



## IAPD Report

### JAN I ZENNER

CRD# 846577

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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

### JAN I ZENNER (CRD# 846577)

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 **08/01/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MCNALLY FINANCIAL SERVICES CORPORATION	CRD# 121196	04/03/2012
B	MCNALLY FINANCIAL SERVICES CORPORATION	CRD# 121196	04/16/2012

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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
B	TRANSAMERICA FINANCIAL ADVISORS, INC	16164	HARPER, TX	09/04/2009 - 12/06/2011
IA	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	HARPER, TX	09/04/2009 - 12/06/2011
IA	TRANSAMERICA FINANCIAL ADVISORS, INC.	3600	HARPER, TX	01/27/1999 - 09/04/2009

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
Regulatory Event	1
Customer Dispute	2
Termination	1



## Report Summary

Financial

2



## 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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **MCNALLY FINANCIAL SERVICES CORPORATION**

Main Address: 16414 SAN PEDRO  
SUITE 930  
SAN ANTONIO, TX 78232-5185

Firm ID#: 121196

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	04/16/2012
 Arizona	Agent	Approved	02/11/2021
 California	Investment Adviser Representative	Approved	04/03/2012
 California	Agent	Approved	04/17/2012
 Nevada	Agent	Approved	01/26/2016
 Nevada	Investment Adviser Representative	Approved	09/08/2020
 Oregon	Agent	Approved	08/14/2013
 South Carolina	Agent	Approved	09/15/2022
 Texas	Agent	Approved	04/19/2012
 Texas	Investment Adviser Representative	Approved	04/19/2012
 Washington	Agent	Approved	04/20/2012

#### Branch Office Locations

**MCNALLY FINANCIAL SERVICES CORPORATION**  
Fredericksburg, TX



## 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 1 principal/supervisory exam, 3 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	11/25/1985

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	05/18/1985
 Registered Representative Examination (S1)	Series 1	12/04/1977

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/22/1987

### PROFESSIONAL DESIGNATIONS

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

#### Chartered Financial Consultant

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
B	09/04/2009 - 12/06/2011	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	HARPER, TX
IA	09/04/2009 - 12/06/2011	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	HARPER, TX
IA	01/27/1999 - 09/04/2009	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 3600	HARPER, TX
B	05/13/1987 - 09/04/2009	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 3600	HARPER, TX
B	05/13/1987 - 07/31/1995	TRANSAMERICA SECURITIES SALES CORPORATION	CRD# 17970	LOS ANGELES, CA
B	05/07/1985 - 05/02/1987	FINANCIAL PLANNERS EQUITY CORPORATION	CRD# 7420	
B	12/14/1977 - 05/14/1985	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	
B	12/14/1977 - 05/14/1985	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	
B	09/20/1982 - 04/10/1985	NEL EQUITY SERVICES CORPORATION	CRD# 615	

### 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
12/1984 - Present	FISCAL DESIGN	INSURANCE/EQUITY SALES PLANNING	N	REDWOOD CITY, CA, 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.

MANAGE 3 RENTAL PROPERTIES IN HARPER FOR FRIEND IN CA. HAVE POWER OF ATTORNEY TO COLLECT RENTS, PAY BILLS, IMPROVE OR REPAIR PROPERTIES AND SELL IF A VIABLE OFFER IS MADE. TAKE COURT ACTION WHEN REQUIRED TO COLLECT RENT OR DAMAGES. LITTLE INTERFERENCE WITH TRADING HOURS SINCE I TAKE MY CELL WITH ME AND CAN DO WORK WITH LAPTOP OUT OF THE OFFICE. HOURS VARY FROM 2 TO 10 HOURS PER MONTH. MOST IS DONE BY MY ASSISTANT AND TENANT DEBBIE SANDER.  
PROPERTY OWNER IS:



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

DEAN TONDER  
685 S. RIDGEMARK DR.  
HOLISTER, CA. 95023  
RES. PHONE 831.313.0405 CELL 831.902.4541

HAVE BEEN DOING THIS SINCE LATE 2003. TFA SANCTIONED IT. MY COMP. IS 10% OF RENTS PER YEAR. HAVE NOT ISSUED A 1099 FOR 2011 DUE TO LOSS OF REVENUE. WHEN ALL ARE RENTED MY 1099 IS ABOUT \$2500. NO CLIENT INVOLVEMENT.

