



IAPD Report

ROSS FLOYD HOFFMAN

CRD# 803445

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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

ROSS FLOYD HOFFMAN (CRD# 803445)

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 **05/29/2026**.

CURRENT EMPLOYERS

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

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and 0 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
	HOFFMAN & ASSOCIATES FINANCIAL AND ESTATE ADVISORS, INC.	134563	VENTURA, CA	01/27/2009 - 04/10/2026
	GIRARD SECURITIES, INC.	18697	VENTURA, CA	06/15/2010 - 05/10/2016
	HOFFMAN & ASSOCIATES FINANCIAL AND ESTATE ADVISORS, INC.	134563	VENTURA, CA	07/08/1997 - 12/31/2008

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	2
Termination	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 **0** jurisdiction(s) and 0 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FORTUNE FINANCIAL SERVICES, INC.**
Main Address: 3582 BROADHEAD ROAD
SUITE 202
MONACA, PA 15061
Firm ID#: 42150

Branch Office Locations

121 N. Fir Street
Suite D
Ventura, CA 93001

121 North Fir Street
Suite D
Ventura, CA 93001



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 Uniform Investment Adviser Law Examination (S65)	Series 65	05/26/1999
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	01/27/2009 - 04/10/2026	HOFFMAN & ASSOCIATES FINANCIAL AND ESTATE ADVISORS, INC.	CRD# 134563	VENTURA, CA
IA	06/15/2010 - 05/10/2016	GIRARD SECURITIES, INC.	CRD# 18697	VENTURA, CA
IA	07/08/1997 - 12/31/2008	HOFFMAN & ASSOCIATES FINANCIAL AND ESTATE ADVISORS, INC.	CRD# 134563	VENTURA, CA
IA	07/31/2002 - 10/19/2006	M HOLDINGS SECURITIES, INC.	CRD# 43285	VENTURA, CA

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
04/2016 - Present	FORTUNE FINANCIAL SERVICES, INC	REGISTERED REPRESENTATIVE	Y	MONACA, PA, 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.

FORTUNE FINANCIAL SERVICES INC.
3582 BROADHEAD ROAD, SUITE 202
MONACA, PA 15061
BROKER-DEALER
INVESTMENT RELATED
REGISTERED REPRESENTATIVE
04/2016 TO PRESENT

MR. HOFFMAN IS ALSO A LICENSED INSURANCE AGENT since 02/1987

Representative is the author and publisher of an exercise book publish 11/05/2018, Non securities related

RIA: Hoffman & Associates Financial & Estate Advisors Inc - officer/director since 4/2016

ValuCorp: business valuation since June 2020



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
Customer Dispute	2
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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Fortune Financial Services, Inc
Allegations:	clients allege that the 1035 exchange into a new Pacific Life Indexed Universal Life insurance policy was not suitable for them. Also allege that the premium financing recommended was not suitable and that the loan payments are excessive.
Product Type:	Insurance
Alleged Damages:	\$637,000.00
Alleged Damages Amount Explanation (if amount not exact):	current damages listed in letter of complaint
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:	06/26/2023
Complaint Pending?	No
Status:	Settled



Status Date: 11/24/2025

Settlement Amount: \$167,500.00

Individual Contribution Amount: \$10,000.00

Broker Statement firm received letter from clients' attorney alleging that the recommendation of purchasing a Indexed Universal Life policy and borrowing to pay additional premiums was unsuitable for the clients. Fortune is not involved with the sales of life insurance. Compliant is against representative. Rep settled this matter to avoid further legal expenses. Rep does not admit any wrongdoing.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE ASSOCIATES, INC.

Allegations: IN JULY 2001, CLIENT AGREES THAT THE MOVEMENT OF ASSETS TO THE THIRD PARTY MANAGER WAS AUTHORIZED. HOWEVER, THE SUBSEQUENT MOVE TO THE MARKET, INSTEAD OF REMAINING IN MONEY MARKET, WAS ALLEGEDLY UNAUTHORIZED.

Product Type: Mutual Fund(s)

Alleged Damages: \$75,000.00

Customer Complaint Information

Date Complaint Received: 09/19/2001

Complaint Pending? No

Status: Denied
Settled

Status Date: 03/14/2002

Settlement Amount: \$61,491.09

Individual Contribution Amount: \$0.00

Firm Statement THE COMPLAINT WITH RESPECT TO THE ALLEGATIONS OF UNAUTHORIZED TRADING WAS DENIED IN FULL. A REVIEW OF THE FACTS SHOWED THAT THE ISSUE WAS THE ALLEGED FAILURE TO PROCESS A REDEMPTION REQUEST. IN RESOLUTION OF THE ALLEGED TRADE ERROR, THE FIRM AGREED TO SETTLE IN THE AMOUNT OF \$61,491.09. THE REGISTERED REPRESENTATIVE WAS NOT A PARTY TO THE SETTLEMENT AGREEMENT, NOR DID HE CONTRIBUTE TO THE SETTLEMENT AMOUNT.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE ASSOCIATES, INC.

