



## IAPD Report

# Zachary R Nogra

CRD# 7264422

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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

### Zachary R Nogra (CRD# 7264422)

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 **06/04/2026**.

### CURRENT EMPLOYERS

|    | Firm                                 | CRD#        | Registered Since |
|----|--------------------------------------|-------------|------------------|
| B  | BANKERS LIFE SECURITIES, INC.        | CRD# 173962 | 10/08/2024       |
| IA | BANKERS LIFE ADVISORY SERVICES, INC. | CRD# 281285 | 01/15/2025       |

### QUALIFICATIONS

This representative is currently registered in **1** 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      |
|---|---------------------------------|-------|------------|-------------------------|
| B | KESTRA INVESTMENT SERVICES, LLC | 42046 | AUSTIN, TX | 05/12/2021 - 10/22/2021 |
| B | MML INVESTORS SERVICES, LLC     | 10409 | Austin, TX | 09/30/2020 - 04/05/2021 |

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 | 4     |



## 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 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **BANKERS LIFE SECURITIES, INC.**  
Main Address: 303 E WACKER DRIVE  
STE 500  
CHICAGO, IL 60601  
Firm ID#: 173962

|                                                                                   | Regulator | Registration                      | Status   | Date       |
|-----------------------------------------------------------------------------------|-----------|-----------------------------------|----------|------------|
|    | FINRA     | General Securities Representative | Approved | 10/08/2024 |
|   | Illinois  | Agent                             | Approved | 02/24/2026 |
|  | Maryland  | Agent                             | Approved | 05/14/2026 |
|  | Texas     | Agent                             | Approved | 01/15/2025 |

#### Branch Office Locations

5508 Highway 290 West, Suite 110  
Austin, TX 78735

#### Employment 2 of 2

Firm Name: **BANKERS LIFE ADVISORY SERVICES, INC.**  
Main Address: 303 E. WACKER DRIVE  
STE 500  
CHICAGO, IL 60601  
Firm ID#: 281285

|                                                                                   | Regulator | Registration                      | Status   | Date       |
|-----------------------------------------------------------------------------------|-----------|-----------------------------------|----------|------------|
|  | Illinois  | Investment Adviser Representative | Approved | 05/14/2026 |
|  | Maryland  | Investment Adviser Representative | Approved | 05/14/2026 |
|  | Texas     | Investment Adviser Representative | Approved | 01/15/2025 |



Qualifications

| Regulator | Registration | Status | Date |
|-----------|--------------|--------|------|
|-----------|--------------|--------|------|

Branch Office Locations

**BANKERS LIFE ADVISORY SERVICES, INC.**  
5508 Highway 290 West, Suite 110  
Austin, TX 78735



## 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 |
|------|----------|------|
|------|----------|------|

No information reported.

#### General Industry/Product Exams

| Exam                                                                                      | Category   | Date       |
|-------------------------------------------------------------------------------------------|------------|------------|
| <b>B</b> General Securities Representative Examination (S7TO)                             | Series 7TO | 10/08/2024 |
| <b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6TO) | Series 6TO | 09/30/2020 |
| <b>B</b> Securities Industry Essentials Examination (SIE)                                 | SIE        | 06/29/2020 |

#### State Securities Law Exams

| Exam                                                            | Category  | Date       |
|-----------------------------------------------------------------|-----------|------------|
| <b>IA</b> <b>B</b> Uniform Combined State Law Examination (S66) | Series 66 | 12/31/2024 |
| <b>B</b> Uniform Securities Agent State Law Examination (S63)   | Series 63 | 11/20/2020 |



### PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



## 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 | 05/12/2021 - 10/22/2021 | KESTRA INVESTMENT SERVICES, LLC | CRD# 42046 | AUSTIN, TX      |
| B | 09/30/2020 - 04/05/2021 | MML INVESTORS SERVICES, LLC     | CRD# 10409 | Austin, TX      |

### 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         |
|-------------------|-------------------------------------|---------------------------|--------------------|---------------------------|
| 01/2025 - Present | Bankers Life Advisory Services, Inc | Financial Advisor         | Y                  | Austin, TX, United States |
| 11/2024 - Present | Bankers Life & Casualty, Inc        | Insurance Agent           | N                  | Austin, TX, United States |
| 09/2024 - Present | Bankers Life Securities, Inc        | Financial Representative  | Y                  | Austin, TX, United States |
| 01/2023 - Present | Esther's Follies                    | Director of Operations    | N                  | Austin, TX, United States |
| 11/2021 - 12/2023 | Out Of Nowhere ATX                  | General Manager           | N                  | Austin, TX, United States |
| 04/2021 - 10/2021 | Kestra Investment Services, LLC     | Registered Rep            | Y                  | Austin, TX, United States |
| 07/2020 - 03/2021 | MML Investors Services, LLC         | Registered Representative | Y                  | Austin, TX, United States |
| 04/2020 - 03/2021 | Mass Mutual Life Insurance Company  | Agent                     | Y                  | Austin, TX, United States |
| 03/2016 - 06/2020 | The Tavern                          | Assistant General Manager | N                  | Austin, TX, United States |
| 08/2018 - 05/2020 | Texas State University              | Student                   | N                  | Austin, TX, United States |
| 06/2018 - 07/2019 | Esther's Follies                    | Bar Manager               | N                  | Austin, TX, United States |
| 09/2016 - 08/2018 | Austin Community College            | Full-time student         | N                  | Austin, TX, United States |



