



## IAPD Report

# FREDERICK DOUGLAS WILLIAMS

CRD# 5841491

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

### FREDERICK DOUGLAS WILLIAMS (CRD# 5841491)

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 **07/29/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/30/2013
<b>B</b>	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	02/11/2013

### 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
<b>IA</b>	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	TORRANCE, CA	05/02/2012 - 10/19/2012
<b>B</b>	TRANSAMERICA FINANCIAL ADVISORS, INC	16164	TORRANCE, CA	01/06/2012 - 10/19/2012
<b>B</b>	WORLD GROUP SECURITIES, INC.	114473	CHINO, CA	09/27/2010 - 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
Regulatory Event	1
Financial	1
Judgment/Lien	3



## 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	02/11/2013
B	FINRA	Investment Co./Variable Contracts Prin	Approved	05/18/2016
IA	California	Investment Adviser Representative	Approved	01/30/2013
B	California	Agent	Approved	02/12/2013
B	Massachusetts	Agent	Approved	09/29/2025
B	Texas	Agent	Approved	07/03/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	07/03/2024

### Branch Office Locations

**TRANSAMERICA FINANCIAL ADVISORS, LLC**  
21221 S Western Ave  
SUITE 110  
TORRANCE, CA 90501




## 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	05/17/2016

#### 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	09/15/2010

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/12/2010
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/15/2010

### 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	05/02/2012 - 10/19/2012	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	TORRANCE, CA
B	01/06/2012 - 10/19/2012	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	TORRANCE, CA
B	09/27/2010 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	CHINO, 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
05/2019 - Present	New Life Global Development Inc.	Financial Analyst	Y	Inglewood, CA, United States
11/2017 - Present	APPLIED GENERAL AGENCY	AGENT	N	COMMERCE, CA, United States
01/2014 - Present	Netaw	Agent	N	Louisville, KY, United States
09/2013 - Present	COVERED CA - AFFORDABLE CARE ACT	INDEPENDENT HEALTH INSURANCE AGENT	N	LOS ANGELES, CA, United States
01/2013 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED/INVESTMENT ADVISOR REP	Y	TORRANCE, CA, United States
03/2010 - Present	WFG	ASSOCIATE	N	CHINO, CA, United States
12/2005 - Present	RUNRIGHT INSURANCE SERVICES	BROKER/OWNER	N	INGLEWOOD, CA, United States
01/2003 - Present	RUNRIGHT REALTY	BROKER	N	LOS ANGELES, CA, United States
02/2013 - 08/2022	DEBTMERICA RELIEF	INDEPENDENT CONTRACTOR	N	SANTA ANA, CA, United States
06/2016 - 06/2017	OFFICE ADMINISTRATOR	BRANCH OFFICE SUPERVISOR	Y	TORRANCE, CA, 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.

New Life Global Development Inc. /0519-Present / Investment Related: Yes/ 1437 Centinela Ave. suite c, Inglewood, CA 90302/Financial Analyst/ NLGD consults in the development and Management of Homeless housing and services/ Hrs Work Monthly: 40/ Sec Trading Hrs: 2 / I analyze the profitability of potential projects.

Netaw / 0114-Present/ Investment Related: No/12910 Shelbyville Rd, Suite 124, Louisville, KY 40243/Agent / Trustee and will and related products / Hrs Work Monthly: 4/ Sec Trading Hrs: 0 / Sell products

RUNRIGHT INSURANCE SERVICES/YES, INVESTMENT RELATED/1201 N LABREA AVE INGLEWOOD, CA 90302/HOME, LIFE & COMMERCIAL BUSINESS INSURANCE/PARTNER-BROKER/12.2005/5/5/SUPPORT EXISTING COMMERCIAL CLIENTS AND SET UP ANY NEW REQUESTED POLICIES.

RUNRIGHT REALTY/YES, INVESTMENT RELATED/2033 W 84TH PL LOS ANGELES, CA 90047 313-759-1017/PROVIDE ASSISTANCE TO CLIENTS WHO WANT TO BUY OR SELL SFR AND MULTI-UNIT BUILDINGS/I ALSO WORK WITH COMMERCIAL PROPERTIES/I HAVE BEEN LICENSED SINCE 197/BROKER/3.2003/80/60/RESPONSIBLE FOR ALL ASPECTS OF THE OPERATIONS OF THIS OBA/THIS IS CURRENTLY A STAND ALONE OPERATION/I MAY OPEN A BRANCH OFFICE WITH A BUSINESS PARTNER IN 2013

COVERED CA - AFFORDABLE CARE ACT; NOT INVESTMENT-RELATED; 2033 W 84TH PL, LOS ANGELES, CA 90047; PROVIDING HEALTH CARE INSURANCE THROUGH COVERED CALIFORNIA; INDEPENDENT HEALTH INSURANCE AGENT; 9/30/13; 40-80 HRS/MONTH; PROVIDING EXPERTISE ON AVAILABLE HEALTH CARE OPTION AVAILABLE THROUGH COVERED CA TO INDIVIDUALS AND SMALL BUSINESSES

