



## IAPD Report

# EMILIO GARCIA

CRD# 5077462

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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

### EMILIO GARCIA (CRD# 5077462)

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 **03/19/2026**.

### CURRENT EMPLOYERS

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

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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>IA</b>	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	PLANO, TX	07/09/2008 - 01/06/2012
<b>B</b>	WORLD GROUP SECURITIES, INC.	114473	PLANO, TX	02/09/2006 - 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
Financial	6



## 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 9 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	03/23/2026
B	California	Agent	Approved	11/08/2023
B	Florida	Agent	Approved	06/30/2021
B	Idaho	Agent	Approved	01/29/2026
B	Massachusetts	Agent	Approved	06/03/2025
B	Pennsylvania	Agent	Approved	05/01/2020
B	South Dakota	Agent	Approved	03/20/2026
B	Texas	Agent	Approved	01/06/2012
IA	Texas	Investment Adviser Representative	Approved	01/06/2012
B	Washington	Agent	Approved	04/22/2025

### Branch Office Locations



## Qualifications

**TRANSAMERICA FINANCIAL ADVISORS, LLC**  
730 E PARK BLVD  
SUITE 104  
PLANO, TX 75074




## 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	02/24/2007

#### 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	02/08/2006

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/24/2008
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/29/2006

### 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	07/09/2008 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	PLANO, TX
B	02/09/2006 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	PLANO, TX

### 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
06/2025 - Present	Heartland Institute of Financial Education	Certified Financial Educator	Y	Greenwood Village, CO, United States
11/2024 - Present	Emilio Garcia	Tax preparer	Y	Frisco, TX, United States
03/2024 - Present	Texas Tough Consulting LLC	CEO	Y	Frisco, TX, United States
01/2023 - Present	Allstate Benefits Group Health	referrals	Y	Jacksonville,, FL, United States
01/2023 - Present	ERC Specialists	referral	Y	Orem, UT, United States
06/2022 - Present	Symetra	Agent	Y	Bellevue, WA, United States
04/2022 - Present	Momen2m Consulting LLC	Sole proprietor	Y	Frisco, TX, United States
04/2022 - Present	PaoPlex LLC	Partner	Y	McKinney, TX, United States
07/2021 - Present	Xyndoo LLC	Owner	Y	Frisco, TX, United States
02/2016 - Present	EMILIO GARCIA P & C AGENT	AGENT	Y	MCKINNEY, TX, United States
01/2016 - Present	WealthWave	SMD	Y	Plano, TX, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REP/INVESTMENT ADVISOR REP.	Y	PLANO, TX, United States
01/2006 - Present	WFGIA	ASSOCIATE	Y	PLANO, TX, United States
07/2022 - 08/2022	J Grant Insurance LLC	referral agent	N	Plano, TX, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2022 - 08/2022	Apoplexy LLC	Partner	N	McKinney, TX, United States
04/2020 - 05/2022	Heartland Institute of Financial Education	Certified Financial Education	N	Greenwood Village, CO, United States
03/2019 - 05/2022	NET LAW INC	NONE	N	LOUISVILLE, KY, United States
09/2021 - 04/2022	Revolt Healthcare Alliance	REFERRAL AGENT	N	Frisco, TX, United States
04/2020 - 04/2022	Student Optimum Services	Referral Agent	N	Glendale, CA, United States
10/2018 - 04/2022	QRS ACCOUNTING SERVICES	MANAGER	N	MCKINNEY, TX, United States
12/2011 - 04/2022	DEBTMERICA	SALES OR LEADS TO DEBTMERICA	N	MCKINNEY, TN, United States
03/2021 - 02/2022	E-MSQUARE LLC	GENERAL MANAGER	N	MCKINNEY, TX, United States
03/2020 - 02/2022	MPOWERING AMERICA LLC	REFERRAL	N	SANDY, UT, United States
02/2021 - 08/2021	BNI	Launch Director	N	CHARLOTTE, NC, United States
01/2021 - 08/2021	BNI	Chap Secretary/ Treasurer	N	CHARLOTTE, NC, United States
05/2015 - 11/2020	Emilio Garcia	Owner	N	McKinney, TX, United States
07/2011 - 11/2020	EMILIO GARCIA	NOTARY	N	MCKINNEY, TX, United States
08/2019 - 10/2020	Fairview Youth Theatre	Financial Director	N	Fairview, TX, United States
06/2010 - 12/2019	TAXONMOBILE, LLC.	COO	N	MCKINNEY, TX, United States
08/2017 - 04/2018	Experto Income Tax	General Manager	N	McKinney, TX, United States
01/2009 - 05/2017	GARCIA - ALVA CONSULTING LLC	CONSULTANT	N	MCKINNEY, TX, United States



