



IAPD Report

NATHAN RICHARD HOBSON

CRD# 4542996

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7
Disclosure Information	8

i 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

NATHAN RICHARD HOBSON (CRD# 4542996)

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 **04/24/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	CRD# 611	02/13/2008
IA	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	CRD# 611	03/19/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **53** 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	PACIFIC SELECT DISTRIBUTORS, INC.	4452	OMAHA, NE	05/10/2007 - 12/17/2007
B	MML INVESTORS SERVICES, INC.	10409	OMAHA, NE	09/17/2003 - 04/25/2007
IA	MORGAN STANLEY	7556	OMAHA, NE	10/22/2002 - 09/23/2003

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	2
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 **53** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MUTUAL OF OMAHA INVESTOR SERVICES, INC.**
Main Address: 3300 MUTUAL OF OMAHA PLAZA
 OMAHA, NE 68175-1020
Firm ID#: 611

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	02/13/2008
B	FINRA	General Securities Representative	Approved	02/26/2008
B	FINRA	Investment Co./Variable Contracts Prin	Approved	11/29/2011
B	Alabama	Agent	Approved	07/19/2021
B	Alaska	Agent	Approved	02/15/2023
B	Arizona	Agent	Approved	04/04/2012
B	Arkansas	Agent	Approved	01/05/2018
B	California	Agent	Approved	01/05/2018
B	Colorado	Agent	Approved	02/10/2017
B	Connecticut	Agent	Approved	01/09/2018
B	Delaware	Agent	Approved	11/16/2023
B	District of Columbia	Agent	Approved	11/03/2023
B	Florida	Agent	Approved	01/08/2018



Qualifications

Regulator	Registration	Status	Date
B Georgia	Agent	Approved	01/31/2019
B Hawaii	Agent	Approved	02/14/2024
B Idaho	Agent	Approved	01/09/2018
B Illinois	Agent	Approved	07/13/2017
B Indiana	Agent	Approved	01/10/2018
B Iowa	Agent	Approved	09/29/2008
IA Iowa	Investment Adviser Representative	Approved	03/19/2013
B Kansas	Agent	Approved	04/09/2010
B Kentucky	Agent	Approved	11/17/2020
B Louisiana	Agent	Approved	08/04/2023
B Maine	Agent	Approved	07/12/2023
B Maryland	Agent	Approved	01/05/2018
B Massachusetts	Agent	Approved	11/06/2023
B Michigan	Agent	Approved	01/09/2018
B Minnesota	Agent	Approved	12/07/2016
B Mississippi	Agent	Approved	11/06/2023
B Missouri	Agent	Approved	02/09/2017
B Montana	Agent	Approved	01/31/2022
B Nebraska	Agent	Approved	02/13/2008



Qualifications

	Regulator	Registration	Status	Date
IA	Nebraska	Investment Adviser Representative	Approved	04/10/2013
B	Nevada	Agent	Approved	02/15/2023
B	New Hampshire	Agent	Approved	11/03/2023
B	New Jersey	Agent	Approved	01/09/2018
B	New Mexico	Agent	Approved	03/07/2018
B	New York	Agent	Approved	03/23/2018
B	North Carolina	Agent	Approved	02/14/2017
B	North Dakota	Agent	Approved	11/06/2023
B	Ohio	Agent	Approved	10/10/2018
B	Oklahoma	Agent	Approved	01/16/2018
B	Oregon	Agent	Approved	06/04/2019
B	Pennsylvania	Agent	Approved	04/23/2018
B	Puerto Rico	Agent	Approved	11/15/2023
B	Rhode Island	Agent	Approved	11/03/2023
B	South Carolina	Agent	Approved	10/23/2018
B	South Dakota	Agent	Approved	02/09/2017
B	Tennessee	Agent	Approved	07/27/2023
B	Texas	Agent	Approved	02/10/2017
B	Utah	Agent	Approved	07/19/2021



Qualifications

Regulator	Registration	Status	Date
B Vermont	Agent	Approved	11/02/2023
B Virgin Islands	Agent	Approved	11/02/2023
B Virginia	Agent	Approved	02/09/2017
B Washington	Agent	Approved	01/30/2018
B West Virginia	Agent	Approved	11/16/2023
B Wisconsin	Agent	Approved	04/23/2018
B Wyoming	Agent	Approved	03/07/2018

Branch Office Locations

MUTUAL OF OMAHA INVESTOR SERVICES, INC.
MUTUAL OF OMAHA PLAZA
OMAHA, NE 68175

MUTUAL OF OMAHA INVESTOR SERVICES, INC.
17117 Burt Street
Suite 300
OMAHA, NE 68118




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, 4 general industry/product exams, and 3 state securities law exams.





Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	11/28/2011

General Industry/Product Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	11/19/2002
 General Securities Representative Examination (S7)	Series 7	07/30/2002

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	03/01/2013
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/27/2002
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/20/2002

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	05/10/2007 - 12/17/2007	PACIFIC SELECT DISTRIBUTORS, INC.	CRD# 4452	OMAHA, NE
B	09/17/2003 - 04/25/2007	MML INVESTORS SERVICES, INC.	CRD# 10409	OMAHA, NE
IA	10/22/2002 - 09/23/2003	MORGAN STANLEY	CRD# 7556	OMAHA, NE
B	07/31/2002 - 09/23/2003	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY

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
12/2007 - Present	MUTUAL OF OMAHA	PRODUCTION SPECIALIST	Y	OMAHA, NE, 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 Agent - Start Date: 04/2008 - Non-investment Related - Insurance lines of business: Life, Health, and Annuities - Hours/per week during trading hours: 40



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	2
Customer Dispute	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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	NEBRASKA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Revocation
Other Sanction(s) Sought:	
Date Initiated:	01/09/2008
Docket/Case Number:	CAUSE NO. A-1740
Employing firm when activity occurred which led to the regulatory action:	MASS MUTUAL
Product Type:	Insurance
Other Product Type(s):	
Allegations:	REP FAILED TO PROVIDE NOTICE TO THE DEPT OF HIS CHANGE OF ADDRESS WITHIN 30 DAYS AND FAILED TO RESPOND TO A WRITTEN INQUIRY FROM THE CONSUMER AFFAIRS DIVISION.
Current Status:	Final
Resolution:	Order
Resolution Date:	01/14/2008
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	INSURANCE PRODUCER LICENSE WAS REVOKED ON 1/14/2008 AND REP



WAS SUBSEQUENTLY GRANTED A LICENSE ON 3/21/2008.

Broker Statement

REP WAS UNAWARE OF INSURANCE DEPARTMENTS ACTION UNTIL HE REAPPLIED FOR HIS INSURANCE LICENSE. HIS INSURANCE LICENSE APPLICATION WAS DENIED UNDER CAUSE NO. A-1764. THE REP REQUESTED A HEARING AND THE LICENSE WAS SUBSEQUENTLY GRANTED ON 3/21/2008.

Disclosure 2 of 2

Reporting Source:

Individual

Regulatory Action Initiated By:

NEBRASKA DEPARTMENT OF INSURANCE

Sanction(s) Sought:

Denial

Other Sanction(s) Sought:

Date Initiated:

02/11/2008

Docket/Case Number:

CAUSE NO. A-1764

Employing firm when activity occurred which led to the regulatory action:

MUTUAL OF OMAHA INSURANCE COMPANY

Product Type:

Insurance

Other Product Type(s):

Allegations:

CAUSE NO. 1740 REVOKED THE PRODUCER'S INSURANCE LICENSE. REP WAS UNAWARE OF THE DEPARTMENT'S ACTION AND SUBMITTED A PRODUCER INSURANCE LICENSE APPLICATION WHICH WAS DENIED. THE REP REQUESTED A HEARING AND THE LICENSE WAS SUBSEQUENTLY GRANTED.

Current Status:

Final

Resolution:

Order

Resolution Date:

03/21/2008

Broker Statement

LICENSE SUBSEQUENTLY GRANTED AFTER HEARING.



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: MML INVESTORS SERVICES INC

Allegations: CLIENT ALLEGES HE WAS ADVISED TO ROLLOVER FUNDS TO A NEW ACCOUNT AND WHEN CLIENT ASKED WHY HE SHOULD WITHDRAW ANY FUNDS ROM HIS ACCOUNT BECAUSE IT WOULD BE TAXABLE HE ALLEGES HE WAS TOLD THAT IT WAS A TRANSFER UNDER THE MASSMUTUAL UMBRELLA AND WOULD NOT BE TAXABLE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$9,329.00

Customer Complaint Information

Date Complaint Received: 04/24/2008

Complaint Pending? No

Status: Denied

Status Date: 07/23/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES, INC

Allegations: AS REPORTED BY MML INVESTORS: CLIENT ALLEGES HE WAS ADVISED TO ROLLOVER FUNDS TO A NEW ACCOUNT AND WHEN CLIENT ASKED WHY HE SHOULD WITHDRAW ANY FUNDS FROM HIS ACCOUNT BECAUSE IT WOULD BE TAXABLE. HE ALLEGES HE WAS TOLD THAT IT WAS A TRANSFER UNDER THE MASS MUTUAL UMBRELLA AND WOULD NOT BE TAXABLE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$9,239.00

Customer Complaint Information

Date Complaint Received: 04/24/2008

Complaint Pending? No

Status: Denied



Status Date: 07/23/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement

AT THE TIME OF TRANSACTION [CUSTOMER] WISHED TO DIVERSIFY HIS PORTFOLIO OF NQ AND QUALIFIED MONIES INTO REAL ESTATE, WHICH WAS NOT OFFERED IN HIS VARIABLE ANNUITIES. [CUSTOMER] WAS FULLY INFORMED OF ALL POTENTIAL TAX GAINS AND CONSEQUENCES.



End of Report

This page is intentionally left blank.