



IAPD Report

VICTOR Evans GERSTEN

CRD# 6160946

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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

VICTOR Evans GERSTEN (CRD# 6160946)

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 **04/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CROSS BORDER WEALTH ADVISORS	CRD# 309890	07/27/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	ORIGIN FINANCIAL	305353	San Diego, CA	02/12/2021 - 04/19/2021
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	SAN DIEGO, CA	01/15/2019 - 06/17/2020
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	SAN DIEGO, CA	01/14/2019 - 06/17/2020

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	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CROSS BORDER WEALTH ADVISORS**
Main Address: SAN DIEGO, CA
Firm ID#: 309890

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	07/27/2020

Branch Office Locations

CROSS BORDER WEALTH ADVISORS
SAN DIEGO, CA



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, 3 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
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B Securities Industry Essentials Examination (SIE)	SIE	06/01/2018
B General Securities Representative Examination (S7)	Series 7	08/04/2014
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/26/2013

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/30/2013
B Uniform Securities Agent State Law Examination (S63)	Series 63	04/01/2013

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	02/12/2021 - 04/19/2021	ORIGIN FINANCIAL	CRD# 305353	San Diego, CA
B	01/15/2019 - 06/17/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	SAN DIEGO, CA
IA	01/14/2019 - 06/17/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	SAN DIEGO, CA
B	03/01/2017 - 06/01/2018	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	CHULA VISTA, CA
IA	03/01/2017 - 06/01/2018	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	CHULA VISTA, CA
B	10/09/2014 - 03/10/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BONITA, CA
IA	10/09/2014 - 03/10/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BONITA, CA
IA	09/30/2013 - 09/19/2014	UNIONBANC INVESTMENT SERVICES, LLC	CRD# 14455	SAN DIEGO, CA
B	02/28/2013 - 09/19/2014	UNIONBANC INVESTMENT SERVICES, LLC	CRD# 14455	SAN DIEGO, 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
10/2022 - Present	IAU Institute for American Universities	Adjunct Professor	N	San Diego, CA, United States
06/2020 - Present	Cross Border Wealth Advisors	Owner and COO	Y	San Diego, CA, United States
01/2019 - Present	In House Support Services	Care Giver	N	San Diego, CA, United States
05/2015 - Present	Gersten Rentals Inc	Owner	N	San Diego, CA, United States
01/2021 - 03/2021	Origin Financial	Financial Planner	Y	San Francisco, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2019 - 06/2020	Bank of America, N.A.	Financial Solutions Advisor	Y	SAN DIEGO, CA, United States
01/2019 - 06/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Solutions Advisor	Y	SAN DIEGO, CA, United States
06/2018 - 11/2018	XY Digital Financial Planning	Owner and CCO	Y	San Diego, CA, United States
03/2017 - 05/2018	CUSO Financial Services, LP	Registered Representative	Y	San Diego, CA, United States
10/2014 - 03/2017	BANK OF AMERICA, N.A.	AVP; FINANCIAL SOLUTIONS ADVISOR	Y	SAN DIEGO, CA, United States
10/2014 - 03/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	AVP; FINANCIAL SOLUTIONS ADVISOR	Y	SAN DIEGO, 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.

1. GERSTEN RENTALS INC / Not investment-related / SAN DIEGO, California 92104 / Provide vacation management solutions / Family-held relation / June 2014 / 30 hours a month / 0 hours during securities trading hours / Duties: Rental property.
2. In-House Support Services / San Diego, CA / Care Giver / January 2019 / Hours vary / Provide in-home assistance to eligible aged, blind, and disabled individuals
3. IAU Institute for American Universities / Not investment-related / SAN DIEGO, California /Adjunct Professor / teaches business classes / 30 hours/month, non-during securities trading hours



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	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 2

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	09/03/2020
Organization Name:	N/A
Individual Position:	N/A
Organization Investment-Related?	No
Type of Court:	N/A
Name of Court:	
Location of Court:	
Docket/Case #:	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	10/30/2020
If a compromise with creditor, provide:	
Name of Creditor:	Capital One
Original Amount Owed:	\$13,780.00
Terms Reached with Creditor:	1 time
Amount Paid:	\$5,500.00

**SIPA (Securities Investor Protection Act)Trustee:****Currently Open?** No**Date Direct Payment Initiated/Filed or Trustee Appointed:****Broker Statement**

Due to COVID-19, my rental business, Gersten Rentals Inc (unrelated to securities / financial planning), lost 80% of its revenue from March to June 2020. I negotiated a settlement agreement with Citi Bank to satisfy my business loan. I avoided business bankruptcy, and I successfully reorganized my business debt, so by 2021, I was back to being profitable and paid off the entire business loan.

Disclosure 2 of 2**Reporting Source:** Individual**Action Type:** Compromise**Action Date:** 09/03/2020**Organization Name:** N/A**Individual Position:** N/A**Organization Investment-Related?** No**Type of Court:** No court**Name of Court:****Location of Court:****Action Pending?** No**Disposition:** Satisfied/Released**Disposition Date:** 10/30/2020**If a compromise with creditor, provide:****Name of Creditor:** Citi Bank Credit Card**Original Amount Owed:** \$11,200.00**Terms Reached with Creditor:** Paid in one-time payment by 10/1/2020**Amount Paid:** \$4,800.00**SIPA (Securities Investor Protection Act)Trustee:****Currently Open?** No**Date Direct Payment Initiated/Filed or Trustee Appointed:****Broker Statement**

Due to COVID-19, my rental business, Gersten Rentals Inc. (unrelated to securities / financial planning), lost 80% of its revenue from March to June 2020.



I negotiated a settlement agreement with Citi Bank to satisfy my business loan. I successfully reorganized my business debt, so by 2021, I was back to being profitable and paid off the entire business loan.



End of Report

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