JNJ RANCH DBA FOR JAN ZENNER

BREADING AND SALE OF GOATS. SOLE PROPRIETOR SINCE 2002  
ENABLES DEDUCTIONS OF FEED, IMPROVEMENTS AND REPAIRS FOR RANCH. ALWAYS A LOSS OF ABOUT \$10,000 PER CALENDAR YEAR. SPEND A TOTAL OF 1 HOUR PER DAY FOR FEEDING. SPEND THE WEEKENDS WORKING THE RANCH AS THERAPY AND A HOBBY. OTHER THAN A VET EMERGENCY LITTLE TO NO IMPACT ON TRADING TIME. NO CLIENT INVOLVEMENT.

LEAD SINGER FOR "RAGGEDY CATS" A 40'S 50'S BAND

MANGER IS HORST KLAUSER 830 990 4314

FREDERICKSBURG TX

REHEARSE 2 HOURS A WEEK ON WEDS. AM. I TAKE MY CELL PHONE WITH ME TO TAKE CALLS IF NEEDED AT THAT TIME. THE OTHER GUYS ARE RETIRED. WE SING ON WEEKENDS MOSTLY FROM END OF MARCH THROUGH XMAS IF WE DON'T HAVE OTHER GIGS AT THE WILD SEED FARM EAST OF FREDERICKSBURG, HIGHWAY 290 ON SATURDAYS 15. WE ALSO HAVE OUR EVENTS POSTED IN THE FREDERICKSBURG STANDARD ENTERTAINMENT SECTION. IN 2011 MY 1099 WAS \$1000. PAY IS USUALLY \$40 -60 PER GIG DEPENDING ON THE SPONSOR. LOTS OF FRIENDS AND CLIENTS COME TO HEAR US. YOU DO THIS OUT OF PASSION FOR MUSIC.

SPOILED DOVES OF TEXAS

I BELONG TO A GROUP OF CRAZY WOMEN WHO DRESS UP AS SALOON GIRLS AND GO TO DIFFERENT WESTERN EVENT TO BRING SOME AMBIANCE TO THE FOLKS. USUALLY THERE IS A BAND OF GUNFIGHTERS TOO. IF WE ARE PAID IT MAY BE \$50 WHICH COVERS GAS. MOST ACCOMMODATION ARE FREE SINCE WE PROMOTE THE RANCH. NO CLIENT INVOLVEMENT UNLESS THEY ARE ATTENDING THE EVENT ON THEIR OWN.

LIFE INSURANCE SALES

I SELL LIFE, DISABILITY AND FIXED ANNUITIES USING VARIOUS COMPANIES. I USE MY DBA FISCAL DESIGN FOR ALL CLIENT CORRESPONDENCE. I HAVE BEEN SELLING LIFE INSURANCE SINCE 9/15/1975. THE REVENUE AND TIME SPENT VARIES DEPENDING ON CLIENT NEEDS.

College financial planning through 123college.com and sold under the DBA fiscal design. Start date is 6/20/2016 and is somewhat investment related. Address of the business is online and at the RR's current office. Nature of the business is to conduct FINRA approved presentations to educate parents on college preparation and funding. 5% of the day would be devoted to this OBA and more when presentations are put together. This would be done during trading hours. Duties include presenting FINRA approved presentations to parents and teachers regarding financial college preparation.

Cliffhanger Films and Silver Screens unknown - book keeper - non-investment related. Address is her personal residence. Create written and visual entertainment for stage and television documentaries - 20% owner - unk hours and will be during non trading hours - start date is August 9 2019.