## Registration & Employment History



### 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."

Symetra / 0622-Present / Investment Related: No / 777 108th Avenue NE, Suite 1200 Bellevue, WA 98004 / Agent / Agent for group life / Hrs. Work Monthly: 2 / Sec Trading Hrs: 0 / quote company group policies

PaoPlex LLC / 0422-Present / Investment Related: No / 3504 Larios Ct. McKinney, TX 75070 / Partner / Car Rentals through Turo / Hrs. Work Monthly: 10 / Sec Trading Hrs: 1 / Review rentals and payments

Xyndoo LLC / 0721-Present / Investment Related: no / 11625 Custer Rd. #110-#113 Frisco, TX 75035 / Owner / E-commerce / Hrs. Work Monthly: 10 / Sec Trading Hrs.: 0 / Review sales and purchases surrounding Amazon storefront that involves buying items at discount stores and reselling it on Amazon

EMILIO GARCIA/P&C AGENT; 02/22/2016; YES INV RELATED; AGENT; 7429 AUDELIA LN, MCKINNEY, TX 75070; PROPERTY AND CASUALTY INSURANCE; 4 HRS/MO; 0 TRADING; REFER PEOPLE FOR P&C.

J GRANT INSURANCE LLC POSITION: referral agent NATURE: P&C Insurance INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2022 ADDRESS: 730 E. Park Blvd, Suite 104B, Plano TX 75074, United States DESCRIPTION: Refer potential clients

ALLSTATE BENEFITS GROUP HEALTH POSITION: referrals NATURE: Group Health Insurance INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/11/2023 ADDRESS: 1776 American Heritage Life Dr., Jacksonville, FL 32224, United States DESCRIPTION: provide referrals of corporate clients

ERC SPECIALISTS POSITION: referral NATURE: Employee Retention Credit processing INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/13/2023 ADDRESS: 560 E. Timpanogos Circle, Orem UT 84097, United States DESCRIPTION: referral clients

MOMEN2M CONSULTING LLC POSITION: Sole proprietor NATURE: Owner INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 04/01/2022 ADDRESS: 4141 Frisco Green Ave, APT 367, Frisco TX 75034, United States DESCRIPTION: Monitor activities of delivery and receipt of vehicles

TEXAS TOUGH CONSULTING LLC POSITION: CEO NATURE: online sales of lifting sling, straps and more INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 03/15/2024 ADDRESS: 4141 Frisco Green Ave, APT 261, Frisco TX 75034, United States DESCRIPTION: weekly review of sales report and supervision of operations team

WealthWave INVESTMENT RELATED YES SMD PLANO TX 01/2016

#### HEARTLAND INSTITUTE OF FINANCIAL EDUCATION

POSITION: Certified Financial Educator NATURE: Certification for financial educators INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 1 START DATE: 06/25/2025 ADDRESS: 8301 E Prentice Ave, Greenwood Village CO 80111, United States DESCRIPTION: Teach classes for financial education for persons and entities

#### EMILIO GARCIA

POSITION: Tax preparer - Partner NATURE: Tax preparation INVESTMENT RELATED: No NUMBER OF HOURS: 30



