



IAPD Report

Ryan Michael Filiaggi

CRD# 5060129

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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

Ryan Michael Filiaggi (CRD# 5060129)

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 **02/04/2025**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA TURNER FINANCIAL GROUP, INC.	CRD# 134204	07/25/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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 INNOVATION PARTNERS LLC	146344	CHARLOTTE, NC	05/27/2020 - 02/04/2025
IA IP FINANCIAL ADVISORY SERVICES LLC	305772	Dagsboro, DE	05/29/2020 - 01/30/2025
IA SGL FINANCIAL, LLC	158023	Lewes, DE	04/18/2024 - 08/05/2024

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
Criminal	2
Termination	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **TURNER FINANCIAL GROUP, INC.**
Main Address: 4366 5TH AVENUE
PACE, FL 32571-1810
Firm ID#: 134204

Regulator	Registration	Status	Date
IA Delaware	Investment Adviser Representative	Approved	07/25/2024

Branch Office Locations

TURNER FINANCIAL GROUP, INC.
17527 Nassau Commons Blvd.
Suite 111
Lewes, DE 19958



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, 3 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
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Securities Industry Essentials Examination (SIE)	SIE	08/14/2018
General Securities Representative Examination (S7)	Series 7	04/17/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/05/2007

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	06/18/2018
Uniform Securities Agent State Law Examination (S63)	Series 63	12/13/2007

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
B	05/27/2020 - 02/04/2025	INNOVATION PARTNERS LLC	CRD# 146344	CHARLOTTE, NC
IA	05/29/2020 - 01/30/2025	IP FINANCIAL ADVISORY SERVICES LLC	CRD# 305772	Dagsboro, DE
IA	04/18/2024 - 08/05/2024	SGL FINANCIAL, LLC	CRD# 158023	Lewes, DE
IA	05/27/2020 - 09/14/2020	INNOVATION PARTNERS LLC	CRD# 146344	Fenwick Island, DE
IA	11/15/2018 - 04/24/2020	NEWBRIDGE FINANCIAL SERVICES GROUP, INC.	CRD# 130814	FRANKFORD, DE
B	10/26/2018 - 04/24/2020	NEWBRIDGE SECURITIES CORPORATION	CRD# 104065	BOCA RATON, FL
IA	06/19/2018 - 08/14/2018	CITIZENS SECURITIES, INC.	CRD# 39550	LEWES, DE
B	01/19/2016 - 08/14/2018	CITIZENS SECURITIES, INC.	CRD# 39550	LEWES, DE
B	12/20/2012 - 08/17/2015	SANTANDER SECURITIES LLC	CRD# 41791	WAYNE, PA
B	10/31/2011 - 12/07/2012	LPL FINANCIAL LLC	CRD# 6413	DOWNINGTON, PA
B	08/12/2011 - 10/28/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	THORNDALE, PA
B	11/06/2007 - 11/06/2009	VANGUARD MARKETING CORPORATION	CRD# 7452	MALVERN, PA

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
07/2024 - Present	Turner Financial Group	Investment Adviser Representative	Y	Pace, FL, United States
04/2024 - Present	SGL Financial, LLC	Investment Adviser Representative	Y	Buffalo Grove, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2020 - 04/2024	IP Financial Advisory Services LLC	Investment Advisor	Y	Charlotte, NC, United States
05/2020 - 04/2024	Innovation Partners LLC	Registered Representative	Y	Charlotte, NC, United States
10/2018 - 04/2020	NEWBRIDGE SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	FRANKFORD, DE, United States
12/2017 - 07/2018	CITIZENS BANK	Premier Advisor	Y	LEWES, DE, United States
12/2017 - 07/2018	Citizens Securities Inc.	Premier Advisor	Y	LEWES, DE, United States
08/2015 - 12/2017	Citizens Bank	Premier Banker	Y	Ardmore, PA, United States
08/2015 - 12/2017	Citizens Securities, Inc	Premier Banker	Y	Ardmore, PA, 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) Insurance agent Delaware Licensed.



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
Criminal	2
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Formal Charges were brought in:	JUSTICE OF THE PEACE COURT
Name of Court:	JUSTICE OF THE PEACE COURT
Location of Court:	SUSSEX COUNTY, STATE OF DELAWARE
Docket/Case #:	19 04 019712
Charge Date:	04/28/2019
Charge(s) 1 of 1	
Formal Charge(s)/Description:	4TH OFFENSE DRIVING A VEHICLE UNDER THE INFLUENCE OF ALCOHOL
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NO PLEA AT THIS TIME
Disposition of charge:	NO PLEA AT THIS TIME
Date of Amended Charge:	09/23/2019
Charge was Amended or reduced to:	REDUCED TO A MISDEMEANOR
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	PLEA GUILTY TO RECKLESS DRIVING, ALCOHOL RELATED (TRAFFIC VIOLATION)



Disposition of Amended Charge: Pled guilty

Current Status: Final

Status Date: 09/23/2019

Disposition Date: 09/23/2019

Sentence/Penalty: 30 DAYS SENTENCED TO JAIL WAS SUSPENDED PROVIDED THAT TWO CONSECUTIVE WEEKENDS AT LEVEL 4 VOP CENTER WAS COMPLETED AND FINED \$100.00.

Disclosure 2 of 2

Reporting Source: Individual

Formal Charges were brought in: State Court

Name of Court: COMMONWEALTH OF PENNSYLVANIA

Location of Court: WEST CHESTER, PA

Docket/Case #: MJ-15101-CR-0000206-2012

Charge Date: 02/25/2012

Charge(s) 1 of 1

Formal Charge(s)/Description: CRIMINAL USE OF A COMMUNICATION FACILITY

No of Counts: 2

Felony or Misdemeanor: Felony

Plea for each charge: NOT GUILTY

Disposition of charge: WITHDRAWN

Current Status: Final

Status Date: 09/25/2012

Disposition Date: 09/25/2012

Sentence/Penalty: CHARGES WITHDRAWN

Broker Statement CHARGES WITHDRAWN-THIS WAS NOT DISCLOSED AT THE TIME I WAS CHARGED AS WHEN I WAS COMPLETING MY U4 APPLICATION I WAS ACTUALLY UNAWARE THAT THERE WAS A FELONY CHARGE AGAINST ME. I WAS UNDER THE IMPRESSION THAT ALL CHARGES WERE MISDEMEANORS AND THEREFORE NOT REPORTABLE ON THE U4. AS I LEARNED LATER THAT THEY WERE IN FACT FELONIES AND THAT SANTANDER SECURITIES WANTED AN EXPLANATION I AMENDED THE U4 AND FILED WITH THE PROPER INFORMATION.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: Citizens Securities, inc.
Termination Type: Discharged
Termination Date: 07/27/2018
Allegations: Terminated by affiliated bank Citizens Bank N.A. Failed to follow Bank's internal sales credit procedure on referral from originating loan officer. Not related to Citizens Securities, Inc.
Product Type: No Product

Reporting Source: Individual
Firm Name: CITIZENS SECURITIES, INC.
Termination Type: Discharged
Termination Date: 07/27/2018
Allegations: TERMINATED BY AFFILIATED BANK CITIZENS BANK N.A. FAILED TO FOLLOW BANK'S INTERNAL SALES CREDIT PROCEDURE ON REFERRAL FROM ORIGINATING LOAN OFFICER. NOT RELATED TO CITIZENS SECURITIES, INC.
Product Type: No Product



End of Report

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