



IAPD Report

MARTIN EARL BROOKS

CRD# 4507464

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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

MARTIN EARL BROOKS (CRD# 4507464)

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 **03/04/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FREEDOM WEALTH ADVISORS, LLC	CRD# 154270	01/16/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	Lee's Summit, MO	07/18/2016 - 12/23/2019
IA	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	20804	Lee's Summit, MO	06/15/2016 - 12/23/2019
B	CETERA ADVISORS LLC	10299	BELTON, MO	10/19/2006 - 04/19/2016

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	1
Customer Dispute	2
Termination	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FREEDOM WEALTH ADVISORS, LLC**
Main Address: 110 SW 3RD ST
LEE'S SUMMIT, MO 64082
Firm ID#: 154270

	Regulator	Registration	Status	Date
	Kansas	Investment Adviser Representative	Approved	01/22/2020
	Missouri	Investment Adviser Representative	Approved	01/16/2020

Branch Office Locations

FREEDOM WEALTH ADVISORS, LLC
110 SW 3RD ST
LEE'S SUMMIT, MO 64082



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, 3 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
General Securities Representative Examination (S7)	Series 7	04/22/2004
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/26/2002

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	05/09/2006
Uniform Securities Agent State Law Examination (S63)	Series 63	02/26/2002

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	07/18/2016 - 12/23/2019	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	Lee's Summit, MO
IA	06/15/2016 - 12/23/2019	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	Lee's Summit, MO
B	10/19/2006 - 04/19/2016	CETERA ADVISORS LLC	CRD# 10299	BELTON, MO
IA	10/19/2006 - 04/19/2016	CETERA ADVISORS LLC	CRD# 10299	BELTON, MO
IA	05/23/2006 - 09/19/2006	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	OVERLAND PARK, KS
B	01/27/2004 - 09/19/2006	NEW ENGLAND SECURITIES	CRD# 615	OVERLAND PARK, KS
B	02/27/2002 - 12/31/2003	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	SAN DIEGO, CA

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
11/2019 - Present	Freedom Wealth Advisors, LLC	Investment Adviser Representative	Y	LEE'S SUMMIT, MO, United States
09/2010 - Present	HERITAGE PROPERTY INVESTMENTS	OWNER	Y	LEE'S SUMMIT, MO, United States
09/2006 - Present	HERITAGE FINANCIAL	FOUNDER/PRESIDENT	Y	LEE'S SUMMIT, MO, United States
09/2006 - Present	MARTIN BROOKS INDEPENDENT INSURANCE	INSURANCE AGENT	Y	LEE'S SUMMIT, MO, United States
11/2018 - 11/2019	TROUTMAN AND ASSOCIATES	ADVISOR	Y	ITASCA, IL, United States
07/2016 - 11/2019	United planners	Financial rep	Y	LEE'S SUMMIT, MO, United States
06/2015 - 03/2019	CITY OF LEE'S SUMMIT MO TIF COMMITTEE	MEMBER	Y	LEE'S SUMMIT, MO, United States
10/2006 - 06/2016	HERITAGE BENEFITS CONSULTING	CONSULTANT	N	BELTON, MO, United States



Registration & Employment History



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.) MARTIN BROOKS INDEPENDENT INSURANCE - INSURANCE AGENT - NON-VARIABLE INSURANCE - LEE'S SUMMIT, MO - SINCE 09/2006 - INVESTMENT RELATED
- 2.) HERITAGE FINANCIAL - FOUNDER/PRESIDENT - DBA NAME FOR MARKETING PURPOSES ONLY - LEE'S SUMMIT, MO - SINCE 09/2006 - INVESTMENT RELATED
- 3.) HERITAGE PROPERTY INVESTMENTS - OWNER - REAL ESTATE SALES/RENTAL PROPERTIES/PROPERTY MANAGEMENT - LEE'S SUMMIT, MO - SINCE 09/2010 - INVESTMENT RELATED



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	1
Customer Dispute	2
Termination	1

