



## IAPD Report

### Janet C Booth

CRD# 4526658

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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

### Janet C Booth (CRD# 4526658)

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 **08/15/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	06/10/2024
<b>IA</b>	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	06/11/2024

### QUALIFICATIONS

This representative is currently registered in **1** 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
<b>IA</b>	LPL FINANCIAL LLC	6413	CINCINNATI, OH	09/14/2012 - 06/11/2024
<b>B</b>	LPL FINANCIAL LLC	6413	CINCINNATI, OH	09/06/2012 - 06/11/2024
<b>IA</b>	L.M. KOHN & COMPANY	27913	FAIRFIELD, OH	07/07/2010 - 08/01/2012

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
Customer Dispute	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 4 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>B</b> FINRA	General Securities Representative	Approved	06/10/2024
<b>B</b> Arizona	Agent	Approved	08/15/2024
<b>B</b> Iowa	Agent	Approved	06/10/2024
<b>B</b> Kentucky	Agent	Approved	06/10/2024
<b>B</b> Ohio	Agent	Approved	06/10/2024
<b>IA</b> Ohio	Investment Adviser Representative	Approved	06/11/2024

### Branch Office Locations

**TRANSAMERICA FINANCIAL ADVISORS, LLC**  
11421 CHESTER ROAD  
CINCINNATI, OH 45246



## 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	06/17/2002
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#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	06/08/2010
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 Uniform Securities Agent State Law Examination (S63)	Series 63	06/20/2002
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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	09/14/2012 - 06/11/2024	LPL FINANCIAL LLC	CRD# 6413	CINCINNATI, OH
B	09/06/2012 - 06/11/2024	LPL FINANCIAL LLC	CRD# 6413	CINCINNATI, OH
IA	07/07/2010 - 08/01/2012	L.M. KOHN & COMPANY	CRD# 27913	FAIRFIELD, OH
B	05/18/2009 - 08/01/2012	L.M. KOHN & COMPANY	CRD# 27913	FAIRFIELD, OH
IA	01/24/2007 - 04/03/2008	EDWARD JONES	CRD# 250	CINCINNATI, OH
B	06/19/2002 - 04/03/2008	EDWARD JONES	CRD# 250	CINCINNATI, OH

### 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
06/2024 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	Registered Representative	Y	CINCINNATI, OH, United States
06/2024 - Present	WFGIA	Agent	Y	CINCINNATI, OH, United States
05/2015 - 06/2024	GERARDI WEALTH MANAGEMENT	REGISTERED REP	Y	CINCINNATI, OH, United States
09/2012 - 06/2024	LPL FINANCIAL	REGISTERED REPRESENTATIVE	Y	CINCINNATI, OH, 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 and non-insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors, Inc.



## 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
Customer Dispute	1

### 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 1

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** CLIENT CLAIMS THEY SPOKE TO FA IN OCTOBER 2006 AND WANTED TO USE FUNDS FROM THE ACCOUNT TO PAY OFF THEIR HOME. CLIENT CLAIMS THEY WERE ADVISED TO NOT PAY OFF THE HOME AND LATER WAS ENCOURAGED TO USE THE MARGIN ACCOUNT WHEN THEY HAD A NEED FOR FUNDS. CLIENT CLAIMS THEY ARE NOT SATISFIED WITH THE FINANCIAL ADVICE THEY RECEIVED AND CLAIM IF THEY HAD NOT TAKEN THE ADVICE THEIR HOME WOULD BE PAID OFF. CLAIM EXCEEDS \$5,000

**Product Type:** No Product

**Alleged Damages:** \$5,000.00

### Customer Complaint Information

**Date Complaint Received:** 07/07/2008

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/22/2008

**Settlement Amount:**

**Individual Contribution Amount:**

**Firm Statement** FA STATED [CUSTOMER] AND [SPOUSE] MET WITH FA TO DISCUSS INVESTING PROCEEDS FROM A LIFE INSURANCE POLICY. FA INDICATED



