

BrokerCheck Report

TODD ROBERT RHINE

CRD# 2384366

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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:
 - 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.

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.

**TODD R. RHINE**

CRD# 2384366

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

IA ATLANTIS WEALTH ADVISORS LLC
 7 FINCH STREET
 HILTON HEAD ISLAND, SC 29926
 CRD# 169956
 Registered with this firm since: 06/04/2015

B IBN FINANCIAL SERVICES, INC.
 21 Cardinal Road
 Suite 104
 Hilton Head Island, SC 29926
 CRD# 42360
 Registered with this firm since: 10/30/2015

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
- 17 U.S. states and territories

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):**

B PURSHE KAPLAN STERLING INVESTMENTS
 CRD# 35747
 Hilton Head Island, SC
 06/2015 - 10/2015

IA WOODBURY FINANCIAL SERVICES, INC.
 CRD# 421
 OAKDALE, MN
 03/2003 - 06/2015

B WOODBURY FINANCIAL SERVICES, INC.
 CRD# 421
 HILTON HEAD ISLAND, SC
 09/1993 - 06/2015

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

Employment 1 of 2

Firm Name: **ATLANTIS WEALTH ADVISORS LLC**

Main Office Address: **1700 WOODLANDS DR.
SUITE 100
MAUMEE, OH 43537**

Firm CRD#: **169956**

	U.S. State/ Territory	Category	Status	Date
IA	South Carolina	Investment Adviser Representative	Approved	06/04/2015
IA	Texas	Investment Adviser Representative	Restricted Approval	04/11/2024

Branch Office Locations

7 FINCH STREET
HILTON HEAD ISLAND, SC 29926

Employment 2 of 2

Firm Name: **IBN FINANCIAL SERVICES, INC.**

Main Office Address: **404 OLD LIVERPOOL RD
LIVERPOOL, NY 13088**

Firm CRD#: **42360**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/30/2015
B	FINRA	Operations Professional	Approved	10/30/2015



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alaska	Agent	Approved	09/27/2023
B	California	Agent	Approved	10/30/2015
B	Florida	Agent	Approved	11/10/2018
B	Georgia	Agent	Approved	10/30/2015
B	Kansas	Agent	Approved	06/01/2016
B	Louisiana	Agent	Approved	01/03/2020
B	Maryland	Agent	Approved	05/21/2018
B	Massachusetts	Agent	Approved	10/30/2015
B	New Jersey	Agent	Approved	12/19/2024
B	New Mexico	Agent	Approved	01/21/2016
B	New York	Agent	Approved	03/01/2019
B	North Carolina	Agent	Approved	10/30/2015
B	Ohio	Agent	Approved	12/01/2022
B	Oregon	Agent	Approved	10/30/2015
B	South Carolina	Agent	Approved	10/30/2015
B	Texas	Agent	Approved	12/14/2016
B	Utah	Agent	Approved	11/18/2024

Branch Office Locations

IBN FINANCIAL SERVICES, INC.
 21 Cardinal Road
 Suite 104
 Hilton Head Island, SC 29926

Broker Qualifications



Employment 2 of 2, continued



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 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 Operations Professional Examination	Series 99TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	09/03/1993

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	10/03/2001
B Uniform Securities Agent State Law Examination	Series 63	09/09/1993

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 **1** professional designation(s).

Certified Financial Planner

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
B 06/2015 - 10/2015	PURSHE KAPLAN STERLING INVESTMENTS	35747	Hilton Head Island, SC
IA 03/2003 - 06/2015	WOODBURY FINANCIAL SERVICES, INC.	421	HILTON HEAD ISLAND, SC
B 09/1993 - 06/2015	WOODBURY FINANCIAL SERVICES, INC.	421	HILTON HEAD ISLAND, SC

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
10/2015 - Present	IBN Financial Services, Inc.	Registered Representative	Y	Hilton Head Island, SC, United States
06/2015 - Present	Atlantis Wealth Advisors LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	HILTON HEAD ISLAND, SC, United States
10/1988 - Present	FINANCIAL PROFILE CLINIC, INC	PRESIDENT - President	N	ATLANTA, GA, 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) FINANCIAL PROFILE CLINIC INC & THE HERITAGE INSTITUTE; NON INV REL; 21 CARDINAL ROAD, SUITE 104, HILTON HEAD ISLAND, SC 29926; INSURANCE BROKERAGE; PRESIDENT - START 10/01/1988; HERITAGE DESIGN PROFESSIONAL, MULTI-GENERATIONAL LEADERSHIP TRANSFER; NON INV-RELATED; 50 HRS/MTH, ALL DURING TRADING HRS. FINANCIAL PROFILE CLINIC INC, INSURANCE BROKERAGE OPERATIONS. REVIEW OF HEALTH LIFE AND DI PRODUCTS.

2) RB Group Holdings, Non Investment Related, 21 CARDINAL ROAD, SUITE 104, Hilton Head, SC, Building Owner, Start 11/1/21, 5 hours per month, 5 trading hours per month. Own and manage commercial property with 3 tenants, 1 of them being family flooring business.

3) RH BOOKS SINCE 9/15 7/09 NOT INVEST REL 21 CARDINAL ROAD, SUITE 104, HILTON HEAD ISLAND, SC 29926; PRODUCTION AND DISTRIBUTION OF BOOKS; PARTNER; 10 HRS/MO 10 DUR TRD HRS; FACILITATION OF FICTIONAL BOOK DEVELOPMENT AND

Registration and Employment History



Other Business Activities, continued

DISTRIBUTION.

4) 1ST PRESBYTERIAN CHURCH; NONINV RELATED; 540 WILLIAM HILTON PKWY HILTON HEAD, SC 29928; Endowment Committee Consultant; 07/01/2011; 2HR/MON; 2 Trading HR/MON;

5) ATLANTIS WEALTH ADVISORS LLC. INVESTMENT RELATED. 21 CARDINAL ROAD, SUITE 104. RIA. IAR. START 6/1/2015. 100 HOURS PER MONTH, 100 DURING TRADING. FINANCIAL DESIGN AND INVESTMENT ANALYSIS PLANNING.

6) RB Flooring, Non Investment Related, 21, Cardinal Rd., Ste 101, Hilton Head, SC. Flooring store. Position - member. Start 11/1/21. Hours per month 20, Trading hours 0. Holds primary interest in family flooring store. Duties include consulting, financial review, accounting review, and operations review.

End of Report



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