



IAPD Report

TRAVIS L HIGGINS

CRD# 4460566

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

i 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

TRAVIS L HIGGINS (CRD# 4460566)

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 **07/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	DOCEO WEALTH, LLC	CRD# 310415	10/21/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** 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	LEGACY WEALTH MANAGEMENT, LLC	174767	Meridian, ID	10/07/2016 - 12/11/2020
IA	UCI WEALTH ADVISORS LLC	154884	MERIDIAN, ID	10/24/2011 - 05/25/2017
B	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	BOISE, ID	03/18/2002 - 08/02/2010

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
Regulatory Event	4



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 **4** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **DOCEO WEALTH, LLC**
Main Address: 1880 S. COBALT POINT WAY
SUITE 350
MERIDIAN, ID 83642
Firm ID#: 310415

	Regulator	Registration	Status	Date
	Arizona	Investment Adviser Representative	Approved	10/19/2022
	Arkansas	Investment Adviser Representative	Approved	10/03/2022
	California	Investment Adviser Representative	Approved	07/22/2022
	Idaho	Investment Adviser Representative	Approved	10/21/2020

Branch Office Locations

DOCEO WEALTH, LLC
1880 S. COBALT POINT WAY
SUITE 350
MERIDIAN, ID 83642



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

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/17/2002
---	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/30/2010
--	-----------	------------

B Uniform Securities Agent State Law Examination (S63)	Series 63	02/05/2002
---	-----------	------------

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
IA	10/07/2016 - 12/11/2020	LEGACY WEALTH MANAGEMENT, LLC	CRD# 174767	Meridian, ID
IA	10/24/2011 - 05/25/2017	UCI WEALTH ADVISORS LLC	CRD# 154884	MERIDIAN, ID
B	03/18/2002 - 08/02/2010	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	BOISE, ID

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
10/2020 - Present	Doceo Wealth, LLC	Senior Wealth Advisor	Y	Meridian, ID, United States
10/2018 - Present	Doceo Capital, LLC	Consultant	Y	Meridian, ID, United States
09/2016 - 10/2020	Legacy Wealth Management, LLC	Wealth Advisor	Y	Boise, ID, United States
10/2018 - 09/2020	Altruist Advisors Group	Wealth Advisor	Y	Meridian, ID, United States
06/2013 - 09/2016	ESTAS HOLDINGS LLC	MANAGING MEMBER	N	Nampa, ID, United States
07/2010 - 09/2016	UCI WEALTH ADVISORS, LLC	FINANCIAL ADVISOR & CEO	Y	MERIDIAN, ID, 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.) Doceo Capital, LLC; Not investment related; Provides consulting and due diligence services to Family Office, Sponsors and other clients; Consultant; Located at 1880 S Cobalt Point Way Suite 350 Meridian ID 83642; 10 hours per month; Consulting Fees.
- 2.) Doceo Life, LLC; Investment related; licensed insurance agent providing insurance products including life insurance since 11/2021. Located at 1880 S. Cobalt Point Way Suite 350 Meridian, ID, 83642; Approx. 5 hours per month or 1% of his time during trading activity hours.



