



IAPD Report

Kenneth Richard Young IV

CRD# 8056372

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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

Kenneth Richard Young IV (CRD# 8056372)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	03/26/2025
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	06/08/2025

QUALIFICATIONS

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



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 1 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	Invest. Co and Variable Contracts	Approved	03/26/2025
B Nevada	Agent	Approved	05/01/2025
IA Nevada	Investment Adviser Representative	Approved	06/08/2025

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
8875 W. FLAMINGO RD.
SUITE 200
LAS VEGAS, NV 89147



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	03/25/2025
Securities Industry Essentials Examination (SIE)	SIE	02/13/2025

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	05/30/2025
Uniform Securities Agent State Law Examination (S63)	Series 63	04/23/2025

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:

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
01/2026 - Present	Netlaw Group	Referral Source	N	Louisville, KY, United States
11/2025 - Present	LGCYBLDR LLC	Chief Executive Member	N	Henderson, NV, United States
03/2025 - Present	TRANSAMERICA FINANCIAL ADVISORS, LLC	Registered Representative	Y	LAS VEGAS, NV, United States
06/2023 - Present	CHAMPION HEALTH	AGENT	Y	SCOTTSDALE, AZ, United States
06/2023 - Present	WEALTHWAVE	AGENT	Y	ALPHARETTA, GA, United States
06/2023 - Present	WFGIA	Agent	Y	LAS VEGAS, NV, United States
12/2020 - Present	Olas Altas Enterprises dba HOTWORX	REGIONAL DIRECTOR	Y	LAS VEGAS, NV, United States
02/2015 - 03/2021	A-1 NATIONAL FIRE	PURCHASING/SHOP MANAGER	N	LAS VEGAS, NV, 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.

Sales of insurance and non-insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors, Inc.

Olas Altas Enterprises dba HOTWORX/Investment Related - No/8810 s Eastern Ave #100 Las Vegas, NV 89123 /Membership for a sauna workout facility/Regional Director/12.2020/40/40/I do the scheduling and ordering for the two studios they own. As well as handle member complaints.

CHAMPION HEALTH/Investment Related - No/7272 E Indian School Rd, Scottsdale, AZ 85251 /The CHAMP Plan is a self-funded, personalized, clinical preventive healthcare program that has been designed to complement an organization's primary healthcare insurance in such a way that it makes the organization's healthcare coverage highly cost-effective and beneficial in terms of employee retention and satisfaction rates./Agent/06.2023/40/40/Agents daily activities and responsibilities include



Registration & Employment History



OTHER BUSINESS ACTIVITIES

contacting employers regarding the employer/employee benefits that the Champ plan offers. (Please see the Champ Plan website... Champplan.com for a complete list) One primary feature includes access to a teledoc. Champ Plan is designed to increase the overall health of the employee, ideally reducing urgent care needs and hospital admissions. Agents making contact with the employer will refer the employer to the Champ team to provide the ser

WEALTHWAVE

POSITION: Agent NATURE: Marketing INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 1 START DATE: 06/01/2023
ADDRESS: 3030 Royal blvd, Suite 200, Alpharetta GA 30022, United States
DESCRIPTION: WFG Co-Brand

LGCYBLDR LLC

POSITION: Chief Executive Member NATURE: Tax Purposes INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 11/07/2025
ADDRESS: 2737 Rosenheartly Dr, Henderson NV 89044, United States
DESCRIPTION: This LLC will be made to lower my taxes and provide w2 income to myself in order for me to qualify to buy a home and a car. I will oversee the paper work and filing or pay roll for the sole employee, myself. Will provide receipts and bills to my CPA for the LLC.

NETLAW GROUP

POSITION: Referral Source NATURE: Estate Planning INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2026
ADDRESS: 12910 Shelbyville rd, suite 1245, Louisville KY 40243, United States
DESCRIPTION: I would be able to refer individuals to Net Law who are looking for estate planning services if they are in need of this.



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

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:	02/01/2024
Organization Name:	n/a
Individual Position:	n/a
Organization Investment-Related?	No
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	02/01/2024
If a compromise with creditor, provide:	
Name of Creditor:	US Bank
Original Amount Owed:	\$2,036.17
Terms Reached with Creditor:	US bank compromise was \$1115.05 and rep paid the difference of \$921.12

Disclosure 2 of 3

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	02/01/2024



Organization Name: n/a
Individual Position: n/a
Organization Investment-Related? No
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 02/01/2024
If a compromise with creditor, provide:
Name of Creditor: Chase Bank
Original Amount Owed: \$19,606.46
Terms Reached with Creditor: Chase compromise was \$9606 and paid the difference of \$10,000

Disclosure 3 of 3

Reporting Source: Individual
Action Type: Compromise
Action Date: 02/01/2024
Organization Name: na
Individual Position: na
Organization Investment-Related? No
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 02/01/2024
If a compromise with creditor, provide:
Name of Creditor: Citibank
Original Amount Owed: \$10,723.09
Terms Reached with Creditor: Compromised amount - Citi \$4,595.61



End of Report

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