IAPD Report

Tod David Ross

CRD# 4491814

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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

Tod David Ross (CRD# 4491814)

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 **03/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PRINCIPAL SECURITIES, INC.	CRD# 1137	03/22/2023
IA	PRINCIPAL SECURITIES, INC.	CRD# 1137	11/03/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	PRINCIPAL SECURITIES, INC.	1137	DES MOINES, IA	03/22/2023 - 08/10/2023
IA	EQUITABLE ADVISORS, LLC	6627	SCOTTSDALE, AZ	02/02/2022 - 03/24/2023
B	EQUITABLE ADVISORS, LLC	6627	SCOTTSDALE, AZ	01/26/2022 - 03/24/2023

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
Criminal	1
Financial	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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PRINCIPAL SECURITIES, INC.**

Main Address: 711 HIGH STREET
DES MOINES, IA 50392

Firm ID#: 1137

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/22/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	03/22/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	03/22/2023
B	Arizona	Agent	Approved	03/22/2023
IA	Arizona	Investment Adviser Representative	Approved	11/03/2023
B	Arkansas	Agent	Approved	04/05/2023
B	California	Agent	Approved	03/23/2023
B	Colorado	Agent	Approved	03/23/2023
B	Florida	Agent	Approved	03/23/2023
B	Georgia	Agent	Approved	03/24/2023
B	Missouri	Agent	Approved	03/05/2025
B	Nevada	Agent	Approved	03/27/2023
B	New Mexico	Agent	Approved	03/23/2023

Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	03/28/2023
B	Ohio	Agent	Approved	03/22/2023
B	South Carolina	Agent	Approved	01/11/2024
B	Texas	Agent	Approved	03/06/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	01/15/2026
B	Virginia	Agent	Approved	10/03/2023
B	Wisconsin	Agent	Approved	03/06/2025

Branch Office Locations

PRINCIPAL SECURITIES, INC.
2231 E CAMELBACK RD STE 350
PHOENIX, AZ 85016

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	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	11/19/2010

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	06/05/2017
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/07/2002

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/28/2011
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/29/2002

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.

User Guidance

www.adviserinfo.sec.gov

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	03/22/2023 - 08/10/2023	PRINCIPAL SECURITIES, INC.	CRD# 1137	DES MOINES, IA
IA	02/02/2022 - 03/24/2023	EQUITABLE ADVISORS, LLC	CRD# 6627	SCOTTSDALE, AZ
B	01/26/2022 - 03/24/2023	EQUITABLE ADVISORS, LLC	CRD# 6627	SCOTTSDALE, AZ
IA	11/26/2019 - 02/03/2022	ALLSTATE FINANCIAL ADVISORS, LLC	CRD# 109524	Glendale, AZ
B	11/25/2019 - 02/03/2022	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	Peoria, AZ
IA	07/19/2011 - 11/12/2019	PRIMERICA ADVISORS	CRD# 10111	PHOENIX, AZ
B	01/27/2006 - 11/12/2019	PFS INVESTMENTS INC.	CRD# 10111	PHOENIX, AZ
B	05/08/2002 - 03/01/2005	PFS INVESTMENTS INC.	CRD# 10111	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
03/2023 - Present	PRINCIPAL LIFE INSURANCE COMPANY	AGENT	Y	PHOENIX, AZ, United States
03/2023 - Present	PRINCIPAL SECURITIES INC	REGISTERED REPRESENTATIVE	Y	PHOENIX, AZ, United States
01/2022 - 03/2023	Equitable Advisors	Registered Representative	Y	New York, NY, United States
11/2019 - 01/2022	ALLSTATE FINANCIAL ADVISORS, LLC	Investment Adviser Representative	Y	Glendale, AZ, United States
11/2019 - 01/2022	ALLSTATE FINANCIAL SERVICES, LLC	Registered Representative	Y	Peoria, AZ, United States
11/2019 - 01/2022	Allstate Insurance Company	Agent	N	Glendale, AZ, United States
01/2006 - 11/2019	PFS INVESTMENTS INC	SALES	Y	PHOENIX, AZ, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2000 - 11/2019	PRIMERICA FINANCIAL SERVICES	SALES	Y	PHOENIX, AZ, 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.

**INSURANCE
POSITION: Registered Representative NATURE: null INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 1 START DATE: 03/16/2023
ADDRESS: 2355 E. Camelback Rd, Ste 501, Phoenix AZ 86016, United States
DESCRIPTION: Fixed Insurance: Life, Disability, Annuities, Long Term Care, Health, Medicare Supplements & Group Benefits.

**UNICITY
POSITION: Ambassador NATURE: Nutraceutical INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 03/09/2026
ADDRESS: 21001 N Tatum Blvd, 1630-915, Phoenix AZ 85050, United States
DESCRIPTION: Title: Ambassador for Unicity. Unicity offers nutraceutical, NOT pharmaceutical, products that can be found in the Physicians Desk Reference (PDR) (pdr.net and then type Unicity in the search bar). Unicity's primary products are Unimate and Balance. I have personally used the products as a consumer since 2/12/2026 and have lost 12lbs. The primary purpose of being an Ambassador is that I would receive a lower price for the products that my family and I will be consuming personally. I also want to be able to share my personal experience of a healthy lifestyle, if asked, while always telling people that before doing any type of health related program they need to consult with their personal physician. I could then direct anyone who wanted to learn more about the products to the company established website.

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
Criminal	1
Financial	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	SUPERIOR COURT-FULTON COUNTY,GEORGIA DOCKET: EC005.0206 INDICMENT #Z60629
Charge Date:	02/11/1994
Charge Details:	1. ARSON IN THE 1ST DEGREE (1) COUNT, VIOLATION O.C.G.A. SECTION 33-1-9(INSURNACE FRAUD) (2) COUNT, FELONY 2. FELONY CHARGE 3. CHARGES DISMISSED BY NOLLE PROSSING (COPY OF COURT ORDER DISMISSAL ATTACHED) 4. N/A- NOT INVESTMENT RELATED
Felony?	Yes
Current Status:	Final
Status Date:	03/29/2001
Disposition Details:	A. DISPOSITION-CHARGE DISMISSED (COPY OF DISMISSAL ATTACHED) B. 29 MARCH 2001 C. NO SENTENCE- DISMISSED; D.-G. N/A THE CHARGE AGAINST ME WAS DISMISSED ON 29 MARCH 2001, BY COURT ORDER (COPY OF DISMISSAL ATTACHED) ARSON IN THE 1ST DEGREE, INSURANCE FRAUD A) DISMISSED NOLLE PROSS
Broker Statement	I WAS CHARGED WITH ARSON BUT I WAS DISMISSED FROM THESE CHARGES BY COURT ORDER (COPY OF DISMISSAL ATTACHED) ON 29 MARCH 2001.

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:	08/12/2024
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	US BANKRUPTCY COURT-DISTRICT OF ARIZONA
Location of Court:	PHOENIX, ARIZONA
Docket/Case #:	2:24-BK-06644-PS
Action Pending?	No
Disposition:	Discharged
Disposition Date:	11/26/2024

End of Report

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