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
Regulatory Event	4

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	Utah
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Revocation
Date Initiated:	02/08/2017
Docket/Case Number:	SD-17-0011
URL for Regulatory Action:	http://securities.utah.gov/dockets/17001101.pdf
Employing firm when activity occurred which led to the regulatory action:	UCI Wealth Advisors, LLC, IARD#154884
Product Type:	Other: private placement
Allegations:	Based upon conduct resulting in Respondent's license being revoked by the state of Colorado, the Division alleged respondent misrepresented or omitted material facts in violation of Section 61-1-1(2) of the Utah Uniform Securities Act (Act), made false statements to the Division in violation of Section 61-1-16 of the Act, and engaged in Dishonest or Unethical practices warranting sanctions under Section 61-1-6(2)(a)(ii)(G) of the Act.
Current Status:	Final
Resolution:	Stipulation and Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	05/25/2017
Sanctions Ordered:	Revocation Other: Respondent will have no clients in Utah, will not share compensation for any Utah clients, and will not seek licensure in Utah as an investment adviser, investment adviser representative, broker-dealer, broker-dealer agent or issuer agent.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$2,500.00
Portion Levied against individual:	\$2,500.00
Payment Plan:	Fine to be paid within 90 days of order entry.
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	The Stipulation and Consent Order can be viewed online at: http://securities.utah.gov/dockets/17001103.pdf
.....	
Reporting Source:	Individual
Regulatory Action Initiated By:	State of Utah Department of Commerce Division of Securities
Sanction(s) Sought:	Revocation
Date Initiated:	02/08/2017
Docket/Case Number:	SD-17-0077
Employing firm when activity occurred which led to the regulatory action:	UCI Wealth Advisors, LLC
Product Type:	Banking Products (other than CDs) Promissory Note Other: Private Placement
Allegations:	State of Utah's Department of Commerce Division of Securities found that Mr. Higgins and UCI violated various provisions of the Utah Uniform Securities Act based on: (1) failing to disclose, or inaccurately disclosing, both in Form ADV and otherwise, his involvement in loans, forgiveness, and other compensation from Cache Private Capital Management, LLC and/or its officers; (2) Mr. Higgins' involvement in loans from two UCI clients; and (3) failing to disclose, or inaccurately disclosing to clients in writing before rendering of advice the material



conflicts of interest relating to Mr. Higgins and UCI's relationship with Cache Private Capital Management and the related entities.

Current Status: Final

Resolution: Stipulation and Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 05/26/2017

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Revocation

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$2,500.00

Portion Levied against individual: \$2,500.00

Payment Plan: Fine to be paid within ninety (90) days following entry of order.

Is Payment Plan Current: No

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 4

Reporting Source: Regulator

Regulatory Action Initiated By: Washington

Sanction(s) Sought: Monetary Penalty other than Fines
Revocation

Date Initiated: 10/03/2016

Docket/Case Number: S-16-2049-16-SC01 S-16-2049-16-CO01

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Allegations: S-16-2049-16-SC01
On October 3, 2016 the Securities Division entered into a Statement of Charges S-16-2049-16-SC01 stating that UCI Wealth Advisors, LLC (CRD # 0154884) (UCI) and Travis Higgins (CRD # 04460566) are subject to a Consent Order and



Stipulation by the Colorado Securities Administrator that revoked the investment adviser registration of UCI and the investment adviser representative registration of Higgins. The Statement of Charges gave notice of the Securities Division's intent to revoke the investment adviser registration of UCI and the investment adviser representative registration of Higgins. The Statement of Charges also gave notice of the intent to impose a fine of at least \$1,000 to each respondent and charge costs of \$100. Respondents have a right to request a hearing in the matter.

Current Status: Final

Resolution: Revocation

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 03/03/2017

Sanctions Ordered: Monetary Penalty other than Fines
Revocation
Other: Revocation
\$750.00 costs

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$750.00

Portion Levied against individual: \$750.00

Payment Plan: No

Is Payment Plan Current: Yes

Date Paid by individual: 03/03/2017

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement S-16-2049-16-CO01
On March 3, 2017 the Securities Division entered into Consent Order S-16-2046-16-CO01 with UCI Wealth Advisors, LLC (CRD # 0154884) (UCI) and Travis Higgins (CRD # 04460566) wherein Respondent UCI's investment adviser registration was revoked. Respondent Higgins withdrew his registration as an investment adviser representative in lieu of revocation and agreed to not apply for registration as an investment adviser representative or securities salesperson for 2 years. Higgins also agreed to not apply for registration as an investment adviser or broker-dealer for 5 years. Respondents paid costs of \$750 and waived their right to request a hearing in the matter.