APPLIED GENERAL AGENCY /1117 TO PRESENT/ INVESTMENT RELATED: NO /6279 E. SLAUSON AVE. STE 205 COMMERCE, CA 90040/AGENT/MEDICARE SALES / hrs work monthly: 40/Sec trading hrs: 4 /MEETING WITH INTERESTED BENEFICIARIES OF MEDICARE AND PROVIDING ALTERNATIVE MEDICAL ADVANTAGE PLANS AND SUPPLEMENT PLANS



## 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
Regulatory Event	1
Financial	1
Judgment/Lien	3

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	STATE AGENCY DEPARTMENT OF REAL ESTATE
<b>Sanction(s) Sought:</b>	Suspension
<b>Date Initiated:</b>	12/28/1993
<b>Docket/Case Number:</b>	H-25670
<b>Employing firm when activity occurred which led to the regulatory action:</b>	PASADENA FINANCIAL SERVICES
<b>Product Type:</b>	Other: MORTGAGES
<b>Allegations:</b>	THAT THERE WERE TWO UNLICENSED AGENTS UNDER THE EMPLOYMENT OF PASADENA FIN, SVC WHILE I WAS RESPONSIBLE BROKER
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	10/26/1994



<b>Sanctions Ordered:</b>	Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	REAL ESTATE
<b>Duration:</b>	60 DAYS
<b>Start Date:</b>	11/29/1994
<b>End Date:</b>	01/29/1995
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$2,500.00
<b>Portion Levied against individual:</b>	\$0.00
<b>Payment Plan:</b>	NONE REQUIRED, STIPULATION WAS FINE OR SUSPENSION I CHOOSE SUSPENSION
<b>Is Payment Plan Current:</b>	No
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	Yes
<b>Amount Waived:</b>	\$2,500.00



## 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 1

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Bankruptcy
<b>Bankruptcy:</b>	Chapter 13
<b>Action Date:</b>	05/21/2019
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	Federal Court
<b>Name of Court:</b>	UNITED STATES BANKRUPTCY COURT OF LOS ANGELES
<b>Location of Court:</b>	LOS ANGELES, CA
<b>Docket/Case #:</b>	2:19-BK-15927-SK
<b>Action Pending?</b>	No
<b>Disposition:</b>	Discharged
<b>Disposition Date:</b>	08/16/2024



### Judgment/Lien

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

#### Disclosure 1 of 3

**Reporting Source:** Individual  
**Judgment/Lien Holder:** LOS ANGELES COUNTY TAX COLLECTOR  
**Judgment/Lien Amount:** \$95.50  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 02/06/2012  
**Date Individual Learned:** 10/05/2015  
**Type of Court:** COUNTY  
**Name of Court:** LOS ANGELES COUNTY RECORDER  
**Location of Court:** LOS ANEGELES COUNTY, CA  
**Docket/Case #:** 20120205622  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** THE LIEN IS FOR A LOS ANGELES COUNTY PRORPERY TAX BILL FOR \$46. I BELIEVE THIS BILL WAS PAID AT THE TIME DUE, BUT I HAVE NOT BE ABLE TO VERIFY PAYMENT. THE BANK ACCOUNT USE AT THAT TIME HAS BEEN CLOSED AND OUR RECORDS WERE LOST. I AM WORKING ON GETTING DUPLICATE RECORDS.

#### Disclosure 2 of 3

**Reporting Source:** Individual  
**Judgment/Lien Holder:** CACH, LLC  
**Judgment/Lien Amount:** \$30,893.89  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 01/15/2014  
**Date Individual Learned:** 08/08/2014  
**Type of Court:** SUPERIOR COURT  
**Name of Court:** SUPERIOR COURT OF LOS ANGELES  
**Location of Court:** LOS ANGELES, CA  
**Docket/Case #:** BC502086  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** I WAS GUARANTOR FOR THIS CREDIT CARD ACCOUNT FOR A PARTNERSHIP THAT WENT UNDER.

#### Disclosure 3 of 3

**Reporting Source:** Individual  
**Judgment/Lien Holder:** CITIBANK SOUTH DAKOTA NA.  
**Judgment/Lien Amount:** \$18,817.54



<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	06/17/2010
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	SUPERIOR COURT OF CA.
<b>Location of Court:</b>	COPUNTY OF LOS ANGELES, CA.
<b>Docket/Case #:</b>	09K06876
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	THIS ACTION WAS BECAUSE OF A REDUCTION IN ONCOME DUE TO THE CURRENT REAL ESTATE MARKET



## End of Report

This page is intentionally left blank.