## 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
Regulatory Event	1
Customer Dispute	2
Termination	1
Financial	2

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Other: N/A
<b>Date Initiated:</b>	01/10/2013
<b>Docket/Case Number:</b>	<a href="#">2011030050401</a>
<b>Employing firm when activity occurred which led to the regulatory action:</b>	TRANSAMERICA FINANCIAL ADVISORS, INC.
<b>Product Type:</b>	Other: INVESTMENT OPPORTUNITIES
<b>Allegations:</b>	FINRA RULE 2010, NASD RULE 3040 - JAN ZENNER INTRODUCED FIRM CUSTOMERS TO AN INVESTMENT OPPORTUNITY IN A HOTEL AND A MINING VENTURE, WHICH WERE SECURITIES BUT NOT OFFERED FOR PURCHASE THROUGH HER MEMBER FIRM. ZENNER PROVIDED THE CUSTOMERS WITH MARKETING LITERATURE, A PROSPECTUS AND A LOAN PARTICIPATION AGREEMENT. THE CUSTOMERS EACH INVESTED \$25,000 AND PROVIDED ZENNER WITH A CHECK WHICH SHE PROVIDED TO THE ISSUER OF THE SECURITIES. ZENNER FAILED TO NOTIFY HER FIRM OF THE TRANSACTIONS OR HER PROPOSED ROLE IN THE TRANSACTIONS.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

No

**Resolution Date:** 01/10/2013

**Sanctions Ordered:** Suspension

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

**Sanction Type:** Suspension

**Capacities Affected:** ANY CAPACITY

**Duration:** FOUR MONTHS

**Start Date:** 02/04/2013

**End Date:** 06/03/2013

**Regulator Statement** WITHOUT ADMITTING OR DENYING THE FINDINGS, ZENNER CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, SHE IS SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR FOUR MONTHS. IN LIGHT OF HER FINANCIAL STATUS, NO MONETARY SANCTION WAS IMPOSED. THE SUSPENSION IS IN EFFECT FROM FEBRUARY 4, 2013 THROUGH JUNE 3, 2013.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Other: N/A

**Date Initiated:** 01/10/2013

**Docket/Case Number:** [2011030050401](#)

**Employing firm when activity occurred which led to the regulatory action:** TRANSAMERICA FINANCIAL ADVISORS, INC.

**Product Type:** Other: INVESTMENT OPPRTUNITIES

**Allegations:** FINRA RULE 2010, NASD RULE 3040 - JAN ZENNER INTRODUCED FIRM CUSTOMERS TO AN INVESTMENT OPPORTUNITY IN A HOTEL AND A MINING VENTURE, WHICH WERE SECURITIES BUT NOT OFFERED FOR PURCHASE THROUGH HER MEMBER FIRM. ZENNER PROVIDED THE CUSTOMER WITH MARKETING LITERATURE, A PROSPECTUS AND A LOAN PARTICIPATION AGREEMENT. THE CUSTOMER EACH INVESTED \$25,000 AND PROVIDED ZENNER WITH A CHECK WHICH SHE PROVIDED TO THE ISSUER OF THE



SECURITIES. ZENNER FAILED TO NOTIFY HER FIRM OF THE TRANSACTION OR HER PROPOSED ROLE IN THE TRANSACTION.

<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	01/10/2013
<b>Sanctions Ordered:</b>	Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	ANY CAPACITY
<b>Duration:</b>	FOUR MONTHS
<b>Start Date:</b>	02/04/2013
<b>End Date:</b>	06/03/2013
<b>Broker Statement</b>	<p>WITHOUT ADMITTING OR DENYING FINDINGS, ZENNER CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS. THEREFORE, SHE IS SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR FOUR MONTHS IN LIGHT OF HER FINANCIAL STATUS. NO MONETARY SANCTION WAS IMPOSED. THE SUSPENSION IS IN EFFECT FROM FEBRUARY 4, 2013 THROUGH JUNE, 3, 2013.</p>



## 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	TRANSAMERICA FINANCIAL ADVISORS, INC.
<b>Allegations:</b>	THE CLIENT ALLEGES THAT THE VARIABLE ANNUITY SHE PURCHASED ON SEPTEMBER 15, 2011 WAS MISREPRESENTED TO HER.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$150,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	03/14/2012
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	03/21/2012
<b>Settlement Amount:</b>	