Reporting Source: Individual

Regulatory Action Initiated By: State of Washington Department of Financial Institutions Securities Division

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)



	Other: Withdrawal of registration in Washington as IAR and to not apply for 2 years.
Date Initiated:	10/03/2016
Docket/Case Number:	S-16-2049-16-CO01
Employing firm when activity occurred which led to the regulatory action:	UCI Wealth Advisors, LLC
Product Type:	No Product
Allegations:	Following the Order issued by the Colorado Division of Securities, the State of Washington found that under RCW 21.20.110(6), there was a basis to condition, limit, or restrict Mr. Higgins' registration as an investment advisor representative. In lieu of revocation, Mr. Higgins' agreed to withdraw his registration as an investment advisor representative in the State of Washington and to not apply for registration as an investment advisor representative or securities sales person in Washington for two (2) years.
Current Status:	Final
Resolution:	Decision
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	03/03/2017
Sanctions Ordered:	Monetary Penalty other than Fines Other: In lieu of revocation, Mr. Higgins agreed to withdraw his registration as an investment advisor representative with the State of Washington and agreed not to apply for registration in Washington as an investment advisor for five (5) years and investment advisor representative for two (2) years.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$750.00
Portion Levied against individual:	\$750.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	Following the Order issued by the Colorado Division of Securities, the State of Washington found that under RCW 21.20.110(6), there was a basis to condition, limit, or restrict Mr. Higgins' registration as an investment advisor representative. In lieu of revocation, Mr. Higgins' agreed to withdraw his registration as an investment advisor representative in the State of Washington and to not apply for registration



as an investment advisor representative or securities sales person in Washington for two (2) years.

Disclosure 3 of 4

Reporting Source: Regulator

Regulatory Action Initiated By: IDAHO DEPARTMENT OF FINANCE

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Disgorgement
Other: HEIGHTENED SUPERVISION PLAN

Date Initiated: 09/30/2014

Docket/Case Number: 2015-7-02

URL for Regulatory Action: [HTTP://WWW.FINANCE.IDAHO.GOV/SECURITIES/ACTIONS/ADMINISTRATIVE/2016/4511-2015-7-03-UCI-WEALTH-ADVISORS-LLC-&-HIGGINS-TRAVIS-A&O.PDF](http://WWW.FINANCE.IDAHO.GOV/SECURITIES/ACTIONS/ADMINISTRATIVE/2016/4511-2015-7-03-UCI-WEALTH-ADVISORS-LLC-&-HIGGINS-TRAVIS-A&O.PDF)

Employing firm when activity occurred which led to the regulatory action: UCI WEALTH ADVISORS, LLC (154884)

Product Type: Promissory Note
Other: PRIVATE PLACEMENT OFFERINGS

Allegations: UNLAWFUL COMPENSATION AND UNREGISTERED "AGENT" ACTIVITIES. UNDISCLOSED CONFLICTS AND MISREPRESENTATIONS/OMISSIONS. TAKING LOANS FROM CUSTOMERS. NONCOMPLIANCE OF CUSTODY OF CLIENT FUNDS REQUIREMENTS. FAILURE TO AMEND FORM ADV.

Current Status: Final

Resolution: Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 09/13/2016

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Disgorgement
Other: UCI WEALTH SHALL WITHDRAW THE FIRM'S REGISTRATION UPON EXECUTION OF THIS ORDER. NEITHER HIGGINS NOR UCI WEALTH SHALL FILE A FUTURE INVESTMENT ADVISER APPLICATION WITH THE DEPARTMENT. RESPONDENTS AGREE TO REPAY TWO CUSTOMER PROMISSORY NOTES BY NO LATER THAN 9/15/2016 AND 9/15/2017, RESPECTIVELY. SHOULD THE PROMISSORY NOTES GO UNPAID, THE DEPARTMENT MAY IMMEDIATELY REVOKE ANY IA REPRESENTATIVE OR AGENT APPLICATIONS ASSOCIATED WITH HIGGINS. HIGGINS SHALL BE SUBJECT TO A HEIGHTENED SUPERVISION PLAN ADMINISTERED BY AN IDAHO APPROVED REGISTERED IA AND/OR BD. RESPONDENTS SHALL ALSO PAY THE AMOUNT OF \$19,700 IN FINES AND AGREE TO COMPLY WITH ALL PROVISIONS OF THE IDAHO UNIFORM SECURITIES ACT.

