



## IAPD Report

# MARLA VALENCIA ISIDRO

CRD# 5043288

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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

### MARLA VALENCIA ISIDRO (CRD# 5043288)

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 **09/10/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ENCOMPASS MORE ASSET MANAGEMENT LLC	CRD# 322382	05/02/2024
B	ENCOMPASS MORE INVESTMENTS, LLC	CRD# 318438	05/17/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	Orlando, FL	07/07/2022 - 03/22/2024
B	TRANSAMERICA FINANCIAL ADVISORS, INC	16164	Orlando, FL	01/06/2012 - 03/22/2024
B	WORLD GROUP SECURITIES, INC.	114473	WOODLAND HILLS, CA	09/19/2007 - 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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **ENCOMPASS MORE INVESTMENTS, LLC**  
Main Address: 390 DIABLO ROAD  
SUITE #100  
DANVILLE, CA 94526  
Firm ID#: 318438

Regulator	Registration	Status	Date
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	05/17/2024
<b>B</b> FINRA	Investment Co./Variable Contracts Prin	Approved	05/17/2024
<b>B</b> California	Agent	Approved	05/17/2024
<b>B</b> Florida	Agent	Approved	08/16/2024
<b>B</b> Georgia	Agent	Approved	09/17/2025
<b>B</b> Nevada	Agent	Approved	08/16/2024

#### Branch Office Locations

Clermont, FL

#### Employment 2 of 2

Firm Name: **ENCOMPASS MORE ASSET MANAGEMENT LLC**  
Main Address: 390 DIABLO RD  
SUITE 100  
DANVILLE, CA 94526  
Firm ID#: 322382

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	05/02/2024



### Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/16/2024
IA Georgia	Investment Adviser Representative	Approved	08/08/2024
IA Texas	Investment Adviser Representative	Restricted Approval	05/02/2024

### Branch Office Locations

**ENCOMPASS MORE ASSET MANAGEMENT LLC**  
Clermont, FL




## 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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/22/2021

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/18/2007

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/06/2022
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/27/2007

### 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	07/07/2022 - 03/22/2024	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	Orlando, FL
B	01/06/2012 - 03/22/2024	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	Orlando, FL
B	09/19/2007 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	WOODLAND 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
05/2024 - Present	Encompass More Investments, LLC	Registered Representative	Y	Danville, CA, United States
04/2024 - Present	Encompass More Asset Management LLC	Investment Adviser Representative	Y	Danville, CA, United States
04/2012 - 03/2024	Transamerica Financial Advisors, Inc.	Financial Advisor	Y	Orlando, FL, United States
09/2005 - 03/2024	World Financial Group	Executive Vice Chairman	N	Orlando, FL, 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.

1) AgencyFi LLC; Not Investment Related; 2295 S Hiwassee Rd Suite 100B, Orlando, FL 328354; fixed life and annuity agency; Owner; Start:04/14/2024; 8 hrs./wk. during trading hrs.; Build and grow independent insurance agents additionally I do serve my clients that are also clients of Encompass More. In addition to managing and training my agents, I also see personal clients with whole I complete a thorough financial analysis at which point I determine what products either fixed or securities or a combination of both that I recommend to our clients.

2) Amies Corporation; Not investment related; 2295 S Hiwassee Rd Suite 104, Orlando, FL 328354; holding company for all my family businesses: Powerhouse Events & Production LLC, Amies Benefits Services Co., AgencyFi LLC, HealthyFi LLC, Legacyfi LLC, Asystem LLC.; Owner; Start: 10/14/2015; 8 hrs./week during trading hrs.; As a primary shareholder, I meet regularly with various partners but I do not participate in the day to day businesses with the exception with AgencyFi. Which I participate on an ongoing basis for my fixed life business.

3) Healthyfi LLC; Not investment related; 2295 S Hiwassee Rd Suite 104, Orlando, FL 328354; individual Medicare and group health plans; Owner; Start: 08/15/2024; offer medical solutions to my fixed life business clients through AgencyFi. Healthyfi requires minimal oversight on my part as my participation is limited to monthly business for Amies Corporation.



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

- 4) Powerhouse Events & Production LLC; Not investment related; 2295 S Hiawassee Rd Suite 104, Orlando, FL 328354; Owner; entity to support events for my life insurance business, there are no other productions that are outside AgencyFi; 2.5 hrs./wk./ during trading hrs.; ?I use this entity to support events for my life insurance business, there are no other productions that are outside AgencyFi. Powerhouse Events & Productions, LLC requires minimal oversight on my part as my participation is limited to monthly business for Amies Corp.
- 5) Aimes Benefits Services Co.; Not investment related; 2295 S Hiawassee Rd Suite 104, Orlando, FL 328354; individual Medicare and group health plans; Owner: Start: 07/07/2023; 2.5 hrs./wk. during trading hrs.; Amies Benefit Services Co offers individual Medicare and group health plans. I founded Amies Benefit Services Co to offer medical solutions to my fixed life business clients through AgencyFi. Amies Benefit Services Co requires minimal oversight on my part as my participation is limited to monthly business for Amies Corporation.
- 6) Asystm LLC; Not investment related; 2295 S Hiawassee Rd Suite 104, Orlando, FL 328354; CRM platform designed to support AgencyFi activities; Consultant; Start: 06/2025; 5 hrs./wk. during trading hrs.; I am the consultant to Aststm and I am also a client. Asystm LLA requires minimal oversight on my part as my participation is limited to monthly business for Amies Corporation.
- 7) Legacyfi LLC; Not investment related; 2295 S Hiawassee Rd Suite 104, Orlando, FL 328354; document prep service we created to offer wealth.com for will and trust to our AgencyFi clients; Officer; Start:01/01/2025; 1 hr./wk. during trading hrs.; Legacyfi is the document prep service we created to offer wealth.com for will and trust to our AgencyFi clients. This is another business under Amies Corop and my participation is limited to our monthly board meetings.
- 8) Encompass More Asset Management; Investment-related; 390 Diablo Rd Ste 100, Danville CA, 94526; Registered Investment Advisor; Registered Invement Rep.; Start: 05/2024; 20 hrs./wk. during trading hrs.; Registered Investment Rep. assisting with financial products through Encompass More Asset Management. I meet with clients to conduct financial assessments and make recommendations to the client per their financial assessment to help them meet their financial goals.



## 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

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	CT Calabasas, LLC
<b>Judgment/Lien Amount:</b>	\$310,578.73
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	09/07/2021
<b>Date Individual Learned:</b>	04/13/2022
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Superior Court of California
<b>Location of Court:</b>	County of Los Angeles, CA
<b>Docket/Case #:</b>	20VEVC00935
<b>Judgment/Lien Outstanding?</b>	Yes



## End of Report

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