



IAPD Report

MELISSA MARIN

CRD# 4462234

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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

MELISSA MARIN (CRD# 4462234)

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 **03/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INTEGRATED WEALTH CONCEPTS LLC	CRD# 284656	11/01/2024

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
IA	ONEDIGITAL INVESTMENT ADVISORS	106766	Escondido, CA	10/05/2022 - 01/16/2025
B	TRIAD ADVISORS LLC	25803	Escondido, CA	10/31/2022 - 12/31/2022
IA	MANNING WEALTH MANAGEMENT, INC.	134129	San Diego, CA	12/22/2020 - 10/05/2022

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? **No**



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: **INTEGRATED WEALTH CONCEPTS LLC**
Main Address: 200 5TH AVENUE
4TH FLOOR
WALTHAM, MA 02451
Firm ID#: 284656

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	11/01/2024

Branch Office Locations

INTEGRATED WEALTH CONCEPTS LLC
533 S. VINEWOOD STREET
ESCONDIDO, CA 92029



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

Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams


Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	01/30/2002
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State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	09/30/2020
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  Uniform Combined State Law Examination (S66)	Series 66	03/15/2002
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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	10/05/2022 - 01/16/2025	ONEDIGITAL INVESTMENT ADVISORS	CRD# 106766	Escondido, CA
B	10/31/2022 - 12/31/2022	TRIAD ADVISORS LLC	CRD# 25803	Escondido, CA
IA	12/22/2020 - 10/05/2022	MANNING WEALTH MANAGEMENT, INC.	CRD# 134129	San Diego, CA
IA	07/08/2019 - 10/04/2022	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	SAN DIEGO, CA
B	07/05/2019 - 10/04/2022	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	SAN DIEGO, CA
B	07/17/2014 - 03/11/2019	JOHN HANCOCK DISTRIBUTORS LLC	CRD# 5249	BOSTON, MA
B	01/03/2013 - 05/30/2014	HUB INTERNATIONAL INVESTMENT SERVICES INC.	CRD# 150252	SAN DIEGO, CA
IA	01/03/2013 - 05/30/2014	HUB INTERNATIONAL INVESTMENT SERVICES INC. (HIIS)	CRD# 150252	SAN DIEGO, CA
B	06/06/2008 - 05/29/2014	FINANCIAL TELESIS INC	CRD# 31012	SAN DIEGO, CA
IA	06/06/2008 - 05/29/2014	FINANCIAL TELESIS, INC.	CRD# 31012	SAN DIEGO, CA
B	10/02/2006 - 03/07/2008	AIG RETIREMENT ADVISORS, INC.	CRD# 42803	SAN DIEGO, CA
IA	10/02/2006 - 03/07/2008	AIG RETIREMENT ADVISORS, INC.	CRD# 42803	SAN DIEGO, CA
B	12/06/2004 - 09/08/2006	IFMG SECURITIES, INC.	CRD# 14416	LA MESA, CA
IA	12/06/2004 - 09/08/2006	IFMG SECURITIES, INC.	CRD# 14416	LA MESA, CA
B	07/26/2004 - 12/02/2004	NATIONAL PLANNING CORPORATION	CRD# 29604	LOS ANGELES, CA
IA	11/06/2002 - 07/28/2004	NORTH ISLAND CREDIT UNION	CRD# 113753	CHULA VISTA, CA



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	06/26/2002 - 07/14/2004	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	SAN DIEGO, CA
IA	06/26/2002 - 07/14/2004	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	CHULA VISTA, CA
B	01/31/2002 - 06/28/2002	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, 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
01/2025 - Present	INTEGRATED WEALTH CONCEPTS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WALTHAM, MA, United States
10/2022 - 01/2025	Resources Investment Advisors, LLC	Investment Adviser Representative	Y	Overland Park, KS, United States
10/2022 - 01/2025	Triad Advisors, Inc	Registered Representative	Y	Norcross, GA, United States
07/2019 - 10/2022	Commonwealth Financial Network	Advisor	Y	Waltham, MA, United States
07/2019 - 10/2022	Manning Wealth Management, Inc.	Advisor	Y	San Diego, CA, United States
03/2019 - 07/2019	Commonwealth Financial Network	Registered Staff Member	Y	Waltham, MA, United States
03/2019 - 07/2019	Manning Wealth Management, Inc.	Registered Staff Member	Y	San Diego, CA, United States
07/2014 - 03/2019	JOHN HANCOCK DISTRIBUTORS LLC	REGISTERED REP.	Y	Lake Forest Park, WA, United States
05/2014 - 03/2019	JOHN HANCOCK	RELATIONSHIP MANAGER	N	CHULA VISTA, 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.

01/2025 - INTEGRATED WEALTH CONCEPTS, LLC - DBA: RETIREMENTDNA - INV REL - AT REPORTED BUSINESS LOCATION(S) - REGISTERED INVESTMENT ADVISOR DBA - IAR - STARTED 01/2025 - 160 HOURS PER MONTH DURING



Registration & Employment History



OTHER BUSINESS ACTIVITIES

SECURITIES TRADING HOURS.

01/2025 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started
01/2025 - 10 Hours Per Month/5 Hours During Securities Trading - Time Spent 10% - Fixed annuities, fixed life, LTC.



End of Report

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