Monetary Sanction 1 of 1



Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$19,700.00

Portion Levied against individual: \$19,700.00

Payment Plan: \$3,490

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement HIGGINS NEITHER ADMITS NOR DENIES THE FINDINGS OF VIOLATIONS OF IDAHO LAW AND AGREE THAT THIS ORDER DOES NOT LIMIT ANY INVESTOR'S PRIVATE RIGHT OF ACTION OR THE ABILITY TO FILE A COMPLAINT WITH THE DEPARTMENT.

Reporting Source: Individual

Regulatory Action Initiated By: Idaho Department of Finance

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 10/10/2014

Docket/Case Number: 2015-7-03

Employing firm when activity occurred which led to the regulatory action: UCI Wealth Advisors

Product Type: Promissory Note

Allegations: Idaho Department of Finance found that Mr. Higgins and UCI violated various provisions of the IUSA based on: (1) failing to disclose, or inaccurately disclosing, both in Forms ADV and otherwise, his involvement in loans, forgiveness and other compensation from Cache Private Capital Management, LLC ("CPCM") and/or its officers, resulting in conflicts of interest and Mr. Higgins' acting as an unregistered agent ; (2) Mr. Higgins' involvement in loans from two UCI clients; and (3) UCI's retention of certain client retainer funds, resulting in non-compliance with certain custody-related legal requirements.

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 09/08/2016

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Other: Agreement to withdraw firm registration



Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$19,700.00
Portion Levied against individual: \$19,700.00
Payment Plan: \$3940.00 annually
Is Payment Plan Current: Yes
Date Paid by individual:
Was any portion of penalty waived? No
Amount Waived:

Disclosure 4 of 4

Reporting Source: Regulator
Regulatory Action Initiated By: Colorado Division of Securities
Sanction(s) Sought: Revocation
Date Initiated: 08/01/2016
Docket/Case Number: 2016-L-016

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: UCI Wealth Advisors, LLC

Product Type: Other: Hedge Funds

Allegations: Higgins recommended that clients invest in Cache Private Capital without disclosing to clients that he was an officer of Cache Private Capital Management Company, was being compensated by Cache Private Capital, and had received a portion of significant loans from Cache Private Capital.

Current Status: Final

Resolution: Stipulation and Consent Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 08/04/2016

Sanctions Ordered: Revocation

Regulator Statement Deficiencies noted by the examination staff led to this action. Higgins recommended that clients invest in Cache Private Capital without disclosing to clients that he was an officer of Cache Private Capital Management Company, was being compensated by Cache Private Capital, and had received a portion of significant loans from Cache Private Capital.



Reporting Source:	Individual
Regulatory Action Initiated By:	Colorado Division of Securities
Sanction(s) Sought:	Revocation
Date Initiated:	09/10/2015
Docket/Case Number:	XY-2016-016
Employing firm when activity occurred which led to the regulatory action:	UCI Wealth Advisors
Product Type:	Promissory Note
Allegations:	Staff of the Colorado Division of Securities determined that Higgins and UCI failed to make mandatory disclosures of conflicts of interest, and had borrowed funds from clients.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	08/09/2016
Sanctions Ordered:	Revocation Other: Agreement not to re-apply for licensure in Colorado.
Broker Statement	In order to resolve the matter without resort to formal hearing, the Stipulation and Consent order was agreed to, while neither admitting nor denying the findings of Colorado Division of Securities Staff.



End of Report

This page is intentionally left blank.