

## BrokerCheck Report

**Luisa Gonzalez**

CRD# 2765208

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## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

[brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

**Thank you for using FINRA BrokerCheck.**

**Luisa Gonzalez**

CRD# 2765208

**Currently employed by and registered with the following Firm(s):**

- B THE LEADERS GROUP, INC.**  
 26 WEST DRY CREEK CIRCLE  
 SUITE 800  
 LITTLETON, CO 80120  
 CRD# 37157  
 Registered with this firm since: 09/02/2020

**Report Summary for this Broker**

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

**Broker Qualifications****This broker is registered with:**

- 1 Self-Regulatory Organization
- 1 U.S. state or territory

**This broker has passed:**

- 0 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

**Registration History****This broker was previously registered with the following securities firm(s):**

- IA PNC INVESTMENTS**  
 CRD# 129052  
 PITTSBURGH, PA  
 04/2017 - 03/2019
- B PNC INVESTMENTS**  
 CRD# 129052  
 ORLANDO, FL  
 03/2017 - 03/2019
- IA SUNTRUST ADVISORY SERVICES, INC.**  
 CRD# 283390  
 ATLANTA, GA  
 08/2016 - 03/2017

**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

**The following types of disclosures have been reported:**

Type	Count
Customer Dispute	2
Financial	2



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 1 SRO and is licensed in 1 U.S. state or territory through his or her employer.**

### Employment 1 of 1

Firm Name: **THE LEADERS GROUP, INC.**

Main Office Address: **26 W. DRY CREEK CIRCLE  
SUITE 800  
LITTLETON, CO 80120-4475**

Firm CRD#: **37157**

SRO	Category	Status	Date
<b>B</b> FINRA	General Securities Representative	APPROVED	09/02/2020
<b>B</b> FINRA	Invest. Co and Variable Contracts	APPROVED	09/02/2020

U.S. State/ Territory	Category	Status	Date
<b>B</b> California	Agent	APPROVED	09/03/2020

### Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.



## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

**This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	04/20/1999
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	07/13/1996

### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	11/04/2008
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/16/2000

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Broker Qualifications

## Professional Designations

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

### Certified Financial Planner

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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 and Employment History

### Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	04/2017 - 03/2019	PNC INVESTMENTS	129052	ORLANDO, FL
B	03/2017 - 03/2019	PNC INVESTMENTS	129052	ORLANDO, FL
IA	08/2016 - 03/2017	SUNTRUST ADVISORY SERVICES, INC.	283390	KISSIMMEE, FL
B	10/2012 - 03/2017	SUNTRUST INVESTMENT SERVICES, INC.	17499	KISSIMMEE, FL
IA	10/2012 - 12/2016	SUNTRUST INVESTMENT SERVICES, INC.	17499	KISSIMMEE, FL
IA	08/2011 - 10/2012	BB&T INVESTMENT SERVICES, INC.	33856	WINTER HAVEN, FL
B	08/2011 - 10/2012	BB&T INVESTMENT SERVICES, INC.	33856	WINTER HAVEN, FL
IA	03/2010 - 03/2011	BB&T INVESTMENT SERVICES, INC.	33856	WINTER HAVEN, FL
B	02/2010 - 03/2011	BB&T INVESTMENT SERVICES, INC.	33856	WINTER HAVEN, FL
IA	05/2009 - 03/2010	UVEST FINANCIAL SERVICES GROUP, INC.	13787	ORLANDO, FL
B	04/2009 - 03/2010	UVEST FINANCIAL SERVICES GROUP, INC.	13787	ORLANDO, FL
IA	11/2008 - 03/2009	COLONIAL ASSET MANAGEMENT INC	108950	KISSIMMEE, FL
B	11/2008 - 03/2009	COLONIAL BROKERAGE, INC.	111668	ORLANDO, FL
B	06/2008 - 11/2008	AXA ADVISORS, LLC	6627	ORLANDO, FL
B	03/2008 - 06/2008	LPL FINANCIAL CORPORATION	6413	KISSIMMEE, FL
B	04/2003 - 03/2008	IFMG SECURITIES, INC.	14416	KISSIMMEE, FL
B	08/2002 - 04/2003	INVEST FINANCIAL CORPORATION	12984	APPLETON, WI
B	07/1999 - 10/2001	SALOMON SMITH BARNEY INC.	7059	NEW YORK, NY
B	08/1999 - 03/2000	CITICORP FINANCIAL SERVICES CORPORATION	17053	SAN JUAN, PR

### Employment History



## Registration and Employment History

### Employment History, continued

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment	Employer Name	Position	Investment Related	Employer Location
08/2020 - Present	The Leaders Group, Inc	Registered Representative	Y	Littleton, CO, United States
03/2019 - Present	Benefit Bank Distributors (VIP Insurance)	Senior Training Specialist	N	Cedar Park, TX, United States
03/2017 - 03/2019	PNC Investments	Investment Advisor	Y	Pittsburgh, PA, United States
08/2016 - 03/2017	SunTrust Advisory Services	Investment Advisory Representative	Y	Atlanta, GA, United States
10/2012 - 03/2017	Suntrust Bank	Client Advisor	N	Orlando, FL, United States
10/2012 - 03/2017	Suntrust Investment Services, Inc	Client Advisor	Y	Atlanta, GA, United States
08/2011 - 10/2012	BB&T Investment Services, Inc	Investment Counselor	Y	Charlotte, NC, United States
03/2011 - 07/2011	Unemployed	Unemployed	N	Orlando, FL, United States

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

- 1.) BENEFIT BANK DISTRIBUTORS - 3/25/2019 - 1200 Cottonwood Creek Trail, Cedar Park, TX 78613 - Senior Training Specialist, Product training, Not Invt Rel, Direct distribution firm, 100 hrs/mo; 100 hrs/mo (during trading hours).
- 2.) VIP INSURANCE - 3/25/2019 - 1200 Cottonwood Creek Trail, Cedar Park, TX 78613 - Senior Training Specialist, Product Training, Not Invt Rel, Insurance business, 100 hrs/mo; 100 hrs/mo (during trading hours).





