



IAPD Report

Chuk Nyion Che

CRD# 4853329

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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

Chuk Nyion Che (CRD# 4853329)

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 **07/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	02/20/2026
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	07/07/2026

QUALIFICATIONS

This representative is currently registered in **1** 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	FIDELITY BROKERAGE SERVICES LLC	7784	SALT LAKE CITY, UT	04/23/2019 - 07/29/2022
B	FIDELITY BROKERAGE SERVICES LLC	7784	SALT LAKE CITY, UT	05/01/2017 - 08/09/2018
IA	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	LAS VEGAS, NV	06/22/2007 - 12/10/2010

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
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 2 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	FINRA	Invest. Co and Variable Contracts	Approved	07/07/2026
IA	Nevada	Investment Adviser Representative	Approved	02/23/2026
IA	Utah	Investment Adviser Representative	Approved	02/20/2026
B	Utah	Agent	Approved	08/13/2026

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
493 SOUTH OREM BLVD.
OREM, UT 84058



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, 4 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
B Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	07/06/2026
B Securities Industry Essentials Examination (SIE)	SIE	08/09/2018
B General Securities Representative Examination (S7)	Series 7	05/01/2017
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/17/2004

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/12/2026
IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/10/2025



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](#).



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	04/23/2019 - 07/29/2022	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	SALT LAKE CITY, UT
B	05/01/2017 - 08/09/2018	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	SALT LAKE CITY, UT
IA	06/22/2007 - 12/10/2010	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	LAS VEGAS, NV
B	01/26/2006 - 12/14/2009	WORLD GROUP SECURITIES, INC.	CRD# 114473	LAS VEGAS, NV
IA	07/19/2005 - 01/03/2006	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	LAS VEGAS, NV
B	09/20/2004 - 01/03/2006	PRUCO SECURITIES, LLC.	CRD# 5685	NEWARK, NJ

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
06/2026 - Present	Berwick Insurance Group	agent	N	Tucson, AZ, United States
02/2026 - Present	Transamerica Financial Advisors	Registered Representative	Y	OREM, UT, United States
01/2026 - Present	Netlaw	Referral Partner	N	Louisville, KY, United States
01/2026 - Present	WFGIA	Agent	Y	OREM, UT, United States
12/2025 - Present	Door Dash	Dasher	N	San Francisco, CA, United States
10/2024 - Present	Durante Insurance & Services	Agent	N	Las Vegas, NV, United States
11/2024 - 01/2026	Chuk Che DBA Emma Financial	Independent Contractor	N	Eagle Mountain, UT, United States
11/2023 - 09/2025	Chuk's Kitchen	Owner	N	Provo, UT, United States
08/2022 - 08/2024	Sarang Yeah LLC	Owner	N	Provo, UT, United States
06/2023 - 03/2024	Sarang Yeah II LLC	Owner	N	Orem, UT, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2019 - 07/2022	Fidelity Brokerage Services, LLC	High Net Worth Service Associate	Y	Salt Lake City, UT, United States
08/2018 - 02/2019	Columbia Trading and Services	store manager	N	Provo, UT, United States
03/2017 - 07/2018	Fidelity Brokerage Services, LLC	Stock Plan Services	Y	Salt Lake City, UT, United States
12/2016 - 03/2017	Lyft	Driver	N	Provo, UT, United States
10/2016 - 03/2017	UBER	Driver	N	Provo, UT, United States
11/2015 - 03/2017	Timpanogos Regional Medical Services	Food Services	N	Orem, UT, United States
06/2014 - 03/2017	Morgan Stanley	Service Professional	N	South Jordan, UT, 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 products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors (TFA).

1.) Chuk's Kitchen LLC
Investment Related? NO

Provo, UT

Food service

Owner

Start date 11/2023

0 hours, not active at present.

2.) Durante Insurance & Services
Investment Related? NO

Las Vegas, NV

P&C Insurance

Independent Agent

Start date 10/2024

20 hours per month, 1 hour per day during trading.

3.) Door Dahs
Investment Related? NO

San Francisco, CA

Dasher

Start date 12/2025

90 hours per month, 2 hours per day during trading.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

NETLAW

POSITION: Referral Partner NATURE: Living Trust document INVESTMENT RELATED: No NUMBER OF HOURS: 5

SECURITIES TRADING HOURS: 1 START DATE: 01/26/2026

ADDRESS: 12910 Shelbyville Road, Louisville KY 40243, United States

DESCRIPTION: My involvement with this OBA consists of introducing the program to clients, referring interested individuals to the provider, and assisting clients with entering their information into the platform for trust document preparation. I do not provide legal advice, interpret legal provisions, or customize documents beyond the platform's standard format. My role is strictly administrative in nature and limited to facilitating referrals and assisting with the enrollment and data entry process.

BERWICK INSURANCE GROUP

POSITION: agent NATURE: National Marketing Organization (NMO) providing carrier contracting, training, and support for independent agents selling Medicare and health insurance products. INVESTMENT RELATED: No NUMBER OF HOURS: 5

SECURITIES TRADING HOURS: 1 START DATE: 06/30/2026

ADDRESS: 4576 E Camp Lowell Drive, Tucson AZ 85712, United States

DESCRIPTION: I am affiliated with Berwick Insurance Group as a licensed insurance producer for Medicare and health insurance products. Berwick serves as my National Marketing Organization (NMO) by providing carrier appointments, training, compliance support, and marketing resources. I am currently completing carrier appointments and onboarding. Once appointed, I will provide additional service in Medicare and health insurance, providing quotes, assisting with applications and enrollments, and servicing policies. I have not conducted any business or received any compensation through Berwick at this time.



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
Financial	1

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:	Compromise
Action Date:	05/16/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	05/16/2017
If a compromise with creditor, provide:	
Name of Creditor:	HSBC
Original Amount Owed:	\$6,378.26
Terms Reached with Creditor:	Paid \$2000.00 to settle in full



End of Report

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