IAPD Report

RUSTY ALLEN HOOD

CRD# 4890998

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

RUSTY ALLEN HOOD (CRD# 4890998)

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 **12/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	AGOURA HILLS, CA	08/13/2007 - 01/06/2012
B	WORLD GROUP SECURITIES, INC.	114473	AGOURA HILLS, CA	03/14/2005 - 01/06/2012

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
Judgment/Lien	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 **20** 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	01/06/2012
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/06/2012
B	Arizona	Agent	Approved	09/06/2022
B	Arkansas	Agent	Approved	05/16/2023
B	California	Agent	Approved	01/06/2012
IA	California	Investment Adviser Representative	Approved	01/06/2012
B	Florida	Agent	Approved	01/16/2020
B	Idaho	Agent	Approved	08/06/2025
B	Illinois	Agent	Approved	08/16/2023
B	Iowa	Agent	Approved	09/08/2023
B	Kentucky	Agent	Approved	08/24/2023
B	Nebraska	Agent	Approved	07/09/2024
B	New Jersey	Agent	Approved	07/19/2022

Qualifications

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	07/19/2022
B	New York	Agent	Approved	01/06/2012
B	North Carolina	Agent	Approved	01/16/2020
IA	North Carolina	Investment Adviser Representative	Approved	01/17/2020
B	Oregon	Agent	Approved	01/29/2018
B	South Carolina	Agent	Approved	07/12/2023
B	Tennessee	Agent	Approved	03/24/2023
B	Texas	Agent	Approved	06/26/2015
IA	Texas	Investment Adviser Representative	Restricted Approval	12/07/2020
B	Virginia	Agent	Approved	01/20/2021
B	Washington	Agent	Approved	01/06/2012
B	Wisconsin	Agent	Approved	11/10/2023
B	Wyoming	Agent	Approved	03/06/2023

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
2591 DALLAS PKWY SUITE 300
Office 50
Frisco, TX 75034

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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/31/2007

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/11/2005

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/02/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/26/2005

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	08/13/2007 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	AGOURA HILLS, CA
B	03/14/2005 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	AGOURA HILLS, 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
11/2025 - Present	Parkhill	Referring Agent	N	Nashville, TN, United States
10/2025 - Present	Student Optimum Services	Referring Agent	N	Ste 409, CA, United States
12/2021 - Present	Avalanche Ventures, Inc	Owner	Y	Frisco, TX, United States
04/2019 - Present	NetLaw, Inc.	Agent	Y	Louisville,, KY, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REP/INVESTMENT ADVISOR REP.	Y	PLANO, TX, United States
11/2011 - Present	LIFELOCK	REFERRAL REPRESENTATIVE	Y	TEMPE, AZ, United States
04/2006 - Present	HEALTH INSURANCE	AGENT	Y	WESTLAKE VILLIAGE, CA, United States
11/2004 - Present	WORLD FINANCIAL GROUP	AGENT	Y	PLANO, TX, United States
12/2017 - 12/2025	RBH VENTURES, INC	CEO	Y	AUBURN, WA, United States
02/2015 - 12/2025	PEPPERDINE UNIVERSITY	BUSINESS ADVISORY COUNCIL	Y	MALIBU, CA, United States
04/2013 - 12/2025	CLOUDTEC LLC	BOARD OF DIRECTORS & VP OF MARKETING	Y	HENDERSON, NV, United States
01/2008 - 02/2023	DEBTAMERICA RELIEF	REPRESENTATIVE	N	SANTA ANA, CA, United States
10/2012 - 10/2020	BABY JADE HOOD FOUNDATION	REPRESENTATIVE	N	WESTLAKE VILLAGE, CA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2013 - 07/2019	BHR VENTURES, INC.	PRESIDENT	N	WESTLAKE VILLAGE, CA, United States
07/2011 - 02/2017	NORTHERN STRATEGIC INSURANCE SERVICES	REPRESENTATIVE OF DISABILITY INSURANCE	N	BEVERLY HILLS, CA, United States
12/2013 - 08/2016	WRIT, LLC	PARTNER	N	AGOURA HILLS, CA, United States
09/2013 - 08/2016	CORNERSTONE CAPITAL BUSINESS PARTNERS	REFERRAL SOURCE	N	WESTLAKE VILLAGE, CA, United States
11/2010 - 08/2016	WASHIONTON EXPANSION GROUP	PARTNER	N	TUKWILA, WA, 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."

Avalanche Ventures, Inc / 1221-Present/ Investment Related: No /7634 Nichols Trail Frisco, TX 75036 / Owner / S Corporation / This is my S corporation RBH Ventures, Inc. in CA- this will now be my new corporation based in Texas. All the same structure applies - W2 income, Rental income for WFG office, pass through income from 1099 WFG income.

NetLaw, Inc./ 0419-Preesent / INVESTMENT RELATED: NO / 12910 Shelbyville Road, Suite 124 Louisville, KY 12910 / Agent / Trust and Wills / hrs work monthly: 5 / Sec trading hrs: 0 / Referring clients to get Trust / Wills done

Lifelock / 1111-Present/ Investment Related: No / 60 East Rio Salado Parkway Suite 400 Tempe, AZ 85281 / Referral representative/ Lifelock provides security against identity theft by providing 5 main services - 1. Monitoring your identity, 2. Scanning for Identity threats, 3. Responding to Identity Theft, 4. Provide Service Guarantee for Identity Theft, 5. Tracking your Credit Score for Identity issues. / hrs work monthly: 1 hour total time in explaining it to clients each week - about a 5 minute discussion with a client. / Sec trading hrs: 0 / will be providing direction to the website for clients to sign up for the services at Lifelock. I only will act in a referral capacity as Lifelock assumes all action and responsibility of maintaining the business relationship with the client in regards to identity theft. I only receive a referral fee that is paid through WFG with my agent code.

Health Insurance: Westlake Village, CA since 4/2006 for various health insurance providers; 5% of time devoted to OBA and during trading hrs.

STUDENT OPTIMUM SERVICES
POSITION: Referring Agent NATURE: College Loan Consulting INVESTMENT RELATED: No NUMBER OF HOURS: 3
SECURITIES TRADING HOURS: 0 START DATE: 10/31/2025
ADDRESS: 15455 San Fernando Mission Blvd, Ste 409 CA 91345, United States
DESCRIPTION: I will only be referring clients that need help with paying and managing college loans - only applies to Federal School Loans.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Student Optimum Services was established in 2010 out of Los Angeles California with 1 purpose, to assists students in financial hardship who have been overcharged by federal loan servicers enroll and take advantage of student loan forgiveness programs offered by the U.S. Department of Education.

PARKHILL
POSITION: Referring Agent NATURE: Tax Mitigation and Planning INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 11/17/2025
ADDRESS: 222 Second Avenue South, 17th Floor, Nashville TN 37201, United States
DESCRIPTION: Refer clients to Parkhill to evaluate opportunities to save money on taxes and use CPAs, Tax Attorneys that will help determine if charitable giving will give tax savings and increase income to the client.

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
Judgment/Lien	1

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$88,670.83
Judgment/Lien Type:	Tax
Date Filed with Court:	01/24/2023
Date Individual Learned:	02/01/2023
Type of Court:	County
Name of Court:	Recorder's Office
Location of Court:	Plano, TX
Judgment/Lien Outstanding?	Yes
Broker Statement	Taxpayer has always been current on payment plan and is in good standing with addressing taxes owed. Tax lien was only filed due to balance was over $50,000.

End of Report

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