



## IAPD Report

# RAMONA BERNADETTE DALTON

CRD# 6061826

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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

### RAMONA BERNADETTE DALTON (CRD# 6061826)

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 **07/15/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	01/08/2015
<b>IA</b>	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	10/14/2015

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **50** 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>B</b>	STATE FARM VP MANAGEMENT CORP.	43036	BLOOMINGTON, IL	05/28/2012 - 09/02/2014

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
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 **50** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **VALIC FINANCIAL ADVISORS, INC.**  
Main Address: 2929 ALLEN PKWY  
HOUSTON, TX 77019  
Firm ID#: 42803

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	01/08/2015
<b>B</b>	FINRA	General Securities Representative	Approved	04/16/2024
<b>B</b>	FINRA	General Securities Principal	Approved	05/17/2024
<b>B</b>	FINRA	Municipal Fund	Approved	08/06/2024
<b>B</b>	Alabama	Agent	Approved	03/26/2024
<b>IA</b>	Alabama	Investment Adviser Representative	Approved	04/23/2024
<b>B</b>	Alaska	Agent	Approved	02/09/2024
<b>IA</b>	Alaska	Investment Adviser Representative	Approved	02/09/2024
<b>B</b>	Arizona	Agent	Approved	02/05/2024
<b>IA</b>	Arizona	Investment Adviser Representative	Approved	02/07/2024
<b>B</b>	Arkansas	Agent	Approved	02/02/2023
<b>IA</b>	Arkansas	Investment Adviser Representative	Approved	02/02/2024
<b>B</b>	California	Agent	Approved	01/24/2024



### Qualifications

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	01/24/2024
B Colorado	Agent	Approved	01/25/2024
IA Colorado	Investment Adviser Representative	Approved	01/25/2024
B Connecticut	Agent	Approved	01/25/2024
IA Connecticut	Investment Adviser Representative	Approved	01/25/2024
B Delaware	Agent	Approved	01/31/2024
IA Delaware	Investment Adviser Representative	Approved	02/01/2024
B District of Columbia	Agent	Approved	01/31/2024
IA District of Columbia	Investment Adviser Representative	Approved	05/22/2024
B Florida	Agent	Approved	01/25/2024
IA Florida	Investment Adviser Representative	Approved	01/25/2024
B Georgia	Agent	Approved	01/26/2024
IA Georgia	Investment Adviser Representative	Approved	01/26/2024
B Hawaii	Agent	Approved	03/01/2024
IA Hawaii	Investment Adviser Representative	Approved	03/01/2024
B Idaho	Agent	Approved	01/25/2024
IA Idaho	Investment Adviser Representative	Approved	01/25/2024
B Illinois	Agent	Approved	02/01/2024
IA Illinois	Investment Adviser Representative	Approved	02/01/2024



### Qualifications

Regulator	Registration	Status	Date
IA Indiana	Investment Adviser Representative	Approved	01/25/2024
B Indiana	Agent	Approved	02/05/2024
B Iowa	Agent	Approved	01/29/2024
IA Iowa	Investment Adviser Representative	Approved	07/21/2025
B Kansas	Agent	Approved	01/25/2024
IA Kansas	Investment Adviser Representative	Approved	01/25/2024
B Kentucky	Agent	Approved	02/27/2024
IA Kentucky	Investment Adviser Representative	Approved	02/27/2024
B Louisiana	Agent	Approved	01/29/2024
IA Louisiana	Investment Adviser Representative	Approved	01/29/2024
B Maine	Agent	Approved	01/25/2024
IA Maine	Investment Adviser Representative	Approved	01/25/2024
B Maryland	Agent	Approved	01/25/2024
IA Maryland	Investment Adviser Representative	Approved	01/25/2024
B Massachusetts	Agent	Approved	02/03/2025
IA Massachusetts	Investment Adviser Representative	Approved	05/15/2025
B Michigan	Agent	Approved	04/26/2024
IA Michigan	Investment Adviser Representative	Approved	04/26/2024
B Minnesota	Agent	Approved	01/26/2024



### Qualifications

Regulator	Registration	Status	Date
IA Minnesota	Investment Adviser Representative	Approved	01/26/2024
B Mississippi	Agent	Approved	01/30/2024
IA Mississippi	Investment Adviser Representative	Approved	01/30/2024
B Missouri	Agent	Approved	05/21/2024
IA Missouri	Investment Adviser Representative	Approved	05/21/2024
B Montana	Agent	Approved	01/31/2024
IA Montana	Investment Adviser Representative	Approved	02/06/2024
B Nebraska	Agent	Approved	01/24/2024
IA Nebraska	Investment Adviser Representative	Approved	01/24/2024
B Nevada	Agent	Approved	01/26/2024
IA Nevada	Investment Adviser Representative	Approved	01/26/2024
B New Jersey	Agent	Approved	01/25/2024
IA New Jersey	Investment Adviser Representative	Approved	01/25/2024
B New Mexico	Agent	Approved	01/25/2024
IA New Mexico	Investment Adviser Representative	Approved	01/25/2024
IA New York	Investment Adviser Representative	Approved	01/24/2024
B New York	Agent	Approved	01/25/2024
B North Carolina	Agent	Approved	01/25/2024
IA North Carolina	Investment Adviser Representative	Approved	02/01/2024



