



IAPD Report

Gene Coppa

CRD# 5975624

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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

Gene Coppa (CRD# 5975624)

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 **12/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	06/17/2014
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	08/05/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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
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No information reported.

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	3
Judgment/Lien	2



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 **11** 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	06/17/2014
B	Arizona	Agent	Approved	09/26/2025
B	California	Agent	Approved	06/25/2014
IA	California	Investment Adviser Representative	Approved	08/05/2014
B	Florida	Agent	Approved	12/20/2023
B	Indiana	Agent	Approved	04/21/2017
B	Nevada	Agent	Approved	10/28/2025
B	New Mexico	Agent	Approved	10/17/2025
B	New York	Agent	Approved	11/04/2025
B	North Carolina	Agent	Approved	11/05/2025
B	Ohio	Agent	Approved	01/22/2024
B	Oregon	Agent	Approved	06/13/2024
B	Texas	Agent	Approved	07/03/2024



Qualifications

Regulator	Registration	Status	Date
 Texas	Investment Adviser Representative	Restricted Approval	07/03/2024

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC

515 Marin Street
Suite 408
Thousand Oaks, CA 91360



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, 2 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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/17/2014

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/05/2014
B Uniform Securities Agent State Law Examination (S63)	Series 63	06/25/2014



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:

No information reported.

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
06/2020 - Present	C2 Financial Corp	Mortgage Laon Originator	N	Newbury Park, CA, United States
06/2014 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REPRESENTATIVE	Y	AGOURA HILLS, CA, United States
05/2011 - Present	WFGIA	ASSOCIATE	Y	AGOURA HILLS, CA, United States
10/2010 - Present	Coppa Law Group	PRESIDENT/ATTORNEY	N	THOUSAND OAKS, CA, United States
02/2007 - Present	THE FINANCIAL FIRM, INC.	PRESIDENT/BROKER	N	THOUSAND OAKS, CA, United States
07/2012 - 08/2023	JMA PROPERTIES, INC.	BROKER OF RECORD	N	SAN FRANCISCO, CA, United States
07/2018 - 04/2020	Finance of America SBA Skyline Home Loan	Loan Officer	N	WESTLAKE VILLAGE, CA, United States
07/2018 - 07/2019	American Family Life Assurance Company (AFLAC)	Agent	N	LOS ANGELES, CA, United States
08/2017 - 07/2018	Mortgage Capital Partners	VP	N	Beverly Hills, CA, United States
12/2016 - 03/2017	TOVI Realty, Inc.	Broker	Y	Westlake Village, CA, 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."

The Financial Firm, Inc. / 0207-Present / Investment Related: No / 354 Capitan St. Newbury Park, Ca 91320 / President / Consultation and business and individual lending including real estate lending and real estate consultation services/ Hrs Work Monthly: 5 / Sec Trading Hrs: 0 / Real Estate lending; real estate broker activities business consulting.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Coppa Law Group/Investment Related - No/50 W. Hillcrest Drive, Suite 224, Thousand Oaks, Ca 91360/Law/President/Lawyer/11.2010/120/120/Lawyer

C2 Financial Corp / 0620-Present / Investment Related: No / 354 Capitan St. Newbury Park, CA 91320 / Mortgage Laon Originator/ Mortgage Broker / Hrs Work Monthly: 10 / Sec Trading Hrs: 1 / Mortgage Brokering

THE FINANCIAL FIRM, INC. POSITION: PRESIDENT/BROKER NATURE: Real Estate Consulting, Mortgage Consulting INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 02/01/2007 ADDRESS: 4709 Paseo Maravilla, Camarillo CA 93012, United States DESCRIPTION: There are not daily activities in this OBA. As needed to provide real estate consulting using my real estate and mortgage broker licenses



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	3
Judgment/Lien	2

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 3

Reporting Source: Individual
Action Type: Compromise
Action Date: 04/10/2021

Organization Investment-Related?

Action Pending? No
Disposition: Settled
Disposition Date: 04/10/2021

If a compromise with creditor, provide:

Name of Creditor: Citibank
Original Amount Owed: \$15,686.59
Terms Reached with Creditor: Settled for \$4392.25

Broker Statement After taking credit card debt from my prior marriage as part of my divorce decree, I made a compromise with creditors to payoff the debt and remove its ongoing impact on my finances.

Disclosure 2 of 3

Reporting Source: Individual
Action Type: Compromise



Action Date: 08/26/2020

Organization Investment-Related?

Action Pending? No

Disposition: Settled

Disposition Date: 09/07/2020

If a compromise with creditor, provide:

Name of Creditor: Chase Bank

Original Amount Owed: \$79,025.46

Terms Reached with Creditor: Settled for \$20289.44

Broker Statement The compromise resulted from credit cards whose debt had been assigned to me during my divorce. I was unable to pay the total amount and came to compromise with creditor.

Disclosure 3 of 3

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/18/2021

Organization Investment-Related?

Action Pending? No

Disposition: Settled

Disposition Date: 02/18/2021

If a compromise with creditor, provide:

Name of Creditor: American Express National Bank

Original Amount Owed: \$42,167.50

Terms Reached with Creditor: Settled for \$25000.00

Broker Statement The compromise resulted from credit cards whose debt had been assigned to me during my divorce. I was unable to pay the total amount and came to compromise with creditor.



Judgment/Lien

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

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$1,882.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/01/2024
Date Individual Learned:	08/07/2024
Type of Court:	Federal Court
Name of Court:	Los Angeles County
Location of Court:	Los Angeles California
Judgment/Lien Outstanding?	Yes
Broker Statement	No formal lien documentation received. Notice filing only.

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$76,516.52
Judgment/Lien Type:	Tax
Date Filed with Court:	02/15/2023
Date Individual Learned:	03/27/2023
Type of Court:	State Court
Name of Court:	County Superior Court
Location of Court:	Ventura County, Ca
Docket/Case #:	20230215000117450
Judgment/Lien Outstanding?	Yes
Broker Statement	I am in a payment plan with the IRS for the tax amount above. There was some mention of a lien, but there was no understanding that a lien (as per the definition of a "lien" for purposes of the U4) would be filed or need to be reported. The payment plan is currently in effect and all payments are current and being made.



End of Report

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