IAPD Report

BONNIE MARIE CELIA

CRD# 5694612

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

BONNIE MARIE CELIA (CRD# 5694612)

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 **05/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	04/08/2025
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	04/08/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	W&S BROKERAGE SERVICES, INC.	8099	Wilmington, NC	03/15/2022 - 02/18/2025
B	W&S BROKERAGE SERVICES, INC.	8099	Wilmington, NC	04/20/2010 - 02/18/2025

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? **No**

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 **3** 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	04/08/2025
B	FINRA	Investment Co./Variable Contracts Prin	Approved	04/08/2025
B	Colorado	Agent	Approved	04/11/2025
IA	North Carolina	Investment Adviser Representative	Approved	04/08/2025
B	North Carolina	Agent	Approved	04/09/2025
B	South Carolina	Agent	Approved	04/10/2025

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
700 Military Cutoff Rd.
Suite 104
Wilmington, NC 28405

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	05/23/2017

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	04/19/2010

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/11/2022
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/29/2009

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
IA	03/15/2022 - 02/18/2025	W&S BROKERAGE SERVICES, INC.	CRD# 8099	Wilmington, NC
B	04/20/2010 - 02/18/2025	W&S BROKERAGE SERVICES, INC.	CRD# 8099	Wilmington, NC

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
04/2025 - Present	Transamerica Financial Advisors, LLC	Registered Representative	Y	Wilmington, NC, United States
03/2025 - Present	TRANSAMERICA AGENCY NETWORK	Associate Director	N	Baltimore, MD, United States
03/2025 - Present	United Fianacial Service (UFS)	Agent of Transamerica	N	Baltimore, MD, United States
02/2022 - Present	Port City Mushroom, LLC	Registered Agent	N	Wilmington, NC, United States
02/2025 - 03/2025	Unemployed	Unemployed	N	Wilmington, NC, United States
07/2009 - 02/2025	WS Brokerage Service	Financial Advisor & Registered Agent	Y	Cincinnati, OH, United States
12/2008 - 02/2025	WESTERN SOUTHERN LIFE	Staff Manager Financial	N	WILMINGTON, NC, 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. As employee of Transamerica Financial Advisors, may perform home office functions for other business units

Port City Mushroom / 0222-Present / Investment Related: No / 205 S 4th Street Wilmington, NC 28404 / Registered Agent / Nature of Business/ Hrs. Work Monthly:0 / Sec Trading Hrs.:0 / I am listed as a person to receive mall from the state as a second contact.

TRANSAMERICA AGENCY NETWORK/ 0325-Present / Investment Related: No / 1201 Willis Street Suite 800 Baltimore, MD 21231 /Associate Director / Training & Development/ Hrs. Work Monthly: 100 / Sec Trading Hrs.: / Train, develop, sales recruit

United Financial Service / 0325-Present / Investment Related: Yes /1201 Willis Street 800 Baltimore, MD 21231 / Agent of

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Transamerica / Nature of Business/ Hrs. Work Monthly: / Sec Trading Hrs.: / Work with clients in offering additional products and services such as Long-term, Medicare Supplement, disability.

End of Report

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