### Qualifications

Regulator	Registration	Status	Date
B North Dakota	Agent	Approved	01/29/2024
IA North Dakota	Investment Adviser Representative	Approved	01/29/2024
B Ohio	Agent	Approved	01/25/2024
IA Ohio	Investment Adviser Representative	Approved	01/25/2024
B Oklahoma	Agent	Approved	01/25/2024
IA Oklahoma	Investment Adviser Representative	Approved	01/25/2024
B Oregon	Agent	Approved	03/19/2024
IA Oregon	Investment Adviser Representative	Approved	03/19/2024
B Pennsylvania	Agent	Approved	01/25/2024
IA Pennsylvania	Investment Adviser Representative	Approved	01/25/2024
B Rhode Island	Agent	Approved	01/25/2024
IA Rhode Island	Investment Adviser Representative	Approved	01/25/2024
B South Carolina	Agent	Approved	01/30/2024
IA South Carolina	Investment Adviser Representative	Approved	01/30/2024
B South Dakota	Agent	Approved	01/25/2024
IA South Dakota	Investment Adviser Representative	Approved	01/25/2024
B Tennessee	Agent	Approved	01/26/2024
B Texas	Agent	Approved	01/08/2015



### Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	10/14/2015
B Utah	Agent	Approved	01/26/2024
IA Utah	Investment Adviser Representative	Approved	01/26/2024
B Vermont	Agent	Approved	01/25/2024
IA Vermont	Investment Adviser Representative	Approved	01/25/2024
B Virginia	Agent	Approved	01/25/2024
IA Virginia	Investment Adviser Representative	Approved	01/25/2024
B Washington	Agent	Approved	01/24/2024
IA Washington	Investment Adviser Representative	Approved	01/24/2024
B West Virginia	Agent	Approved	01/30/2024
IA West Virginia	Investment Adviser Representative	Approved	02/26/2024
B Wisconsin	Agent	Approved	01/25/2024
IA Wisconsin	Investment Adviser Representative	Approved	01/25/2024
B Wyoming	Agent	Approved	01/29/2024

#### Branch Office Locations

**VALIC FINANCIAL ADVISORS, INC.**  
 2777 ALLEN PARKWAY  
 RP-01  
 HOUSTON, TX 77019

**VALIC FINANCIAL ADVISORS, INC.**  
 3737 EXECUTIVE CENTER DRIVE  
 SUITE 111  
 AUSTIN, TX 78731

**VALIC FINANCIAL ADVISORS, INC.**  
 3000 BRIARCREST DRIVE  
 SUITE 210  
 BRYAN, TX 77802





## 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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	08/05/2024
	General Securities Principal Examination (S24)	Series 24	05/16/2024

#### General Industry/Product Exams

	Exam	Category	Date
	General Securities Representative Examination (S7TO)	Series 7TO	04/15/2024
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/25/2012

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	10/02/2015
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/05/2012

### 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>B</b>	05/28/2012 - 09/02/2014	STATE FARM VP MANAGEMENT CORP.	CRD# 43036	BLOOMINGTON, IL

### 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
12/2022 - Present	AGIA	Agent	N	Houston, TX, United States
12/2014 - Present	VALIC FINANCIAL ADVISORS, INC.	REGISTERED REPRESENTATIVE	Y	HOUSTON, TX, 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.

AGIA  
 POSITION: Agent NATURE: null INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 1  
 START DATE: 12/17/2022  
 ADDRESS: 2929 Allen Parkway, Houston TX 77019, United States  
 DESCRIPTION: Non-Securities Insurance Products



## 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
Judgment/Lien	2

### Judgment/Lien

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

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	MIDLAND FUNDING LLC
<b>Judgment/Lien Amount:</b>	\$1,967.72
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	08/14/2017
<b>Date Individual Learned:</b>	11/29/2018
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	FT. BEND COUNTY COURT
<b>Location of Court:</b>	FT. BEND COUNTY, TX
<b>Docket/Case #:</b>	17-JDC21-02754
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	THE DEBT WAS FROM AN OLD BUSINESS CREDIT CARD AND A FORMER BUSINESS PARTNER WAS RESPONSIBLE FOR THIS DEBT. I AM CONTACTING THE COMPANY TO MAKE PAYMENT ARRANGEMENTS TO SATISFY THE DEBT.

#### Disclosure 2 of 2

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	CITI BANK
<b>Judgment/Lien Amount:</b>	\$3,852.71
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	04/07/2016
<b>Date Individual Learned:</b>	08/03/2017



<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	HARRIS COUNTY CIVIL COURT
<b>Location of Court:</b>	HARRIS COUNTY, TX
<b>Docket/Case #:</b>	16-JDC21-01860
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	THE ACCOUNT WAS FROM AN OLD BUSINESS PARTNER AND I WAS NOT AWARE OF THIS JUDGEMENT. I WILL TAKE THE NECESSARY STEPS TO GET THIS RESOLVED.



## End of Report

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