



## IAPD Report

# ROBERTO EPIGMENIO GUZMAN

CRD# 4790113

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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

### ROBERTO EPIGMENIO GUZMAN (CRD# 4790113)

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 **05/12/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	03/09/2017
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	03/10/2017

### 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	LPL FINANCIAL LLC	6413	CERRITOS, CA	10/21/2010 - 03/23/2017
B	LPL FINANCIAL LLC	6413	CERRITOS, CA	10/20/2010 - 03/23/2017
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	LONG BEACH, CA	10/19/2004 - 10/27/2010

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

#### Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**  
Main Address: 5707 SOUTHWEST PARKWAY  
BUILDING 2, SUITE 400  
AUSTIN, TX 78735  
Firm ID#: 42046

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	03/10/2017
<b>B</b> Arizona	Agent	Approved	11/07/2023
<b>B</b> California	Agent	Approved	03/10/2017
<b>B</b> Colorado	Agent	Approved	03/10/2017
<b>B</b> Idaho	Agent	Approved	06/02/2017
<b>B</b> Kansas	Agent	Approved	08/20/2019
<b>B</b> Massachusetts	Agent	Approved	12/20/2024
<b>B</b> Michigan	Agent	Approved	06/24/2025
<b>B</b> Nevada	Agent	Approved	05/12/2026
<b>B</b> North Carolina	Agent	Approved	02/16/2023
<b>B</b> Oregon	Agent	Approved	08/23/2023
<b>B</b> Pennsylvania	Agent	Approved	09/04/2025
<b>B</b> South Carolina	Agent	Approved	03/10/2017



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Texas	Agent	Approved	11/11/2020
<b>B</b> Utah	Agent	Approved	01/10/2025

### Branch Office Locations

**NFP ADVISOR SERVICES, LLC**  
 10900 183rd Street  
 Suite 280  
 Cerritos, CA 90703

### Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**  
 Main Address: 5707 SOUTHWEST PARKWAY  
 BUILDING 2, SUITE 400  
 AUSTIN, TX 78735  
 Firm ID#: 283330

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	03/10/2017
<b>IA</b> Louisiana	Investment Adviser Representative	Approved	03/09/2017
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	10/25/2023

### Branch Office Locations

**KESTRA ADVISORY SERVICES, LLC**  
 10900 E. 183rd Street, Suite 280  
 Cerritos, CA 90703



## 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 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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<b>B</b> General Securities Representative Examination (S7)	Series 7	09/08/2004
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> <b>B</b> Uniform Combined State Law Examination (S66)	Series 66	10/18/2004
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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	10/21/2010 - 03/23/2017	LPL FINANCIAL LLC	CRD# 6413	CERRITOS, CA
B	10/20/2010 - 03/23/2017	LPL FINANCIAL LLC	CRD# 6413	CERRITOS, CA
IA	10/19/2004 - 10/27/2010	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LONG BEACH, CA
B	09/09/2004 - 10/27/2010	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LONG BEACH, CA
B	09/09/2004 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

### 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
03/2017 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	CERRITOS, CA, United States
03/2017 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	CERRITOS, CA, United States
10/2010 - 03/2017	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	CERRITOS, CA, 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.

Business Name: RG Wealth Management Investment Related: Yes Address: 19112 Gridley rd, suite 230 Cerritos CA 90703 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name Position, Title or Relationship: Advisor Start Date: 1/1/2016 Hours per month: 11% - 20% (17 - 32 hours) Hours per month during trading hours: 11% - 20% (15 - 28 hours) Duties: Running day to day activities

Business Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Advisor Start Date: 3/9/2017 Hours per month: 21% - 30% (33 - 48 hours) Hours per month during trading hours: 21% - 30% (29 - 42 hours) Duties: Investment advice

Business Name: Rental Property Investment Related: Yes Address: 10341 Victoria ave Whittier CA 90604 Nature of Business: Real Estate Position, Title or Relationship: Owner Start Date: 4/1/2009 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Collect rent and maintain the property

Business Name: ADP Investment Related: No Address: 19112 Gridley rd suite 230 Cerritos CA 90703 Nature of Business: Tax/Accounting/CPA Position, Title or Relationship: I would not have a position or role at ADP I would just refer them for payroll



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

services. Start Date: 12/1/2019 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: No duties or obligations. If the situation call for it I can refer them to ADP for payroll.

Business Name: New Growth Financial Investment Related: Yes Address: 19112 Gridley rd, suite 230 Cerritos CA 90703 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Insurance Position, Title or Relationship: Owner Start Date: 9/10/2020 Hours per month: 100%+ (More than 160 hours) Hours per month during trading hours: 31% - 40% (43 - 56 hours) Duties: Financial Planning and investments services

Business Name: RG WEALTH MANAGEMENT POSITION: Advisor NATURE: Registered rep activities through Kestra Investment Services INVESTMENT RELATED: Yes NUMBER OF HOURS: 96 SECURITIES TRADING HOURS: 84 START DATE: 01/01/2016 ADDRESS: 10900 183rd st, Cerritos CA 90703 DESCRIPTION: Running day to day activities



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	KESTRA INVESTMENT SERVICES, LLC
<b>Allegations:</b>	Client alleges Guzman recommended an aggressive growth portfolio that resulted in \$70k losses. He claims this recommendation was unsuitable and high risk.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$70,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	06/16/2022
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	07/11/2022

#### Settlement Amount:

**Individual Contribution Amount:**

**Broker Statement** Kestra found Guzman's recommendation to be suitable and in line with



[REDACTED] investor profile.



## End of Report

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