



IAPD Report

MICHAEL ALAN FLORIN TODD

CRD# 6328096

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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

MICHAEL ALAN FLORIN TODD (CRD# 6328096)

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 **03/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ONPOINT FINANCIAL MANAGEMENT LLC	CRD# 317214	12/21/2022

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	IAMS WEALTH MANAGEMENT, LLC	286085	Glen Allen, VA	05/30/2018 - 09/24/2021
IA	ONPOINT FINANCIAL RETIREMENT LLC	292195	HENRICO, VA	04/03/2018 - 05/29/2018
IA	AXA ADVISORS, LLC	6627	RICHMOND, VA	09/06/2017 - 03/26/2018

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
Customer Dispute	2
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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ONPOINT FINANCIAL MANAGEMENT LLC**
Main Address: 9454 WILSHIRE BLVD.
SUITE 632A
BEVERLY HILLS, CA 90212
Firm ID#: 317214

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	12/21/2022

Branch Office Locations

ONPOINT FINANCIAL MANAGEMENT LLC
9454 WILSHIRE BLVD.
SUITE 632A
BEVERLY HILLS, CA 90212



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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Securities Industry Essentials Examination (SIE)	SIE	03/26/2018
General Securities Representative Examination (S7)	Series 7	05/02/2017
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/27/2016

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/06/2017
Uniform Securities Agent State Law Examination (S63)	Series 63	02/22/2016

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	05/30/2018 - 09/24/2021	IAMS WEALTH MANAGEMENT, LLC	CRD# 286085	Glen Allen, VA
IA	04/03/2018 - 05/29/2018	ONPOINT FINANCIAL RETIREMENT LLC	CRD# 292195	HENRICO, VA
IA	09/06/2017 - 03/26/2018	AXA ADVISORS, LLC	CRD# 6627	RICHMOND, VA
B	04/18/2017 - 03/26/2018	AXA ADVISORS, LLC	CRD# 6627	RICHMOND, VA
B	01/27/2016 - 02/28/2017	MML INVESTORS SERVICES, LLC	CRD# 10409	GLEN ALLEN, VA

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
10/2021 - Present	OnPoint Financial Management LLC	Chief Compliance Officer	Y	Beverly Hills, CA, United States
03/2018 - Present	OnPoint Financial Management, LLC	CEO	Y	Glen Allen, VA, United States
05/2018 - 09/2021	IAMS WEALTH MANAGEMENT, LLC	Investment Adviser Representative	Y	Elkhorn, NE, United States
04/2018 - 08/2021	OnPoint Financial Services, LLC	CEO	Y	Glen Allen, VA, United States
02/2017 - 03/2018	AXA ADVISORS, LLC	Vice President	Y	NEW YORK, NY, United States
01/2016 - 02/2017	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Glen Allen, VA, United States
07/2015 - 02/2017	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	Sales Manager	Y	Glen Allen, VA, 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.

MOR ; Founder; Not Investment related; 468 N. Camden Dr. ,Suite 251 Beverly Hills CA 90210; Description:



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Restaurant ;Responsibilities : Help run day to day operations ; Start date: 2024-12-28; Hours per month during trading hours: 0; Hours per month outside trading hours: 10; Percentage of total yearly compensation expected to be derived: 10.

J&M Vibes; Founder; Not Investment related; 468 N. Camden Dr. , Suite 251 Beverly Hills CA 90210; Responsibilities : Open and operate a lounge; Start date: 2024-12-28; Hours per month devoted during trading hours: 0; Hours per month devoted outside trading hours: 5; Percentage of total yearly compensation expected : 10.

Landmark Realty ; Founder; Not Investment related ; 468 N. Camden Dr. , Suite 251 Beverly Hills CA 90210 ;Description : Real Estate Investing; Responsibilities: Help evaluate potential real estate to purchase; Start date: 2024-12-28;Hours per month devoted during trading hours: 0; Hours per month devoted outside trading hours: 5; Percentage of total yearly compensation expected: 10.