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

SECURITIES TRADING HOURS: 1 START DATE: 08/08/2025  
ADDRESS: 7950 Legacy Dr, Suite 400, Plano TX 75024, United States  
DESCRIPTION: Tax preparation fro clients



## 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	6

### 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 6

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 03/11/2021

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/11/2021

**If a compromise with creditor, provide:**

**Name of Creditor:** BBVA COMPAS

**Original Amount Owed:** \$11,227.34

**Terms Reached with Creditor:** Settled for \$6750

**Broker Statement** In 2012 had to close a company as my business partner died in a car accident. I tried to pay all the accounts/debits but had to hire a 3rd party to settle the credit cards.

#### Disclosure 2 of 6

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 04/19/2019

**Organization Investment-Related?**

**Action Pending?** No  
**Disposition:** SETTLED  
**Disposition Date:** 04/19/2019  
**If a compromise with creditor, provide:**  
**Name of Creditor:** BANK OF AMERICA  
**Original Amount Owed:** \$12,985.00  
**Terms Reached with Creditor:** SETTLED FOR \$7060.

**Disclosure 3 of 6**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 01/25/2018

**Organization Investment-Related?**

**Action Pending?** No  
**Disposition:** SETTLED  
**Disposition Date:** 01/25/2018  
**If a compromise with creditor, provide:**  
**Name of Creditor:** DISCOVER  
**Original Amount Owed:** \$9,236.00  
**Terms Reached with Creditor:** SETTLED FOR \$7417.00

**Broker Statement**

THE PROBLEM STARTED ABOUT 5 YEARS AGO WHEN I HAD TO CLOSE AN OBA BECAUSE MY BUSINESS PARTNER DIED IN CAR ACCIDENT AND I TRIED TO PAYOFF MY CREDIT CARDS BUT WAS NOT ABLE TO. SO, I HIRED A 3RD PARTY TO NEGOTIATE.

**Disclosure 4 of 6**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 05/03/2017

**Organization Investment-Related?**

**Action Pending?** No  
**Disposition:** SETTLED



**Disposition Date:** 05/03/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** CITI BANK

**Original Amount Owed:** \$2,749.00

**Terms Reached with Creditor:** SETTLED FOR \$1100.00

**Broker Statement**

THE PROBLEM STARTED ABOUT 5 YEARS AGO WHEN I HAD TO CLOSE AN OBA BECAUSE MY BUSINESS PARTNER DIED IN A CAR ACCIDENT AND I TRIED TO PAYOFF MY CREDIT CARDS BUT WAS NOT ABLE TO. SO I HIERED A 3RD PARTY TO NEGOTIATE.

**Disclosure 5 of 6**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 07/18/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** SETTLED

**Disposition Date:** 07/18/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** CITIBANK

**Original Amount Owed:** \$5,767.71

**Terms Reached with Creditor:** SETTLED FOR \$2019.00

**Broker Statement**

THE PROBLEM STARTED ABOUT 5 YEARS AGO WHEN I HAD TO CLOSE AN OBA BECAUSE MY BUSINESS PARTNER DIED IN A CAR ACCIDENT AND I TRIED TO PAYOFF MY CREDIT CARDS BUT WAS NOT ABLE TO. SO I HIERED A 3RD PARTY TO NEGOTIATE.

**Disclosure 6 of 6**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 06/09/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Settled

**Disposition Date:** 06/09/2017



**If a compromise with creditor,  
provide:**

**Name of Creditor:** CITIBANK  
**Original Amount Owed:** \$10,114.00  
**Terms Reached with Creditor:** SETTLED FOR \$3540.00

**Broker Statement** THE PROBLE STARTED ABOUT 5 YEARS AGO WHEN I HAD TO CLOSE AN OBA BECAUSE MY BUSINESS PARTNER DIED IN A CAR ACCIDENT AND I TRIED TO PAYOFF MY CREDIT CARDS BUT WAS NOT ABLE TO, SO HIRED A 3RD PARTY TO NEGOTIATE.



## End of Report

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