



## IAPD Report

# RYAN EMERSON BENNETT

CRD# 6274472

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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

### RYAN EMERSON BENNETT (CRD# 6274472)

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 **08/27/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RPG FAMILY WEALTH ADVISORY, LLC	CRD# 158528	09/18/2023

### QUALIFICATIONS

This representative is currently registered in **0** 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	FIRST HEARTLAND CONSULTANTS, INC.	110377	Camarillo, CA	07/23/2019 - 01/23/2023
B	FIRST HEARTLAND CAPITAL, INC.	32460	Camarillo, CA	07/22/2019 - 01/23/2023
IA	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	CAMARILLO, CA	04/12/2017 - 07/22/2019

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
Termination	1



## 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 **0** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **RPG FAMILY WEALTH ADVISORY, LLC**

Main Address: 25 BURLINGTON MALL ROAD  
SUITE 404  
BURLINGTON, MA 01803

Firm ID#: 158528

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	09/18/2023
IA Tennessee	Investment Adviser Representative	Approved	09/02/2025
IA Texas	Investment Adviser Representative	Restricted Approval	09/18/2023

#### Branch Office Locations

##### **RPG FAMILY WEALTH ADVISORY, LLC**

10931 Apisonian Lane  
Apison, TN 37302



## 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
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	12/13/2013

#### State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	04/11/2017
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/16/2013

### 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	07/23/2019 - 01/23/2023	FIRST HEARTLAND CONSULTANTS, INC.	CRD# 110377	Camarillo, CA
B	07/22/2019 - 01/23/2023	FIRST HEARTLAND CAPITAL, INC.	CRD# 32460	Camarillo, CA
IA	04/12/2017 - 07/22/2019	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	CAMARILLO, CA
B	12/14/2013 - 07/22/2019	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	CAMARILLO, 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
09/2023 - Present	RPG FAMILY WEALTH ADVISORY, LLC d/b/a Freedom Financial	FINANCIAL ADVISOR	Y	CAMARILLO, CA, United States
07/2019 - Present	FREEDOM FINANCIAL LLC	FOUNDER	N	WEST LAKE VILLAGE, CA, United States
07/2019 - 01/2023	First Heartland Capital Inc	REGISTERED REPRESENTATIVE	Y	Lake St. Louis, MO, United States
11/2013 - 07/2019	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REPRESENTATIVE	Y	WESTLAKE VILLAGE, CA, United States
07/2013 - 07/2019	WORLD FINANCIAL GROUP, INC	AGENT	N	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.

1. Freedom Financial LLC. Investment related. Life insurance and Fixed Indexed Annuity sales as well as a DBA for IAR business. Start 07/15/2-19. 10 hours per month; At Reported Business Location.
2. Camarillo Cards. Not investment related. Sole proprietor. DBA. Selling trading cards in EBay with Son. Primarily a hobby. Start 8/1/21. 10 hours per month.
3. Name of outside business: Mortgage Free Life;



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

ADV Category: none of these; Is the business investment related: No; Location of the business: 510 W. Pearce Blvd., Suite 1 Wentzville MO 63385 USA;

Description of the business: Mortgage Free Life serves in a supporting capacity for financial underwriting and insurance underwriting processes. A third party banking institution is exclusively responsible for all financial underwriting activities, while a third party insurance company exclusively handles all aspects of insurance underwriting. Position Title: Agent; Responsibilities Duties: As an agent, I assume a supportive role in facilitating communication and coordination between the parties involved but do not possess any decision-making authority in either the financial or insurance underwriting processes.; Start date with business: 2025-05-29;

Hours per month devoted to business during trading hours: 0; Hours per month devoted to business outside trading hours: 1; Percentage of total yearly compensation expected to be derived from the business: 3; Will an IRS form for income earned be received: Yes; Contact person at the organization: Matt Evans; Website address for the organization: mortgagefreelife.com;

3. Real Estate Partnership Agreements. Investment Related. Partner. Start 08/01/2023. 1 hour per month. Form a partnership with individuals who wish to invest in single family homes for the purpose of holding and renting. Responsibilities Duties include analysis of purchase and financing decisions;

4. EZ Equipment; Investment related; Financial Planner; 9844 MO-72 Millersville MO 63766; EZ Equipment Zone partners with owners for equipment rental income growth;

Assist clients with EZ Equipment Zone investments, charge platform fee; Start date with business: 2024-12-10; Hours per month devoted to business during trading hours: 0; Hours per month devoted to business outside trading hours: 1; Percentage of total yearly compensation expected to be derived from the business: 1.



## 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
Termination	1

### 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>	Regulator
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Other: N/A
<b>Date Initiated:</b>	11/13/2024
<b>Docket/Case Number:</b>	<a href="#">2023077688001</a>
<b>Employing firm when activity occurred which led to the regulatory action:</b>	First Heartland Capital, Inc.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Without admitting or denying the findings, Bennett consented to the sanctions and to the entry of findings that he failed to provide written notice to his member firm that his engagement in an OBA exceeded the scope of his prior notice. The findings stated that upon joining the firm, Bennett disclosed that he had been engaging in an OBA with a company that provides online estate planning services, by referring individuals to the company in exchange for referral commissions. Bennett requested approval to continue the activity while associated with the firm. The firm stated that it would approve Bennett's continued engagement in this OBA but would prohibit Bennett from accepting compensation for any referrals he made. In response, Bennett stated in writing to the firm that he would not engage in the OBA at all. Nevertheless, Bennett executed a partnership agreement with the company, on behalf of a marketing entity that Bennett had co-founded. Bennett referred eleven individuals, including nine firm customers, to the company for estate planning services. Through his marketing entity, Bennett received \$2,750 in commissions in connection with these referrals. The findings also stated that Bennett held a beneficial interest in six outside brokerage accounts without prior



written consent from the firm. Bennett did not disclose these accounts to the firm or take any steps to provide duplicate transaction confirmation or periodic account statements to the firm.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

