IAPD Report

Clarissia Novell Skinner

CRD# 7350519

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

Clarissia Novell Skinner (CRD# 7350519)

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 **05/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	06/10/2021
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	07/12/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **26** 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

No information reported.

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	3
Judgment/Lien	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 **26** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **TRANSAMERICA FINANCIAL ADVISORS, LLC**

Main Address: TWO LIBERTY PLACE
50 SOUTH 16TH STREET, SUITE 3700
PHILADELPHIA, PA 19102

Firm ID#: 16164

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/10/2021
B	Arizona	Agent	Approved	01/13/2026
B	California	Agent	Approved	07/12/2021
IA	California	Investment Adviser Representative	Approved	07/12/2021
B	Colorado	Agent	Approved	03/05/2024
B	Connecticut	Agent	Approved	03/22/2024
B	Florida	Agent	Approved	10/27/2023
B	Georgia	Agent	Approved	08/04/2021
B	Hawaii	Agent	Approved	06/10/2026
B	Illinois	Agent	Approved	05/04/2023
B	Maryland	Agent	Approved	02/01/2022
B	Massachusetts	Agent	Approved	09/23/2025
B	Minnesota	Agent	Approved	06/02/2025

Qualifications

	Regulator	Registration	Status	Date
B	Mississippi	Agent	Approved	02/25/2022
B	Nevada	Agent	Approved	01/20/2026
B	New Hampshire	Agent	Approved	04/03/2024
B	New Jersey	Agent	Approved	08/18/2021
IA	New Jersey	Investment Adviser Representative	Approved	06/08/2022
B	New Mexico	Agent	Approved	09/30/2025
B	New York	Agent	Approved	08/03/2021
B	North Carolina	Agent	Approved	10/08/2021
IA	North Carolina	Investment Adviser Representative	Approved	07/03/2024
B	Ohio	Agent	Approved	03/25/2024
B	Oklahoma	Agent	Approved	10/27/2022
B	Oregon	Agent	Approved	09/19/2024
B	South Carolina	Agent	Approved	04/08/2024
B	Texas	Agent	Approved	12/14/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	12/14/2021
B	Vermont	Agent	Approved	02/28/2024
B	Virginia	Agent	Approved	08/04/2021
B	Washington	Agent	Approved	04/24/2023

Qualifications

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
21221 S Western Ave
SUITE 110
TORRANCE, CA 90501

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	06/10/2021
B	Securities Industry Essentials Examination (SIE)	SIE	04/02/2021

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/09/2021

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:

No information reported.

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
09/2024 - Present	Matriarch Enterprises LLC	Consultant and Community Educator	Y	Sheridan, WY, United States
06/2024 - Present	InheritGuard, LLC	Not Applicable/None	Y	Sheridan, WY, United States
04/2024 - Present	LSPN Pro LLC	Referral Partner	Y	Lindon, UT, United States
04/2024 - Present	Optima Tax Relief	Referral Partner	Y	Santa Ana, CA, United States
01/2022 - Present	Colonial Life & Accident Insurance Company	Independent Broker	Y	Columbia, SC, United States
01/2022 - Present	Cornerstone Benefits Consulting Group, Inc.	Employee Benefits Agent	Y	Tacoma, WA, United States
03/2021 - Present	TRANSAMERICA FINANCIAL ADVISORS	Registered Representative	Y	TORRANCE, CA, United States
01/2020 - Present	ORGANIC ACRES LLC	CO-OWNER	Y	TORRANCE, CA, United States
10/2016 - Present	WFGIA	Agent	Y	TORRANCE, CA, United States
07/2020 - 12/2025	WFG Direct	Agent	Y	Torrance, CA, United States
08/2018 - 01/2021	AUTOMOBILE PROTECTION CORPORATION (APCO)/EASYCARE	DEALER PERFORMANCE DRIVER	N	NORCROSS, GA, United States
06/2016 - 03/2017	MERCEDES-BENZ OF DOWNTOWN LOS ANGELES	INTERNET SALES DIRECTOR	N	LOS ANGELES, CA, 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.

Sales of insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors (TFA).

Colonial Life & Accident Insurance Company / 0122-Present / Investment Related: No / 1200 Colonial Life Boulevard, Columbia, SC 29210 / Independent Broker / Vision -Dental Insurance / Hrs. Work Monthly: 15 / Sec Trading Hrs: 1 / As an independent broker with Colonial Life, I will acquire business accounts to market accident, cancer, critical illness, dental, disability, vision, and dental insurance to their employees and have those benefits be paid for by payroll deductions.

Cornerstone Benefits Consulting Group, Inc. / 0122-Present / Investment Related: No / 3701 6th Avenue Ste. 6 Tacoma, WA 98406 / Employee Benefits Agent / Healthcare Insurance / Hrs. Work Monthly: 20 / Sec Trading Hrs: 2 / I am responsible for acquiring prospects and referrals with business groups currently offering or looking to offer employee medical benefits, scheduling decision maker meetings with all business owners as well as executives.

