

BrokerCheck Report

RONALD WILLIFORD

CRD# 1243391

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

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:

- 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
- 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.

Thank you for using FINRA BrokerCheck.



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



For additional information about the contents of this report, please refer to the User Guidance or 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.

RONALD WILLIFORD

CRD# 1243391

This broker is not currently registered.

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 not currently registered.

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

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

B ALLSTATE FINANCIAL SERVICES, LLC
CRD# 18272
Philadelphia, PA
01/2008 - 12/2017

B ALLSTATE FINANCIAL SERVICES, LLC
CRD# 18272
NORRISTOWN, PA
05/2003 - 01/2008

B WRP INVESTMENTS, INC.
CRD# 7365
YOUNGSTOWN, OH
08/2002 - 05/2003

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
Criminal	1
Customer Dispute	1
Termination	1
Judgment/Lien	6

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 broker is not currently registered.

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. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination	Series 26	05/25/1995

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	12/15/2017
B Investment Company Products/Variable Contracts Representative Examination	Series 6	03/29/1984

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	08/21/1985

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/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.

Registration and Employment History



Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 01/2008 - 12/2017	ALLSTATE FINANCIAL SERVICES, LLC	18272	Philadelphia, PA
B 05/2003 - 01/2008	ALLSTATE FINANCIAL SERVICES, LLC	18272	NORRISTOWN, PA
B 08/2002 - 05/2003	WRP INVESTMENTS, INC.	7365	YOUNGSTOWN, OH
B 09/2001 - 06/2002	BRECEK & YOUNG ADVISORS, INC.	40395	FOLSOM, CA
B 02/2001 - 09/2001	PRIME CAPITAL SERVICES, INC.	18334	POUGHKEEPSIE, NY
B 10/2000 - 03/2001	DONAHUE SECURITIES, INC.	24330	CINCINNATI, OH
B 03/2000 - 10/2000	PRIME CAPITAL SERVICES, INC.	18334	POUGHKEEPSIE, NY
B 04/1990 - 02/2000	COPELAND EQUITIES, INC.	7447	SOMERSET, NJ
B 08/1989 - 06/1990	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA
B 08/1989 - 06/1990	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA
B 01/1989 - 06/1989	PAMCO SECURITIES AND INSURANCE SERVICES	11028	
B 05/1987 - 01/1989	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	
B 09/1985 - 06/1987	FIRST INVESTORS CORPORATION	305	
B 01/1985 - 07/1985	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	
B 04/1984 - 12/1984	PRUCO SECURITIES CORPORATION	5685	

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
04/2003 - Present	ALLSTATE INSURANCE CO	AGENT	Y	PHILADELPHIA, PA, United States
10/2001 - Present	Philadelphia Financial Consultants, LLC	President	N	NORTH WALES, PA, 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.

PHILADELPHIA FINANCIAL CONSULTANTS, LLC

POSITION: President NATURE: Consulting, Tax Preparation INVESTMENT RELATED: No NUMBER OF HOURS: 50 SECURITIES TRADING HOURS: 1 START DATE: 10/01/2001

ADDRESS: 604 ELLISON DRIVE, NORTH WALES PA 19454, United States

DESCRIPTION: Workshop facilitator and mentorship program.

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
Criminal	0	1	0
Customer Dispute	0	1	N/A
Termination	N/A	1	N/A
Judgment/Lien	6	N/A	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.

Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Formal Charges were brought in:	State Court
Name of Court:	MAGISTERIAL DISTRICT COURT
Location of Court:	Chester County, PA
Docket/Case #:	MJ-15206-NT-0000391-2005
Charge Date:	05/18/2005
Charge(s) 1 of 1	
Formal Charge(s)/Description:	bad checks
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	not guilty
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	03/14/2013
Disposition Date:	03/14/2013
Sentence/Penalty:	dismissed





Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a 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, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BRECEK & YOUNG ADVISORS, INC.
Allegations:	CUSTOMER ALLEGES THAT CHANGE OF AGENT FORM TO RON WILLIFORD WAS NOT AUTHORIZED OR SIGNED BY CUSTOMER. ALLEGES SIGNATURE WAS A FORGERY.
Product Type:	Other
Other Product Type(s):	VA
Alleged Damages:	\$0.00

Customer Complaint Information

Date Complaint Received: 04/24/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/12/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: BRECEK AND YOUNG ADVISORS, INC.

Allegations: CUMSTOMER ALLEGES THAT A CHANGE OF AGENT TO RON WILLIFORD WAS NOT AUTHORIZED

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00



Customer Complaint Information

Date Complaint Received: 04/24/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/12/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Employer Name: Allstate Financial Services, LLC
Termination Type: Discharged
Termination Date: 12/15/2017
Allegations: Loss of confidence for failure to disclose multiple Judgments/Liens and one criminal charge.
Product Type: No Product



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 6

Reporting Source:	Broker
Judgment/Lien Holder:	State of PA
Judgment/Lien Amount:	\$2,562.00
Judgment/Lien Type:	Tax
Date Filed with Court:	07/27/2015
Date Individual Learned:	07/27/2015
Type of Court:	tax
Name of Court:	Montgomery Court
Location of Court:	Norristown, PA
Docket/Case #:	201561579
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 6

Reporting Source:	Broker
Judgment/Lien Holder:	Southwest Capital Investments
Judgment/Lien Amount:	\$56,926.00
Judgment/Lien Type:	Civil
Date Filed with Court:	04/18/2012
Date Individual Learned:	04/12/2012
Type of Court:	State Court
Name of Court:	Philadelphia county
Location of Court:	Philadelphia, PA
Docket/Case #:	111000966
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 6



Reporting Source: Broker
Judgment/Lien Holder: Betty Johnson
Judgment/Lien Amount: \$8,116.00
Judgment/Lien Type: Civil
Date Filed with Court: 08/07/2008
Date Individual Learned: 08/07/2008
Type of Court: State Court
Name of Court: Philadelphia County Court
Location of Court: Philadelphia, PA
Docket/Case #: 80800794
Judgment/Lien Outstanding? Yes

Disclosure 4 of 6

Reporting Source: Broker
Judgment/Lien Holder: Hudson Keyse
Judgment/Lien Amount: \$5,962.00
Judgment/Lien Type: Civil
Date Filed with Court: 03/20/2006
Date Individual Learned: 03/20/2006
Type of Court: county
Name of Court: Chester County
Location of Court: Chester County, PA
Docket/Case #: CV000006506
Judgment/Lien Outstanding? Yes

Disclosure 5 of 6

Reporting Source: Broker
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$11,182.00



Judgment/Lien Type: Tax
Date Filed with Court: 09/26/2007
Date Individual Learned: 10/15/2007
Type of Court: county court
Name of Court: Delaware County
Location of Court: Delaware County, PA
Docket/Case #: 07415850
Judgment/Lien Outstanding? Yes

Disclosure 6 of 6

Reporting Source: Broker
Judgment/Lien Holder: Ford Credit
Judgment/Lien Amount: \$9,467.00
Judgment/Lien Type: Civil
Date Filed with Court: 06/01/2007
Date Individual Learned: 06/01/2007
Type of Court: county cout
Name of Court: Montgomery County Court
Location of Court: NOrristown, PA
Docket/Case #: 200708977
Judgment/Lien Outstanding? Yes

End of Report



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