**Resolution Date:** 11/13/2024

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Suspension

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

**Sanction Type:** Suspension  
**Capacities Affected:** All capacities  
**Duration:** Three months  
**Start Date:** 11/18/2024  
**End Date:** 02/17/2025

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)  
**Total Amount:** \$10,000.00  
**Portion Levied against individual:** \$10,000.00  
**Payment Plan:** Deferred  
**Is Payment Plan Current:**  
**Date Paid by individual:**  
**Was any portion of penalty waived?** No  
**Amount Waived:**  
.....

**Reporting Source:** Individual  
**Regulatory Action Initiated By:** FINRA  
**Sanction(s) Sought:** Other: n/a  
**Date Initiated:** 11/13/2024  
**Docket/Case Number:** [2023077688001](#)  
**Employing firm when activity occurred which led to the regulatory action:** First Heartland Capital, Inc.



<b>Product Type:</b>	No Product
<b>Allegations:</b>	<p>Without admitting or denying the findings, Bennett consented to the sanctions and to the entry of findings that he failed to provide written notice to his member firm that his engagement in an OBA exceeded the scope of his prior notice. The findings stated that upon joining the firm, Bennett disclosed that he had been engaging in an OBA with a company that provides online estate planning services, by referring individuals to the company in exchange for referral commissions. Bennett requested approval to continue the activity while associated with the firm. The firm stated that it would approve Bennett's continued engagement in this OBA but would prohibit Bennett from accepting compensation for any referrals he made. In response, Bennett stated in writing to the firm that he would not engage in the OBA at all. Nevertheless, Bennett executed a partnership agreement with the company, on behalf of a marketing entity that Bennett had co-founded. Bennett referred eleven individuals, including nine firm customers, to the company for estate planning services. Through his marketing entity, Bennett received \$2,750 in commissions in connection with these referrals. The findings also stated that Bennett held a beneficial interest in six outside brokerage accounts without prior written consent from the firm. Bennett did not disclose these accounts to the firm or take any steps to provide duplicate transaction confirmation or periodic account statements to the firm.</p>
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<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>	11/13/2024
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All capacities
<b>Duration:</b>	Three Months
<b>Start Date:</b>	11/18/2024
<b>End Date:</b>	02/17/2025
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$10,000.00
<b>Portion Levied against individual:</b>	\$10,000.00
<b>Payment Plan:</b>	Deferred
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	No



**Amount Waived:**



## Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Firm Name:</b>	FIRST HEARTLAND CAPITAL, INC.
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	01/13/2023
<b>Allegations:</b>	<p>1) FAILURE TO FOLLOW FIRM POLICY REQUIRING THE USE OF AN EMAIL ADDRESS HOSTED BY THE FIRM FOR ALL SECURITIES-RELATED COMMUNICATIONS.</p> <p>2) KNOWINGLY ENGAGING IN A OUTSIDE BUSINESS ACTIVITY AFTER THE FIRM DISAPPROVED THE ACTIVITY AND MR. BENNETT CONFIRMED HE WAS NO LONGER PARTICIPATING IN THE ACTIVITY.</p> <p>3) VIOLATING THE FIRM'S PRIVACY POLICY BY SHARING CUSTOMER INFORMATION WITH AN UNAFFILIATED RIA THAT HAD NO BUSINESS RELATIONSHIP WITH THE CUSTOMER OR THE FIRM.</p> <p>4) PARTICIPATING IN AN UNDISCLOSED OUTSIDE BUSINESS ACTIVITY.</p> <p>5) ARRANGING FOR THE EXTNSION OF CREDIT FROM A FIRM CUSTOMER TO A BUSINESS OWNED BY A FRIEND OF MR. BENNETT'S AGAINST FIRM POLICY.</p>
<b>Product Type:</b>	No Product
<hr/>	
<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	FIRST HEARTLAND CAPITAL, INC.
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	01/13/2023
<b>Allegations:</b>	<p>1) FAILURE TO FOLLOW FIRM POLICY REQUIRING THE USE OF AN EMAIL ADDRESS HOSTED BY THE FIRM FOR ALL SECURITIES-RELATED COMMUNICATIONS. 2) KNOWINGLY ENGAGING IN A OUTSIDE BUSINESS ACTIVITY AFTER THE FIRM DISAPPROVED THE ACTIVITY AND MR. BENNETT CONFIRMED HE WAS NO LONGER PARTICIPATING IN THE ACTIVITY. 3) VIOLATING THE FIRM'S PRIVACY POLICY BY SHARING CUSTOMER INFORMATION WITH AN UNAFFILIATED RIA THAT HAD NO BUSINESS RELATIONSHIP WITH THE CUSTOMER OR THE FIRM. 4) PARTICIPATING IN AN UNDISCLOSED OUTSIDE BUSINESS ACTIVITY. 5) ARRANGING FOR THE EXTNSION OF CREDIT FROM A FIRM CUSTOMER TO A BUSINESS OWNED BY A FRIEND OF MR. BENNETT'S AGAINST FIRM POLICY.</p>
<b>Product Type:</b>	Other: No product type involved



## End of Report

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