PAYING OFF THE MORTGAGE WAS ALSO DISCUSSED. SHE STATED SHE RECOMMENDED, INSTEAD OF USING THE PRINCIPAL, TO USE INTEREST EARNED FROM THE PRINCIPAL TO MAKE ADDITIONAL PAYMENTS ON THE MORTGAGE TO PAY IT OFF EARLY. SHE STATED [CUSTOMER] ELECTED NOT TO INVEST HIS PORTION AS HE HAD OTHER PLANS; HOWEVER, [SPOUSE] DID ELECT TO INVEST A PORTION OF HER FUNDS AFTER PAYING OFF DEBTS (EXCLUDING HOME MORTGAGE). FA INDICATED CLIENTS LATER NEEDED TO OBTAIN FUNDS FOR AN EMERGENCY (SHE BELIEVED TO PAY OFF CREDIT CARDS AND MAKE HOME IMPROVEMENTS). FA STATED SHE BELIEVED THIS WAS A ONE TIME NEED AND, THEREFORE, RECOMMENDED ESTABLISHING A MARGIN LOAN ON THE ACCOUNT TO AVOID LIQUIDATING INVESTMENTS. THE MARGIN LOAN WAS ESTABLISHED INITIALLY IN MAY 2007. SHE STATED, CONTRARY TO HER INITIAL BELIEF, CLIENTS BEGAN TO UTILIZE THE LINE OF CREDIT MORE REGULARLY THROUGH CHECKS PROVIDED ON THE ACCOUNT. IT WOULD APPEAR ALL ACTIVITY ASSOCIATED WITH THE ABOVE ACCOUNT WAS THE RESULT OF DISCUSSIONS WITH FA AND WITH CLIENT'S AUTHORIZATION. FURTHER, CLIENTS WOULD HAVE RECEIVED STATEMENTS ON THE ACCOUNT FROM ITS INCEPTION REFLECTING ALL ACTIVITY ASSOCIATED WITH ACCOUNT TO INCLUDE THE MARGIN LOAN ACTIVITY. OUR RECORDS SHOW THE MARGIN LOAN WAS PAID IN FULL AND A CHECK WAS ISSUED TO CLIENT FOR THE BALANCE OF ACCOUNT AS INSTRUCTED IN JUNE 2008. CLAIM DENIED.

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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** CLIENT CLAIMED HE SPOKE TO FA IN OCTOBER 2006 AND WANTED TO USE FUNDS FORM THE ACCOUNT TO PAY OFF HIS HOME. CLIENT CLAIMED HE WAS ADVISED TO NOT PAY OFF THE HOME AND LATER WAS ENCOURAGED TO USE THE MARGIN ACCOUNT WHEN HE HAD A NEED FOR FUNDS. CLIENT CLAIMED HE WAS NOT SATISFIED WITH FINANCIAL ADVICE HE RECEIVED AND CLAIMED THAT IF HE HAD NOT FOLLOWED THE ADVICE HIS HOME WOULD HAVE BEEN PAID OFF.

**Product Type:** No Product  
**Alleged Damages:** \$5,000.00

**Customer Complaint Information**

**Date Complaint Received:** 07/07/2008  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 09/22/2008

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** CLIENT AND SPOUSE MET WITH ME TO DISCUSS INVESTING PROCEEDS FROM A LIFE INSURANCE POLICY. HUSBAND ASKED ABOUT PAYING OFF MORTGAGE, WIFE WANTED RETIREMENT SAVINGS (THEY HAD NO RETIREMENT PLAN STARTED) AND POSSIBLY A CHARITABLE ENDOWMENT. AFTER LENGTHY DISCUSSION OF INVESTMENT OPTIONS, GOALS, DEBT,



AND MARKET RISK, I SUGGESTED CLIENTS PAY OFF SHORT TERM DEBT, BUT KEEP LOW INTEREST MORTGAGE FOR TAX DEDUCTION AND USE EARNINGS IN GOOD YEARS TO PAY DOWN MORTGAGE EARLY. I EXPLAINED CONCEPT OF NEVER TOUCHING PRINCIPAL, BUT ONLY USING EARNINGS WHEN NECESSARY. CLIENT DECIDED TO SPEND HIS HALF OF INSURANCE PROCEEDS AND SPOUSE PAID OFF SHORT TERM DEBT WITH HERS, INVESTING REMAINDER FOR RETIREMENT. AFTER CLIENT'S HALF OF MONEY WAS GONE, I RECEIVED REQUEST FROM SPOUSE TO USE SOME OF HER INVESTMENT FOR AN EMERGENCY. THINKING THIS WAS A ONE-TIME NEED, I SUGGESTED SHE TAKE A MARGIN LOAN ON HER ACCOUNT AND SET UP A REPAYMENT PLAN TO AVOID LIQUIDATING INVESTMENTS. SPOUSE APPROVED, BUT NEVER SET UP REPAYMENT PLAN AND CONTINUED TO USE THE MARGIN ACCOUNT FOR CONSUMER PURCHASES. WE HAD NUMEROUS DISCUSSIONS WHERE I ASKED HER TO CLOSE THE MARGIN, STOP USING THE MONEY, AND SET UP A REPAYMENT PLAN, BUT IT BECAME APPARENT THEY WERE SPENDTHRIFT CLIENTS AND QUICKLY USED UP THEIR AVAILABLE MARGIN. ALL EXPENDITURES WERE FOR SHORT TERM SPENDING AND AGAINST MY ADVICE AND CONTRARY TO THEIR STATED LONG-TERM GOALS. FURTHERMORE, CLIENTS RECEIVED STATEMENTS ON THEIR ACCOUNT REFLECTING ALL ACTIVITY, INCLUDING MARGIN TRANSACTIONS. AFTER I LEFT THE COMPANY, MARGIN LOAN WAS PAID IN FULL AND A CHECK FOR THE BALANCE OF ACCOUNT WAS ISSUED AS INSTRUCTED BY CLIENT.



## End of Report

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