



IAPD Report

Robert Paul Pacheco

CRD# 4485772

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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

Robert Paul Pacheco (CRD# 4485772)

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 **04/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/30/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	WORLD GROUP SECURITIES, INC.	114473	DULUTH, GA	07/23/2002 - 01/06/2012

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	2



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 **6** 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	Invest. Co and Variable Contracts	Approved	01/06/2012
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/06/2012
B	California	Agent	Approved	07/22/2022
B	Florida	Agent	Approved	04/24/2026
B	Illinois	Agent	Approved	01/06/2012
IA	Illinois	Investment Adviser Representative	Approved	01/30/2018
IA	Texas	Investment Adviser Representative	Approved	02/15/2018
B	Texas	Agent	Approved	03/28/2025
B	Virginia	Agent	Approved	04/23/2025
B	Wisconsin	Agent	Approved	01/22/2026

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
ONE TRANS AM PLAZA
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 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	01/14/2005

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	07/22/2002

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/12/2017
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/01/2002



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
B	07/23/2002 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	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
04/2022 - Present	Real People Realty	REAL ESTATE BROKER	N	Mokena, IL, United States
01/2019 - Present	Pacheco Investments A LLC	Manager	N	Chicago, IL, United States
09/2017 - Present	SNX Consultants Inc	Commercial Lo	N	Aurora, IL, United States
05/2014 - Present	EMPLOYEE BENEFIT RISK MANAGEMENT SERVICES	INDEPENDENT CONTRACTOR	N	OAKBROOK, IL, United States
07/2012 - Present	HEARTLAND INSTITUTE OF FINANCIAL EDUCATION	CERTIFIED FINANCIAL EDUCATOR	Y	AURORA, CO, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REP.	Y	OAKBROOK TERRACE, IL, United States
10/2001 - Present	WORLD FINANCIAL GROUP	AGENT	Y	OAKBROOK TERRACE, IL, United States
11/2018 - 04/2022	EXP Realty (1)	REAL ESTATE BROKER	Y	BELLINGHAM, WA, United States
10/2017 - 01/2020	AFLAC	Agent	N	Hickory Hill, IL, 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 (TFA).

HEARTLAND INSTITUTE OF FINANCIAL EDUCATION, AURORA, INVESTMENT RELATED, 2851 S PARKER RD., SUITE 100, AURORA, CO 80014, FINANCIAL LITERACY COURSES FOR GROUPS OF PEOPLE, CERTIFIED FINANCIAL EDUCATOR, START 7/20/2012, 20 HRS/MO., OFFER COMPANIES A CHANCE TO HAVE THEIR EMPLOYEES LEARN FINANCIAL BASICS



Registration & Employment History



OTHER BUSINESS ACTIVITIES

THROUGH A COURSE CURRICULUM THAT HAS BEEN APPROVED BY A CONSORTIUM OF COLLEGES AND UNIVERSITIES

SNX Consultants Inc/ 9.15.2017/ Non Related Investment/ 775 Four Seasons Blvd Aurora, IL 60504/ Commercial LO/ Loans for Commercial Properties/ Find loans for commercial properties/Approved with Restrictions

EMPLOYEE BENEFIT RISK MANAGEMENT SERVICES; NOT INVESTMENT RELATED; 823 COMMERCE DR, #350, OAKBROOK IL 60523; HEALTH INSURANCE; INDEPENDENT CONTRACTOR; 5/2014; 8 HRS/MONTH; SELLING HEALTH INSURANCE

Pacheco Investments A LLC/ 0119-Present / Investment Related: No / 2256 N Keeler Ave. Chicago, IL 60639 / Manager / The type of business that will be conducted are rental income and rehab- restoration properties for profit / Hrs Work Monthly: 60 / Sec Trading Hrs: 1 / Rental income collection, bill paying, loan servicing, research undervalued properties, and contracting work for restoration projects.

REAL PEOPLE REALTY POSITION: REAL ESTATE BROKER NATURE: Real Estate Sales INVESTMENT RELATED: No
NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 1 START DATE: 04/07/2022

ADDRESS: 9981 W 190th St, Mokena IL 60448, United States DESCRIPTION: My plan going forward is to spend a minimum of 1 hour per day on real estate activities, which mostly includes calling on the referrals provided by this real estate brokerage.



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	2

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 2

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	11/30/2019
Organization Investment-Related?	
Action Pending?	No
Disposition:	Settled
Disposition Date:	11/30/2019
If a compromise with creditor, provide:	
Name of Creditor:	Axiom Acquisition Ventrures, LLC
Original Amount Owed:	\$23,135.35
Terms Reached with Creditor:	Settled for \$8000

Disclosure 2 of 2

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	10/28/2019
Organization Investment-Related?	
Action Pending?	No



Disposition: Settled

Disposition Date: 10/28/2019

**If a compromise with creditor,
provide:**

Name of Creditor: American Express

Original Amount Owed: \$10,972.83

Terms Reached with Creditor: Settled for \$6000.00

Broker Statement

In the fall of 2017, my wife and I made the difficult decision to reorganize our onboarding and training program for our financial services practice. It was a sharp turn away from the model we ran for many years. We knew that our new mode, which is characterized by intensive technical training and quality control, would take a temporary toll on our business, but it also came at a bad time. We had just moved into a home which more than doubled our mortgage, and my wife was dealing with a crippling medical procedure which required major surgery in May of 2018. There days she could not get out of bed, let alone find work. Debt piled up very quickly. We decided to settle our debt.



End of Report

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