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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	03/16/2018
Docket/Case Number:	2016049674301
Employing firm when activity occurred which led to the regulatory action:	Multi-Financial Securities Corporation (n/k/a Cetera Advisors LLC)
Product Type:	Other: unspecified securities
Allegations:	Without admitting or denying the findings, Brooks consented to the sanctions and to the entry of findings that he exercised discretionary trading authority for five different firm customers, by purchasing shares in a real estate fund for each customer, without written authorization, and without prior written acceptance of the accounts as discretionary from his member firm. The findings stated that Brooks failed to mark the five trade order tickets as discretionary and solicited in the firms' order systems at the times that the orders were entered, and improperly marked the trades as unsolicited. Thereby, causing the firm to create and maintain inaccurate books and records, in violation of Section 17(a) of the Securities Exchange Act of 1934 and Rule 17a-3 thereunder.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



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:

03/16/2018

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: All capacities
Duration: 15 business days
Start Date: 04/16/2018
End Date: 05/04/2018

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00
Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 01/10/2019
Was any portion of penalty waived? No

Amount Waived:

Regulator Statement Fines paid in full on January 10, 2019.

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Reporting Source: Individual
Regulatory Action Initiated By: FINRA
Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Date Initiated: 03/16/2018
Docket/Case Number: 2015049674301



Employing firm when activity occurred which led to the regulatory action:	Multi-Financial Securities Corporation (n/k/a/ Cetera Advisors LLC)
Product Type:	Other: Unspecified Securities
Allegations:	On April 5, 2016, without prior written authorization, Brooks exercised discretionary trading authority for five different Firm customers, by purchasing shares in a real estate fund for each customer, in violation of NASD Rule 2510(b) and FINRA Rule 2010. Brooks also violated FINRA Rules 4511 and 2010 by mismarking the five order tickets associated with the trades as "unsolicited" instead of "discretion exercised" and "solicited," which caused his FINRA-regulated broker-dealer to maintain inaccurate books and records in violation of Section 17(a) of the Securities Exchange Act of 1934 ("Exchange Act") and Rule 17a-3 thereunder.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	03/16/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	15 Days
Start Date:	04/16/2018
End Date:	05/04/2018
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	01/10/2019
Was any portion of penalty waived?	No
Amount Waived:	



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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Cetera Advisors LLC
Allegations:	Claimant alleges breach of fiduciary duty, breach of contract, and misrepresentation.
Product Type:	Real Estate Security
Alleged Damages:	\$350,000.00
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:	FINRA - Kansas City,MO
Docket/Case #:	23-00263
Filing date of arbitration/CFTC reparation or civil litigation:	02/01/2023

Customer Complaint Information

Date Complaint Received:	02/01/2023
Complaint Pending?	No
Status:	Settled
Status Date:	02/02/2024
Settlement Amount:	\$75,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Cetera Advisors LLC
Allegations:	Client claims investments purchased were unsuitable.
Product Type:	Direct Investment-DPP & LP Interests



Alleged Damages: \$750,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
**Is this an arbitration/CFTC
reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 04/14/2016
Complaint Pending? No
Status: Settled
Status Date: 07/27/2017
Settlement Amount: \$490,000.00
**Individual Contribution
Amount:** \$0.00

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Reporting Source: Individual
**Employing firm when
activities occurred which led
to the complaint:** Cetera Advisors LLC
Allegations: Client claims investments purchased were unsuitable
Product Type: Direct Investment-DPP & LP Interests
Alleged Damages: \$750,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
**Is this an arbitration/CFTC
reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 04/14/2016
Complaint Pending? No
Status: Settled
Status Date: 07/27/2017
Settlement Amount: \$490,000.00
**Individual Contribution
Amount:** \$0.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: CETERA ADVISORS LLC
Termination Type: Discharged
Termination Date: 04/15/2016
Allegations: ALLEGATION BY CLIENT THAT REPRESENTATIVE RECOMMENDED UNSUITABLE INVESTMENTS
Product Type: Real Estate Security

Reporting Source: Individual
Firm Name: CETERA ADVISORS LLC
Termination Type: Discharged
Termination Date: 04/15/2016
Allegations: ALLEGATION BY CLIENT THAT REPRESENTATIVE RECOMMENDED UNSUITABLE INVESTMENTS
Product Type: Real Estate Security



End of Report

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