



IAPD Report

Grant Niels Brandhoff

CRD# 7745390

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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

Grant Niels Brandhoff (CRD# 7745390)

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 **05/27/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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
	VOYA FINANCIAL ADVISORS, INC.	2882	Sugar Land, TX	05/15/2025 - 05/27/2026

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
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 not currently registered as an Investment Adviser Representative.



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA B	Uniform Combined State Law Examination (S66)	Series 66	09/16/2024
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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	05/15/2025 - 05/27/2026	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Sugar Land, 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
05/2025 - Present	FourWord Financial LLC	Registered Representatives	Y	Sugar Land, TX, United States
05/2025 - Present	Voya Financial Advisors	Registered Rep	Y	Windsor, CT, United States
10/2024 - 05/2025	FourWord Financial LLC	Client Service Associate	Y	Sugar Land, TX, United States
05/2023 - 10/2024	FourWord Financial	Client Service Associate	Y	Sugar Land, TX, United States
08/2022 - 05/2023	TALKING CENTS LLC	Business Development Consultant	N	Richmond, TX, United States
10/2021 - 07/2022	Unemployed/Full Time Student	Unemployed/Full Time Student	N	College Station, TX, United States
06/2021 - 09/2021	ADARA COMMUNITIES	LEASING AGENT	N	College Station, TX, United States
07/2020 - 05/2021	Unemployed/Full Time Student	Unemployed/Full Time Student	N	College Station, TX, United States
12/2019 - 06/2020	PEAK CAMPUS	LEASING CONSULTANT	N	College Station, TX, United States
01/2010 - 12/2019	Unemployed	Unemployed - Was in high school	N	Friendswood, TX, 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.

FOURWORD FINANCIAL LLC

POSITION: Client Service Associate NATURE: Assist representative, assist clients with financial products and financial planning needs. INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 10/01/2024

ADDRESS: 2245 Texas Dr., Suite 300, Sugar Land TX 77479, United States

DESCRIPTION: Assist representative, assist clients with financial products and financial planning needs.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

INDEPENDENT INSURANCE AGENT

POSITION: Independent Insurance Agent NATURE: Fixed Insurance Sales INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 20 START DATE: 11/06/2025

ADDRESS: 2245 Texas Dr, Suite 300, Sugar Land TX 77479, United States

DESCRIPTION: Selling insurance products (Life, disability, Annuities, LTC, and other fixed insurance products) offered through Voyaapproved entities BSMG or Ash Brokerage



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
Judgment/Lien	1

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:	Property Frameworks as agent for Leroy Vann
Judgment/Lien Amount:	\$4,340.00
Judgment/Lien Type:	Civil
Date Filed with Court:	08/15/2019
Date Individual Learned:	01/05/2022
Type of Court:	State Court
Name of Court:	Harris County Justice of the Peace Precinct 2, Place 1
Location of Court:	Harris County
Docket/Case #:	192100330843
Judgment/Lien Outstanding?	Yes

Broker Statement

At the age of 17, I briefly resided with my father in a newly leased house, where I joined him after he had already been living there for some time. Regrettably, when my father signed the lease agreement, my name was mistakenly included as a co-signer. Following my brief stay, I moved away to attend college. Two years later, I was alerted to an outstanding balance on my credit report, prompting me to investigate. It became apparent that the balance stemmed from my father's residence, from which he was eventually evicted after I had already relocated. Unaware of my inclusion on the lease agreement, and subsequent eviction, due to my brief residency and early departure, I was taken aback by this discovery. Upon diligent review of the lease agreement, I discovered my name listed as a co-signer, dated before I reached the legal age of adulthood. Armed with this evidence, I successfully disputed the erroneous credit report entry, leading to its removal. However, given my delayed awareness of this issue, I was unable to address the eviction legally. Consequently, I cannot confirm whether this incident will be reflected in my background check. Nevertheless, I believe it's crucial to disclose this information proactively. I possess a copy of the lease agreement, which I'm more than willing to provide upon request. The lease agreement is proof that I was



under the legal age to sign any contract.



End of Report

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