ORGANIC ACRES LLC/Investment Related - No/1610 COTA AVENUE, TORRANCE, CA 90501
(310)866-1711/No business has been performed under the LLC thus far and the name of the LLC has been changed from Universal Asset Distribution Group LLC to Organic Acres LLC. Under Organic Acres LLC, my business partner and myself hope to use land under the ownership of my business partners family for agricultural purposes in California./Co-Owner/Partner/01.2020/0/0/No business has been performed under the LLC thus far but my business partner/significant other is planning to use land owned by his family in California for agricultural purposes.

LSPN PRO LLC
POSITION: Referral Partner NATURE: Provides bundled professional services with emphasis on estate planning services
INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 1 START DATE: 04/01/2024
ADDRESS: 100 N. State Street, Ste. B, Lindon UT 84042, United States
DESCRIPTION: Client Communications, Follow up with Client Issues, Provide Education on Estate Planning Issues, Schedule Appointments.

OPTIMA TAX RELIEF
POSITION: Referral Partner NATURE: Tax Relief INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 04/01/2024
ADDRESS: 3100 South Harbor Blvd. #250, Santa Ana CA 92707, United States
DESCRIPTION: This company can assist clients with outstanding tax obligations and relief.

INHERITGUARD, LLC
POSITION: Not Applicable/None NATURE: Providing Bundled Professional Services with an Emphasis on Estate Planning Services INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 06/17/2024
ADDRESS: 30 N. Gould Street, Ste. 41954, Sheridan WY 82801, United States
DESCRIPTION: CLIENT COMMUNICATIONS, FOLLOW UP WITH CLIENT ISSUES, PROVIDE EDUCATION ON ESTATE PLANNING ISSUES, SCHEDULE APPOINTMENTS.

MATRIARCH ENTERPRISES LLC
POSITION: Consultant and Community Educator NATURE: Matriarch Enterprises is designed to be a forum for women to empower other women around various topics including financial literacy, real estate, entrepreneurship, leadership, and social media marketing INVESTMENT RELATED: Yes NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 09/06/2024
ADDRESS: 30 N. Gould Street, Ste. R, Sheridan WY 82801, United States
DESCRIPTION: Community Financial Consultant

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	3
Judgment/Lien	1

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 3

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	03/03/2017
Organization Investment-Related?	No
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	05/10/2017
If a compromise with creditor, provide:	
Name of Creditor:	Comenity Bank/Express
Original Amount Owed:	$1,324.08
Terms Reached with Creditor:	Due to a reduction in income and a financial hardship, I fell behind in credit card payments. A negotiation with Comenity Bank/Express was reached on March 3, 2017 and paid on May 10, 2017. The total balance was $1324.08 and the settlement amount was $662.04
Broker Statement	Due to a reduction in income and a financial hardship, I fell behind in credit card payments. A negotiation with Comenity Bank/Express was reached on March 3, 2017 and paid on May 10, 2017. The total balance was $1324.08 and the settlement amount was $662.04

Disclosure 2 of 3

Reporting Source:	Individual

Action Type:	Compromise
Action Date:	03/15/2017
Organization Investment-Related?	No
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	05/10/2017
If a compromise with creditor, provide:	
Name of Creditor:	Comenity Bank/Limited
Original Amount Owed:	$1,872.13
Terms Reached with Creditor:	The total balance was $1872.13 and the settlement amount was $936.07.

Disclosure 3 of 3

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	03/03/2017
Organization Investment-Related?	No
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	05/10/2017
If a compromise with creditor, provide:	
Name of Creditor:	Comenity Bank/VicSec
Original Amount Owed:	$1,677.26
Terms Reached with Creditor:	The total balance was $1677.26 and the settlement amount was $838.63.

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Unifund CCR,LLC
Judgment/Lien Amount:	$7,960.95
Judgment/Lien Type:	Civil
Date Filed with Court:	02/21/2020
Date Individual Learned:	03/01/2020
Type of Court:	State Court
Name of Court:	Superior Court of California of Los Angeles
Location of Court:	Norwalk, CA
Docket/Case #:	19NWLC06813
Judgment/Lien Outstanding?	Yes
Broker Statement	Original judgment amount was $7960.95 with accrued interest the total is now $9022.42. As mentioned in the explanation for 4B, I am not sure when I was originally notified of this judgment but I completely forgot of its existence in all that was happening in March of 2020. As soon as the existence of this judgment was brought back to my attention which was 2/11/2021, I made payment arrangements right away. The omission of this information from my initial U4 submission from the original application was completely due to a lapse in memory and oversight and definitely not a willful omission on my part to report any information. I have attached proof of my payment plan to satisfy this judgment.

End of Report

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