



IAPD Report

Mark Alan Gaylord

CRD# 869950

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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

Mark Alan Gaylord (CRD# 869950)

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 **02/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	04/25/2014
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	04/30/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	THE LEADERS GROUP, INC.	37157	SUMMIT, NJ	09/01/2011 - 09/25/2013
B	MCL FINANCIAL GROUP, INC.	41180	DENVER, CO	06/23/2005 - 06/13/2011
IA	MCL FINANCIAL GROUP, INC.	41180	DENVER, CO	05/23/2005 - 06/13/2011

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	1
Financial	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 **12** 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	General Securities Representative	Approved	04/25/2014
B	FINRA	Invest. Co and Variable Contracts	Approved	04/25/2014
B	Arkansas	Agent	Approved	09/14/2021
B	California	Agent	Approved	03/22/2021
B	Colorado	Agent	Approved	04/28/2014
IA	Colorado	Investment Adviser Representative	Approved	04/30/2014
B	Illinois	Agent	Approved	08/07/2024
B	Michigan	Agent	Approved	01/23/2024
B	Minnesota	Agent	Approved	08/05/2021
B	Missouri	Agent	Approved	05/06/2022
B	Montana	Agent	Approved	04/04/2025
B	New Mexico	Agent	Approved	02/19/2020
B	Tennessee	Agent	Approved	06/19/2014



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	02/27/2017
B Wyoming	Agent	Approved	11/21/2017

Branch Office Locations

TRANSAMERICA FINANCIAL ADVISORS, LLC
9200 E. Mineral Avenue
Penthouse Suite 400
Centennial, CO 80112



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, 4 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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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/26/2002
Registered Representative Examination (S1)	Series 1	08/10/1979

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	03/16/1984
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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	09/01/2011 - 09/25/2013	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
B	06/23/2005 - 06/13/2011	MCL FINANCIAL GROUP, INC.	CRD# 41180	DENVER, CO
IA	05/23/2005 - 06/13/2011	MCL FINANCIAL GROUP, INC.	CRD# 41180	DENVER, CO
B	08/30/2001 - 08/25/2004	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	06/01/1998 - 08/25/2004	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
IA	06/01/1998 - 08/25/2004	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	DENVER, CO
B	08/14/1979 - 06/01/1998	CIGNA FINANCIAL ADVISORS, INC.	CRD# 145	RADNOR, PA

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
10/2022 - Present	1311 York Street	Board Member	N	Denver, CO, United States
04/2014 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REPRESENTATIVE	Y	GREENWOOD VILLAGE, CO, United States
03/2014 - Present	WFGIA	AGENT	Y	GREENWOOD VILLAGE, CO, United States
03/2006 - Present	THE GAYLORD GROUP	PRESIDENT	Y	DENVER, CO, 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 products and non-insurance products, part-time or full-time, for companies affiliated with Transamerica



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Financial Advisors, Inc

THE GAYLORD GROUP; 3773 CHERRY CREEK DR NORTH STE 575, DENVER CO 80209; NOT INVESTMENT RELATED; SUB-S CORPORATION FORMED BY ME TO DO TAX PLANNING FOR MYSELF DUE TO LARGE COMMISSION RECEIVED, PASS THROUGH ENTITY ONLY; PRESIDENT; 3/2006; 2 HRS/MONTH; DORMANT FOR 7 YEARS

1311 YORK STREET

POSITION: Board Member NATURE: Alcoholics Anonymous INVESTMENT RELATED: No NUMBER OF HOURS: 2

SECURITIES TRADING HOURS: 0 START DATE: 10/16/2022

ADDRESS: 1311 York Street, Denver CO 80206, United States

DESCRIPTION: A monthly board meeting for one hour. sometimes a committee meeting for one hour. This usually takes one or two hours per month of my time.



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	1
Financial	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:	Firm
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS
Allegations:	CLIENT'S ATTORNEY ALLEGES REPRESENTATIVE MADE UNSUITABLE INVESTMENT ALLOCATIONS IN FEB 2000, DESPITE A COURT ORDER INSTRUCTING HIM TO MANAGE THE FUNDS WITH THE INTENT OF PRESERVING CAPITAL
Product Type:	Mutual Fund(s)
Alleged Damages:	\$34,708.00

Customer Complaint Information

Date Complaint Received:	09/16/2004
Complaint Pending?	No
Status:	Settled
Status Date:	03/28/2005
Settlement Amount:	\$30,000.00
Individual Contribution Amount:	\$30,000.00
Firm Statement	REPRESENTATIVE THROUGH COUNSEL HAS SETTLED IN THE AMOUNT OF \$30000.00 OCCURRED FROM THE ALLEGED ENGAGEMENT OF UNSUITABLE INVESTMENT ALLOCATIONS BEGINNING IN FEBRUARY 2000.



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL
Allegations:	CLIENT THROUGH ATTORNEY ALLEGED UNSUITABLE INVESTMENTS IN MUTUAL FUNDS IN THE PERIOD 2000 TO 2004.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$35,000.00
Customer Complaint Information	
Date Complaint Received:	04/18/2004
Complaint Pending?	No
Status:	Settled
Status Date:	09/18/2004
Settlement Amount:	\$30,000.00
Individual Contribution Amount:	\$30,000.00
Broker Statement	CONSERVATORSHIP ACCOUNT WAS INVESTED IN INCOME AND GROWTH AND INCOME FUNDS FROM 1997 TO 2000. TRUSTEE WANTED MORE GROWTH FUNDS FROM 2000 TO 2004. DUE TO MARKET FORCES, ACCOUNT LOSS \$35000.



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 1

Reporting Source: Individual
Action Type: Compromise
Action Date: 09/03/2022

Organization Investment-Related?

Action Pending? No

Disposition: Settled

Disposition Date: 09/03/2022

If a compromise with creditor, provide:

Name of Creditor: USAA Savings Bank & Radius Global Solutions

Original Amount Owed: \$1,167.22

Terms Reached with Creditor: Settle for \$525.30.



End of Report

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