## Disclosure Events

### What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
  - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
  - o
4. **There are different statuses and dispositions for disclosure events:**
  - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - § A "pending" event involves allegations that have not been proven or formally adjudicated.
    - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - § A "final" event has been concluded and its resolution is not subject to change.
  - o A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	1	1	N/A
Financial	0	2	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	LPL FINANCIAL
<b>Allegations:</b>	CUSTOMER ALLEGES THAT VARIABLE ANNUITY INVESTMENT WAS UNSUITABLE AND THAT ADVISOR DID NOT DISCLOSE CERTAIN TERMS OF INVESTMENT.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Alleged Damages:</b>	\$0.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	09/07/2008
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	11/13/2008
<b>Settlement Amount:</b>	\$69,965.70
<b>Individual Contribution Amount:</b>	\$0.00

<b>Firm Statement</b>	ADVISOR DENIED ALL ALLEGATIONS, AND FIRM RESPONDED TO COMPLAINT DENYING ALLEGATIONS AND LIABILITY. IN THE INTEREST OF AVOIDING POTENTIAL LITIGATION AND COSTS OF DEFENSE, FIRM DECIDED TO OFFER ACCOMMODATION WITH NO ADMISSION OF LIABILITY
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AND NO CONTRIBUTION FROM ADVISOR. ADVISOR CONTINUES TO MAINTAIN THAT CUSTOMER'S ALLEGATIONS ARE WITHOUT MERIT.

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** LPL FINANCIAL

**Allegations:** CUSTOMER ALLEGES THAT VARIABLE ANNUITY INVESTMENT WAS UNSUITABLE AND THAT ADVISOR DID NOT DISCLOSE CERTAIN TERMS OF INVESTMENT

**Product Type:** Annuity-Variable

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** AFTER LPL FINACIAL AND BANCO POPULAR REVIEWED THE COMPLIANT THEY DECIDED TO SETTLE WITH THE CLIENT WITHOUT ADMISSION OF LIABILITY AND AS A COURTESY UPON HIS LONGSTANDING RELATIONSHIP WITH BANCO POPULAR.

**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:** 09/08/2008

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 11/13/2008

**Settlement Amount:** \$69,965.70

**Individual Contribution Amount:** \$0.00

**Broker Statement** ADVISOR DENIED ALL ALLEGATIONS AND FIRM RESPONDED TO COMPLAINT DENYING ALLEGATIONS AND LIABILITY. IN THE INTEREST OF AVOIDING POTENTIAL LITIGATION AND COSTS OF DEFENSE, FIRM DECIDED TO OFFER ACCOMMODATION WITH NO ADMISSION OF LIABILITY AND NO CONTRIBUTION FROM ADVISOR. ADVISOR CONTINUES TO MAINTAIN THAT CUSTOMER'S ALLEGATIONS ARE WITHOUT MERIT.



## Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	SUNTRUST INVESTMENT SERVICES, INC.
<b>Allegations:</b>	Claimant alleges that investment was unsuitable
<b>Product Type:</b>	Other: GIC
<b>Alleged Damages:</b>	\$100,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Alleged compensatory damage are \$100,000 and \$500,000.
<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>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	21-01320
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	05/20/2021

### Customer Complaint Information

<b>Date Complaint Received:</b>	05/21/2021
<b>Complaint Pending?</b>	Yes
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	





## Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

### Disclosure 1 of 2

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	02/07/2018
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	02/21/2018
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Sun Trust Bank
<b>Original Amount Owed:</b>	\$36,508.78
<b>Terms Reached with Creditor:</b>	Settlement amount was 20,000 which was paid and received by SunTrust on 2/21/2018.

### Disclosure 2 of 2

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	09/14/2011
<b>Organization Name:</b>	N/A
<b>Individual Position:</b>	N/A
<b>Organization Investment-Related?</b>	No
<b>Type of Court:</b>	
<b>Name of Court:</b>	N/A
<b>Location of Court:</b>	N/A

**Docket/Case #:****Action Pending?**

No

**Disposition:**

Satisfied/Released

**Disposition Date:**

09/14/2011

**If a compromise with creditor, provide:****Name of Creditor:**

MET LIFE

**Original Amount Owed:**

\$221,000.00

**Terms Reached with Creditor:**

LOAN SETTLE AT SHORT-SELL. PROPERTY SOLD FOR 155,000 MARKET VALUE AT THAT TIME

**Amount Paid:****SIPA (Securities Investor Protection Act)Trustee:**

N/A

**Currently Open?**

No

**Date Direct Payment Initiated/Filed or Trustee Appointed:****Broker Statement**

MOVE OUT OF STATE FOR FAMILY EMERGENCY AND NEEDED TO SELL THE PROPERTY ON A TIME THE VALUE WAS LESS THAN THE LOAN. THE DEBT WAS SETTLE WITH METLIFE FOR THE SHORT SELL

## End of Report



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