely a pragmatic business decision made on the advice of counsel to avoid the prohibitive cost of protracted litigation. The settlement is not an admission of liability or fault.



End of Report

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