

BrokerCheck Report

PAUL AVILA NEVES

CRD# 2019963

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

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.](http://www.finra.org)



PAUL A. NEVES

CRD# 2019963

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

- B SECURITIES AMERICA, INC.**
1455 FRAZEE ROAD, SUITE 804
SAN DIEGO, CA 92108
CRD# 10205
Registered with this firm since: 07/25/1995
- IA SECURITIES AMERICA ADVISORS, INC.**
1455 FRAZEE RD STE 804
SAN DIEGO, CA 92108
CRD# 110518
Registered with this firm since: 06/25/1999

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
- 20 U.S. states and territories

This broker has passed:

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

Registration History

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

- B EQUICO SECURITIES, INC.**
CRD# 6627
NEW YORK, NY
01/1990 - 08/1995
- B THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES**
CRD# 4039
NEW YORK, NY
01/1990 - 08/1995

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? **No**



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 20 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **SECURITIES AMERICA ADVISORS, INC.**

Main Office Address: **12325 PORT GRACE BLVD.
LA VISTA, NE 68128-8204**

Firm CRD#: **110518**

	U.S. State/ Territory	Category	Status	Date
IA	California	Investment Adviser Representative	Approved	06/25/1999
IA	Texas	Investment Adviser Representative	Restricted Approval	05/17/2007

Branch Office Locations

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

Employment 2 of 2

Firm Name: **SECURITIES AMERICA, INC.**

Main Office Address: **12325 PORT GRACE BLVD.
LAVISTA, NE 68128**

Firm CRD#: **10205**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	07/25/1995
B	FINRA	General Securities Principal	Approved	01/09/1996
B	FINRA	Operations Professional	Approved	11/23/2011



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	11/25/2019
B	Arizona	Agent	Approved	02/18/1998
B	Arkansas	Agent	Approved	12/01/2021
B	California	Agent	Approved	07/27/1995
B	Colorado	Agent	Approved	01/09/2007
B	Florida	Agent	Approved	05/13/2003
B	Indiana	Agent	Approved	03/03/2011
B	Iowa	Agent	Approved	07/29/2021
B	Maine	Agent	Approved	02/25/2022
B	Michigan	Agent	Approved	07/18/2005
B	Nevada	Agent	Approved	11/11/2002
B	New Hampshire	Agent	Approved	02/25/2022
B	New Mexico	Agent	Approved	01/20/2011
B	New York	Agent	Approved	11/11/2022
B	Oregon	Agent	Approved	07/01/2005
B	Pennsylvania	Agent	Approved	07/31/2002
B	Texas	Agent	Approved	07/12/2006
B	Utah	Agent	Approved	02/20/1997
B	Virginia	Agent	Approved	06/18/2009
B	Washington	Agent	Approved	01/06/2007

Broker Qualifications



Employment 2 of 2, continued Branch Office Locations

SECURITIES AMERICA, INC.
1455 FRAZEE ROAD, SUITE 804
SAN DIEGO, CA 92108



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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	01/05/1996

General Industry/Product Exams

Exam	Category	Date
B Operations Professional Examination	Series 99TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	01/20/1990

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/29/1999
B Uniform Securities Agent State Law Examination	Series 63	03/22/1991

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 **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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
B 01/1990 - 08/1995	EQUICO SECURITIES, INC.	6627	NEW YORK, NY
B 01/1990 - 08/1995	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	NEW YORK, NY

Employment History

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
03/2005 - Present	FINANCIAL STRATEGIES AND INSURANCE INC	PRESIDENT/ADMINISTRATIVE AND SALES	Y	SAN DIEGO, CA, United States
06/1999 - Present	SECURITIES AMERICA ADVISORS INC	OTHER - INVESTMENT ADVISOR	N	OMAHA, NE, United States
07/1995 - Present	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	SAN DIEGO, CA, 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.

FSI WEALTH MANAGEMENT

POSITION: President and broker NATURE: 2) INSURANCE SALES- AGENT - INVESTMENT RELATED - START DATE: 03/2005 - LOCATED AT: 1455 FRAZEE RD STE 804 SAN DIEGO, CA 92108 INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 2 START DATE: 03/01/2005

ADDRESS: 1455 Frazee Rd., Suite 804, San Diego CA 92108, United States

DESCRIPTION: Analyze clients' insurance needs for life, health, disability and long-term care insurance needs. Then acting as a broker for my client, I search for appropriate products for recommendation to my client. When client selects the product they want, we help with the application and underwriting process and then service the policy while the client continues to own it.

Registration and Employment History



Other Business Activities, continued

SECURITIES AMERICA ADVISORS

POSITION: Financial advisor NATURE: SECURITIES AMERICA ADVISORS INVESTMENT RELATED: Yes NUMBER OF HOURS: 180

SECURITIES TRADING HOURS: 25 START DATE: 07/01/1999

ADDRESS: 1455 Frazee Rd., Suite 804, San Diego CA 92108, United States

DESCRIPTION: Provide financial planning services for retirement, college planning, insurance and investment analysis. Make portfolio recommendations, monitor portfolio and make changes as warranted. I also meet with clients at least annually to go over performance and update client planning needs.

End of Report



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