## Registration & Employment History



### 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.

Insurance Agent: I am a 1099 agent for Bankers Life and Casualty Company (BLC). As a BLC agent, I am also appointed with KFA through BLC which allows agents to write business for Medicare Supplement, Annuity and Equity Indexed annuity insurance products, life insurance, health and LTC.

ESTHER'S TAVERN, LLC

POSITION: Partner NATURE: Food and beverage establishment (Sports Bar). Private entity, only three total partners. Non-investment related, sales predicated on food/beverage outputs. INVESTMENT RELATED: No NUMBER OF HOURS: 4

SECURITIES TRADING HOURS: 0 START DATE: 02/27/2026

ADDRESS: 922 W 12th St, Austin TX 78703, United States

DESCRIPTION: Reviewing books over the weekend to ensure positive cash flow, invoice entry, and inventory levels. No hours required, and none worked during investing hours throughout the work week.



## 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 | 4     |

### 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 4

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 12/15/2023

**Organization Investment-Related?**

**Type of Court:** There was not court action for this compromise.

**Name of Court:**

**Location of Court:**

**Docket/Case #:**

**Action Pending?** No

**Disposition:** No Disposition Occurred

**Disposition Date:** 08/01/2024

**If a compromise with creditor, provide:**

**Name of Creditor:** JPMCB CARD

**Original Amount Owed:** \$2,648.00

**Terms Reached with Creditor:** I am using a third party to payoff the balance that is currently owed. This third party reduced the total charge owed to about 75% of the original total, and they are negotiating with the creditors themselves. I am currently utilizing a bi-monthly payment plan to pay off the balance with the third party.

**Broker Statement** Post pandemic was difficult, and I had ran into some financial issues in the years following that time. I am in a much better, and stable situation now.

**Disclosure 2 of 4**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 09/29/2023

**Organization Investment-Related?**

**Type of Court:** There was no court case regarding this matter.

**Name of Court:**

**Location of Court:**

**Docket/Case #:**

**Action Pending?** No

**Disposition:** No Disposition Occurred

**Disposition Date:** 08/01/2024

**If a compromise with creditor, provide:**

**Name of Creditor:** CITI

**Original Amount Owed:** \$732.00

**Terms Reached with Creditor:** I am using a third party to payoff the balance that is currently owed. This third party reduced the total charge owed to about 75% of the original total, and they are negotiating with the creditors themselves. I am currently utilizing a bi-monthly payment plan to pay off the balance with the third party.

**Broker Statement** Post pandemic was difficult, and I had ran into some financial issues in the years following that time. I am in a much better, and stable situation now.

**Disclosure 3 of 4**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 12/15/2023

**Organization Investment-Related?**

**Type of Court:** No Court appearance / legal recourse.

**Name of Court:**

**Location of Court:**

**Docket/Case #:**

**Action Pending?** No

**Disposition:** No Disposition occurred

**Disposition Date:** 12/15/2023

**If a compromise with creditor,  
provide:****Name of Creditor:** JP Morgan**Original Amount Owed:** \$2,512.00**Terms Reached with Creditor:** I am using a third party to payoff the balance that is currently owed. This third party reduced the total charge owed to about 75% of the original total, and they are negotiating with the creditors themselves. I am currently utilizing a bi-monthly payment plan to pay off the balance with the third party.**Broker Statement** I ran into some difficult financial times post-pandemic, but have gotten myself back to steady place.**Disclosure 4 of 4****Reporting Source:** Individual**Action Type:** Compromise**Action Date:** 09/29/2023**Organization Investment-  
Related?****Action Pending?** No**Disposition:** No Disposition Occurred**Disposition Date:** 09/29/2023**If a compromise with creditor,  
provide:****Name of Creditor:** JP Morgan**Original Amount Owed:** \$2,281.00**Terms Reached with Creditor:** I am using a third party to payoff the balance that is currently owed. This third party reduced the total charge owed to about 75% of the original total, and they are negotiating with the creditors themselves. I am currently utilizing a bi-monthly payment plan to pay off the balance with the third party.**Broker Statement** Post pandemic was difficult, and I had run into some financial issues in the years following that time. I am in a much better, and stable situation now.



## End of Report

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