IAPD Report

TERREL ALAN EISERT

CRD# 714010

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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

TERREL ALAN EISERT (CRD# 714010)

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 **07/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PEAK BROKERAGE SERVICES, LLC	CRD# 157045	05/24/2018
IA	THE RETIREMENT GUYS FORMULA	CRD# 168561	11/19/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	BLACKRIDGE ASSET MANAGEMENT, LLC	277085	Cincinnati, OH	05/24/2018 - 01/15/2021
IA	SA STONE INVESTMENT ADVISORS INC.	174182	Cincinnati, OH	01/30/2015 - 05/24/2018
B	SA STONE WEALTH MANAGEMENT INC.	18456	CINCINNATI, OH	09/12/2014 - 05/24/2018

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
Customer Dispute	1
Termination	1

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

Employment 1 of 2

Firm Name: **PEAK BROKERAGE SERVICES, LLC**

Main Address: 1070 EAST INDIANTOWN ROAD
SUITE 208 - 210
JUPITER, FL 33477-9999

Firm ID#: 157045

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/24/2018
B	Indiana	Agent	Approved	05/25/2018
B	Kentucky	Agent	Approved	05/24/2018
B	Maryland	Agent	Approved	05/24/2018
B	Ohio	Agent	Approved	05/24/2018
B	South Carolina	Agent	Approved	07/17/2025

Branch Office Locations

2010 Madison Road
Suite 201
Cincinnati, OH 45208

Employment 2 of 2

Firm Name: **THE RETIREMENT GUYS FORMULA**

Main Address: 1700 WOODLANDS DRIVE
MAUMEE, OH 43537

Firm ID#: 168561

	Regulator	Registration	Status	Date
IA	Ohio	Investment Adviser Representative	Approved	11/19/2020

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Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

THE RETIREMENT GUYS FORMULA
2010 Madison Road
#201
Cincinnati, OH 45208

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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	General Securities Representative Examination (S7)	Series 7	08/16/1980

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/26/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/03/1980

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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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	05/24/2018 - 01/15/2021	BLACKRIDGE ASSET MANAGEMENT, LLC	CRD# 277085	Cincinnati, OH
IA	01/30/2015 - 05/24/2018	SA STONE INVESTMENT ADVISORS INC.	CRD# 174182	Cincinnati, OH
B	09/12/2014 - 05/24/2018	SA STONE WEALTH MANAGEMENT INC.	CRD# 18456	CINCINNATI, OH
IA	06/19/2013 - 01/30/2015	STERNE AGEE INVESTMENT ADVISOR SERVICES, INC.	CRD# 7365	CINCINNATI, OH
B	06/19/2013 - 09/12/2014	WRP INVESTMENTS, INC.	CRD# 7365	CINCINNATI, OH
IA	03/22/2010 - 05/29/2013	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	CINCINNATI, OH
B	03/19/2010 - 05/29/2013	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	CINCINNATI, OH
B	04/05/2006 - 12/31/2009	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	CINCINNATI, OH
IA	08/15/2006 - 12/31/2006	INTERSECURITIES, INC.	CRD# 16164	CINCINNATI, OH
B	05/30/2002 - 11/18/2005	OPPENHEIMER & CO. INC.	CRD# 249	NEW YORK, NY
B	10/02/1998 - 06/11/2002	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	09/21/1998 - 10/09/1998	JOSEPHTHAL & CO., INC.	CRD# 3227	NEW YORK, NY
B	08/27/1998 - 10/05/1998	H.J. MEYERS & CO., INC.	CRD# 15609	ROCHESTER, NY
B	10/13/1995 - 09/22/1998	R. H. YORK & COMPANY, INC.	CRD# 30099	COVINGTON, KY
B	04/23/1993 - 03/20/1995	THE OHIO COMPANY	CRD# 628	CINCINNATI, OH
B	11/03/1987 - 04/27/1993	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	

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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	05/13/1985 - 04/27/1993	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	BALTIMORE, MD
B	10/30/1987 - 11/04/1987	LEGG MASON MASTEN INC.	CRD# 2	
B	11/16/1981 - 05/21/1985	E. F. HUTTON & COMPANY INC	CRD# 235	
B	08/19/1980 - 11/25/1981	BACHE HALSEY STUART SHIELDS INCORPORATED	CRD# 7471	

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
11/2020 - Present	The Retirement Guys Formula	Investment Adviser Representative	Y	Maumee, OH, United States
05/2018 - Present	Peak Brokerage Services, LLC	Registered Representatives	Y	Palm beach Gardens, FL, United States
03/2006 - Present	INDEPENDENT INS AGENT	INDEPENDENT INS AGENT	Y	CINCINNATI, OH, United States
05/2018 - 01/2021	BLACKRIDGE ASSET MANAGEMENT	IAR	Y	WILLIAMSVILLE, NY, United States
01/2015 - 05/2018	STERNE AGEE INVESTMENT ADVISOR SERVICES, INC.	Mass Transfer	Y	BIRMINGHAM, AL, United States
09/2014 - 05/2018	STERNE AGEE FINANCIAL SERVICES, INC.	Mass Transfer	Y	CINCINNATI, OH, United States
06/2013 - 05/2018	WRP INVESTMENTS INC	REGISTERED REPRESENTATIVE	Y	YOUNGSTOWN, OH, 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) Eisert Wealth Management' Registered Rep; Investments; Start Date: 5/24/18; Approx Hours Spent On Activity Per Month: 200; Approx Hours Spent On Activity Per Month During Trading Hours: 150

2) Peak Brokerage Services, investment related, Cincinnati OH, Broker-Dealer, Registered Representative, Start Date 05/2018, approximately 100 hours per month with 75 hours per month during securities trading hours

3) The Retirement Guys Formula, investment related, Cincinnati OH, Registered Investment Advisor, Investment Adviser

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Registration & Employment History

OTHER BUSINESS ACTIVITIES

Representative, Start Date 11/2020, approximately 100 hours per month with 75 hours per month during securities trading hours

4) Insurance Agent, investment related, Cincinnati OH, Licensed in Accident & Health, Life, and Variable Products, Start Date 11/1980, approximately 0 hours per month

5) Business entity: Andrea Eisert Abstract Art; Business Activity: Art; Address: Duties of Position: Selling Paintings; Titles: Sales; Start Date: 08/2022; Approx. # of hours spent on activity: 10; Approx. # of hours spent during trading hours: 0

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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.

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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
Customer Dispute	1
Termination	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Peak Brokerage Services, LLC
Allegations:	Client alleges misrepresentation
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Client noted amount in Dispute as $327,658.00 which is the original investment. Client did not lose that amount so the the damages are undetermined at this time. Current value is $285,119.00.
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:	09/25/2020
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	10/06/2020
Settlement Amount:	

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Individual Contribution Amount:

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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:	CAMBRIDGE INVESTMENT RESEARCH, INC
Termination Type:	Permitted to Resign
Termination Date:	05/17/2013
Allegations:	FAILURE TO SUBMIT AND RECEIVE APPROVAL FOR ADVERTISING MATERIAL PRIOR TO USE.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	CAMBRIDGE INVESTMENT RESEARCH, INC
Termination Type:	Permitted to Resign
Termination Date:	05/17/2013
Allegations:	USED UNAPPROVED COLD CALL SCRIPT
Product Type:	No Product
Broker Statement	IT WAS AN OVERSIGHT AND I DO NOT BELIEVE THE SCRIPT WAS BAD, BUT IT IS TRUE THAT IT WAS NOT SENT TO COMPLIANCE FOR APPROVAL.

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End of Report

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