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
Customer Dispute	2
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

Reporting Source:	Regulator
Regulatory Action Initiated By:	Virginia State Corporation Commission
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Other: 2 years compliance monitoring
Date Initiated:	12/09/2022
Docket/Case Number:	SEC-2022-00024
URL for Regulatory Action:	https://scc.virginia.gov/DocketSearch#/caseDetails/143266
Employing firm when activity occurred which led to the regulatory action:	IAMS Wealth Management, LLC
Product Type:	Equity Listed (Common & Preferred Stock) Other: Financial Plans/Stock Advice
Allegations:	Michael Alan Florin Todd offered services outside of his employment with IAMS Wealth Management, LLC through his unregistered business OnPoint Financial Management, LLC. Todd's additional services were offered to clients of IAMS and Onpoint, but disclosures and contract terms were communicated to clients verbally.
Current Status:	Final
Limitation Details:	Two year compliance monitoring provided via third-party firm.
Resolution:	Dismissed



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	03/31/2025
Sanctions Ordered:	Monetary Penalty other than Fines Other: 2 year compliance monitoring via third-party firm
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	11/16/2022
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	Michael Alan Florin Todd offered services outside of his employment with IAMS Wealth Management, LLC through his unregistered business OnPoint Financial Management, LLC. Todd's additional services were offered to clients of IAMS and Onpoint, but disclosures and contract terms were communicated to clients verbally. The Division offered a negotiated settlement requiring a \$5,000 civil penalty and 2 years of compliance monitoring via third-party firm. The Division received confirmation of the 2 year compliance term, payment for the penalty, and a signed admission and consent form prior to entering a Final Order dismissing the SEC-2022-00024 matter.
.....	
Reporting Source:	Individual
Regulatory Action Initiated By:	Commonwealth of Virginia State Corporation Commission
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Other: engage the services of and enter into a contract with an independent third-party compliance firm
Date Initiated:	12/09/2022
Docket/Case Number:	CASE NO. SEC-2022-00024
Employing firm when activity occurred which led to the regulatory action:	IAMS Wealth Management, LLC
Product Type:	No Product
Allegations:	Transacting business in Virginia as an investment advisor or investment advisor representative without being registered as required



Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/09/2022
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: engage the services of and enter into a contract with an independent third-party compliance firm to perform annual on-site or virtual examinations of the firm's compliance-related activity for a period of two (2) years and provide a copy of the order to each of the twenty-two clients from which payment was received
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ONPOINT FINANCIAL RETIREMENT, LLC (CRD NO. 292195), and ONPOINT FINANCIAL MANAGEMENT, LLC (CRD. NO. 317214)
Allegations:	This litigation arises from a series of unsuitable financial product and investment strategy recommendations made by Defendants to Plaintiff between May 2018 and February 2023.
Product Type:	Insurance
Alleged Damages:	\$147,000.00
Alleged Damages Amount Explanation (if amount not exact):	Compensatory damages in an amount to be proven at trial, but not less than \$147,000, including: a. Loss of IUL principal; b. Lost investment returns; c. Athene Annuity surrender losses; and d. Excessive fees and opportunity costs.

Civil Litigation Information

Type of Court:	State Court
Name of Court:	COMMONWEALTH OF VIRGINIA IN THE CIRCUIT COURT OF CHESTERFIELD COUNTY
Location of Court:	Chesterfield County, Virginia
Docket/Case #:	CL25001537-00
Date Notice/Process Served:	05/07/2025
Litigation Pending?	Yes

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	IAMS WEALTH MANAGEMENT
Allegations:	Mr. Todd sold a Life Insurance product to the client in April 2019. The client became unhappy with the product in December 2020. In July 2020 the client asked Mr. Todd to reduce the death benefit on the policy. The client was allegedly told the client could accomplish this without a surrender penalty. In August 2021 the client surrender the contract in full.
Product Type:	Insurance
Alleged Damages:	\$20,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes



**Is this an arbitration/CFTC
reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 09/22/2021

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/07/2021

Settlement Amount:

**Individual Contribution
Amount:**



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

Reporting Source:	Firm
Firm Name:	IAMS WEALTH MANAGEMENT
Termination Type:	Discharged
Termination Date:	09/23/2021
Allegations:	Unauthorized services conducted outside the scope of and in addition to the services and fees contracted for in clients' advisory agreements with IAMS, whereby Mr. Todd solicited and accepted improper additional compensation directly from clients
Product Type:	No Product



End of Report

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