# IAPD Report

## Rita Raeanne Pollard

CRD# 7575328

# 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

User Guidance

www.adviserinfo.sec.gov

# Report Summary

## Rita Raeanne Pollard (CRD# 7575328)

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 | 09/07/2022 |
| IA | BANKERS LIFE ADVISORY SERVICES, INC. | CRD# 281285 | 11/08/2022 |

## QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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 |
|---|---|
| Investigation | 1 |
| Customer Dispute | 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 **8** 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 |
|---|---|---|---|---|
| B | FINRA | General Securities Representative | Approved | 09/07/2022 |
| B | Georgia | Agent | Approved | 09/18/2024 |
| B | Kentucky | Agent | Approved | 12/02/2022 |
| B | Minnesota | Agent | Approved | 03/26/2024 |
| B | Missouri | Agent | Approved | 07/10/2023 |
| B | North Carolina | Agent | Approved | 09/19/2024 |
| B | South Carolina | Agent | Approved | 07/30/2024 |
| B | South Dakota | Agent | Approved | 11/28/2022 |
| B | Tennessee | Agent | Approved | 01/10/2024 |

### Branch Office Locations

1600 WEST GATE CIRCLE
SUITE 250
BRENTWOOD, TN 37027

### Employment 2 of 2

Firm Name: **BANKERS LIFE ADVISORY SERVICES, INC.**

## Qualifications

| | |
|---|---|
| Main Address: | 303 E. WACKER DRIVE<br>STE 500<br>CHICAGO, IL 60601 |
| Firm ID#: | 281285 |

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| IA | Tennessee | Investment Adviser Representative | Approved | 11/08/2022 |

### Branch Office Locations

**BANKERS LIFE ADVISORY SERVICES, INC.**
1600 West Gate Circle STE 250
Brentwood, TN 37027

# 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 | 09/07/2022 |
| B | Securities Industry Essentials Examination (SIE) | SIE | 05/18/2022 |

### State Securities Law Exams

| | Exam | Category | Date |
| --- | --- | --- | --- |
| IA B | Uniform Combined State Law Examination (S66) | Series 66 | 11/04/2022 |

## 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 |
|---|---|---|---|---|
| 11/2022 - Present | Bankers Life Advisory Services, Inc | Financial Advisor | Y | Brentwood, TN, United States |
| 06/2022 - Present | Bankers Life Securities, Inc | Financial Representative | Y | Brentwood, TN, United States |
| 10/2020 - Present | Bankers Life & Casualty, Inc | Insurance Agent | N | Brentwood, TN, United States |
| 04/2020 - 09/2020 | Kens Korner | Bartender | N | Sioux Falls, SD, United States |
| 03/2020 - 06/2020 | Five Star Call Center | Customer Service | N | Sioux Falls, SD, United States |
| 08/2015 - 05/2020 | South Dakota State University | Full time student | N | Brookings, SD, United States |
| 05/2019 - 01/2020 | Daktronics | International Administrator | N | Brookings, SD, United States |
| 05/2018 - 11/2019 | Boys & Girls Club | Front Desk Receptionist and Youth Development. | N | Brookings, SD, United States |
| 05/2014 - 01/2018 | Fiksdal's Furniture & Gifts | Sales | N | Webster, SD, 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.

BANKERS LIFE & CASUALTY
POSITION: Manager/Insurance Agent NATURE: Retirement insurance planning. INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 10/02/2020
ADDRESS: 1600 Westgate Cir, ste 250, Brentwood TN 37027, United States
DESCRIPTION: MANAGE A TEAM OF AGENTS, RESPONSIBLE FOR HIRING AND TRAINING OF AGENTS, 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.

# 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*.
    - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - o 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*.
    - o 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.
    - o 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.
    - o 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 |
|---|---|
| Customer Dispute | 1 |
| Investigation | 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:** | BANKERS LIFE SECURITIES, INC. |
| **Allegations:** | Bankers Life Securities, Inc. (BLS) received a written email complaint from a client on June 3, 2024. The firm's review show that the client made three investments; a liquidation of retirement funds to purchase a Guaranteed Lifetime Income Annuity (GLIA), issued by the firm's insurance affiliate BLC, a transfer of funds from a bank certificate of deposit (CD) to purchase a Flexible Premium Bonus Index Annuity (FPBIA) issued by BLC, and a rollover of retirement funds to accounts with BLS and Bankers Life Advisory Services, Inc. (BLAS), the firm's Registered Investment Advisor (RIA) affiliate. In the complaint, the client requested a full return of deposited funds. The client alleged the annuities issued by BLC lacked the same liquidity as their CD, they were not informed of the surrender penalty or withdrawal limits and the purchase was not in their best interest. Additionally, the client alleged that the recommendation to roll the client's pension funds into a managed BLAS Roth IRA account resulted in higher Medicare premiums. Both BLC and BLS' review determined the transactions were suitable and all material terms were disclosed to the client. As an accommodation, BLC is permitting the client to surrender one annuity penalty free. While the BLC annuity is not a security, and was issued by BLC, the firm is reporting this complaint because the source of funding for one of the annuities came from the liquidation of securities recommended by a financial representative of the firm, and the client made allegations related to a securities account held with BLAS. |
| **Product Type:** | Annuity-Fixed |
| **Alleged Damages:** | $6,177.42 |

 

| | |
|---|---|
| **Alleged Damages Amount Explanation (if amount not exact):** | The firm calculated damages based on the surrender penalty of the annuity. |
| **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:** | 06/03/2024 |
| **Complaint Pending?** | No |
| **Status:** | Settled |
| **Status Date:** | 08/26/2024 |
| **Settlement Amount:** | $2,006.03 |
| **Individual Contribution Amount:** | $0.00 |

 Report about Rita Raeanne Pollard. 

## Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

### Disclosure 1 of 1

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Initiated By:** | Department of Commerce and Insurance |
| **Notice Date:** | 10/29/2024 |
| **Details:** | The investigation is related to a client complaint which was disclosed on the representative's U4 in July of 2024. The TN Department of Commerce and Insurance is investigating this matter further to determine if any violations occurred. |
| **Is Investigation pending?** | Yes |

## End of Report

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