Allegations: IN JULY 2001, CLIENT ARGUES THAT THE MOVEMENT OF ASSETS TO THE THIRD PARTY MONEY MANAGER WAS AUTHORIZED. HOWEVER THE SUBSEQUENT MOVE TO THE MARKET, INSTEAD OF REMAINING IN MONEY



MARKET, WAS UNAUTHORIZED.

Product Type: Mutual Fund(s)

Alleged Damages: \$75,000.00

Customer Complaint Information

Date Complaint Received: 09/19/2001

Complaint Pending? No

Status: Denied
Settled

Status Date: 03/14/2002

Settlement Amount: \$61,491.09

Individual Contribution Amount: \$0.00

Broker Statement

THE COMPLAINT WITH RESPECT TO THE ALLEGATIONS OF UNAUTHORIZED TRADING WAS DENIED IN FULL. A REVIEW OF THE FACTS SHOWED THAT THE ISSUE WAS THE ALLEGED FAILURE TO PROCESS A REDEMPTION REQUEST. IN RESOLUTION OF THE ALLEGED TRADE ERROR, THE FIRM AGREED TO SETTLE IN THE AMOUNT OF \$61,491.09. THE REGISTERED REPRESENTATIVE WAS NOT A PARTY TO THE SETTLEMENT AGREEMENT, NOR DID HE CONTRIBUTE TO THE SETTLEMENT AMOUNT.



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: M HOLDINGS SECURITIES, INC.

Termination Type: Permitted to Resign

Termination Date: 05/27/2010

Allegations: M SECURITIES DECIDED TO TERMINATE ITS RELATIONSHIP WITH MR. HOFFMAN, AS A RESULT OF ITS DISCOVERY THAT HE ENGAGED IN AN UNAPPROVED PRIVATE SECURITIES TRANSACTION INVOLVING A VARIABLE UNIVERSAL LIFE POLICY IN VIOLATION OF NASD RULE 3040 AND THE FIRM'S POLICIES AND PROCEDURES. IN TAKING THIS ACTION, M SECURITIES TOOK INTO ACCOUNT THE FACT THAT IT HAS PROVIDED CONSISTENT AND DETAILED TRAINING AND GUIDANCE ON ITS POLICIES AND PROCEDURES. ADDITIONALLY, IN 2006, M SECURITIES DETECTED THAT MR. HOFFMAN WAS ENGAGING IN WHAT APPEARED TO BE A POTENTIAL SELLING AWAY TRANSACTION; AT THAT TIME, M SECURITIES REMINDED MR. HOFFMAN OF THE OBLIGATIONS IMPOSED BY FINRA RULES AND THE FIRM'S POLICIES AND PROCEDURES AND, IN RESPONSE, MR. HOFFMAN PROVIDED A WRITTEN ASSURANCE THAT HE WOULD COMPLY WITH THE FIRM'S POLICIES AND PROCEDURES.

Product Type: Insurance

Firm Statement ON MAY 18, 2010, M SECURITIES RESTRICTED ROSS HOFFMAN'S CLIENT ACCOUNT ACTIVITIES EFFECTIVE IMMEDIATELY, AND DECIDED TO TERMINATE ITS BUSINESS RELATIONSHIP WITH MR. HOFFMAN FOLLOWING A TRANSITION PERIOD INTENDED TO AVOID CLIENT DISLOCATION.

Reporting Source: Individual

Firm Name: M HOLDINGS SECURITIES, INC

Termination Type: Permitted to Resign

Termination Date: 05/27/2010

Allegations: M SECURITIES DECIDED TO TERMINATE ITS RELATIONSHIP WITH MR. HOFFMAN, AS A RESULT OF ITS DISCOVERY THAT HE ENGAGED IN AN UNAPPROVED PRIVATE SECURITIES TRANSACTION INVOLVING A VARIABLE UNIVERSAL LIFE POLICY IN VIOLATION OF NASD RULE 3040 AND THE FIRM'S POLICIES AND PROCEDURES. IN TAKING THIS ACTION, M SECURITIES TOOK INTO ACCOUNT THE FACT THAT IT HAS PROVIDED CONSISTENT AND DETAILED TRAINING AND GUIDANCE ON ITS POLICIES AND PROCEDURES. ADDITIONALLY, IN 2006, M SECURITIES DETECTED THAT MR. HOFFMAN WAS ENGAGING IN WHAT APPEARED TO BE A POTENTIAL SELLING AWAY TRANSACTION; AT THAT TIME, M SECURITIES REMINDED MR. HOFFMAN OF THE OBLIGATIONS IMPOSED BY FINRA RULES AND THE FIRM'S POLICIES AND PROCEDURES AND, IN RESPONSE, MR. HOFFMAN PROVIDED A WRITTEN ASSURANCE THAT HE WOULD



COMPLY WITH THE FIRM'S POLICIES AND PROCEDURES

Product Type:

Insurance

Broker Statement

ON MAY 18, 2010, M SECURITIES RESTRICTED ROSS HOFFMAN'S CLIENT ACCOUNT ACTIVITIES EFFECTIVE IMMEDIATELY, AND DECIDED TO TERMINATE ITS BUSINESS RELATIONSHIP WITH MR. HOFFMAN FOLLOWING A TRANSITION PERIOD INTENDED TO AVOID CLIENT DISLOCATION



End of Report

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