### Individual Contribution Amount:

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	TRANSAMERICA FINANCIAL ADVISORS
<b>Allegations:</b>	CUSTOMER ALLEGED THAT THE VARIABLE ANNUITY THAT WAS SOLD TO HER WAS MISREPRESENTED BY MS. ZENNER.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$150,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information



**Date Complaint Received:** 03/14/2012  
**Complaint Pending?** No  
**Status:** Closed/No Action  
**Status Date:** 03/21/2012

**Settlement Amount:****Individual Contribution Amount:****Disclosure 2 of 2**

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** TRANSAMERICA FINANCIAL ADVOSORS, INC.  
**Allegations:** THE CLIENT ALLEGES THAT THE VEBA (419) PLAN HE WAS SOLD IN 1996 WAS MISREPRESENTED TO HIM AS THE REPRESENTATIVE SHOULD HAVE KNOWN THAT THE IRS WOULD DISALLOW THEM SOME DAY.  
**Product Type:** Insurance  
**Alleged Damages:** \$850,000.00  
**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:** 02/27/2012  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 03/15/2012

**Settlement Amount:****Individual Contribution Amount:**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** TRANSAMERICA FINANCIAL ADVISORS  
**Allegations:** THE CUSTOMER ALLEGED THAT THE VEBA (419) PLAN THAT WAS SOLD IN 1996 WAS MISREPRESENTED BY MS. ZENNER.  
**Product Type:** Insurance  
**Alleged Damages:** \$850,000.00  
**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:** 02/27/2012

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 03/15/2012

**Settlement Amount:**

**Individual Contribution**

**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:** TRANSAMERICA FINANCIAL ADVISORS, INC.  
**Termination Type:** Discharged  
**Termination Date:** 11/30/2011  
**Allegations:** MS. ZENNER IS BEING TERMINATED FOR VIOLATION OF NASD CONDUCT RULE 3040, PRIVATE SECURITIES TRANSACTIONS OF AN ASSOCIATED PERSON; VIOLATION OF FINRA RULE 3270, OUTSIDE BUSINESS ACTIVITIES OF REGISTERED PERSONS; AND VIOLATION OF THE FIRM'S POLICIES AND PROCEDURES. MS. ZENNER FAILED TO NOTIFY AND OBTAIN APPROVAL FROM THE FIRM PRIOR TO ENGAGING IN CERTAIN OUTSIDE BUSINESS ACTIVITIES AND SOLICITED CLIENTS TO PARTICIPATE IN REAL ESTATE AND MINING VENTURES.  
**Product Type:** Promissory Note  
Other: UNAPPROVED REAL ESTATE AND MINING VENTURES

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**Reporting Source:** Individual  
**Firm Name:** TRANSAMERICA FINANCIAL ADVISORS  
**Termination Type:** Discharged  
**Termination Date:** 11/30/2011  
**Allegations:** MS. ZENNER WAS TERMINATED FOR VIOLATION OF NASD CONDUCT RULE 3040 AND FINRA RULE 3270. MSZENNER FAILED TO NOTIFY AND OBTAIN APPROVAL IN AN OUTSIDE BUSINESS ACTIVITY.  
**Product Type:** No Product



## 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 2

**Reporting Source:** Individual  
**Action Type:** Bankruptcy  
**Bankruptcy:** Chapter 7  
**Action Date:** 02/28/2022

#### Organization Investment-Related?

**Type of Court:** Federal Court  
**Name of Court:** United States Bankruptcy Court Western District of Texas  
**Location of Court:** Austin, Texas  
**Docket/Case #:** 22-10131-hcm  
**Action Pending?** No  
**Disposition:** Dismissed  
**Disposition Date:** 05/20/2022

### Disclosure 2 of 2

**Reporting Source:** Individual  
**Action Type:** Bankruptcy  
**Bankruptcy:** Chapter 13  
**Action Date:** 06/01/2021

#### Organization Investment-Related?

**Type of Court:** District Court  
**Name of Court:** United States Bankruptcy Court Western District of Texas  
**Location of Court:** Texas  
**Action Pending?** No  
**Disposition:** Dismissed  
**Disposition Date:** 11/03/2021



## End of Report

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