

BrokerCheck Report

VINEET KUMAR GOYAL

CRD# 4673528

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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.

VINEET K. GOYAL

CRD# 4673528

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

- B REALTA EQUITIES, INC.**
 1201 N. ORANGE STREET
 SUITE 729
 WILMINGTON, DE 19801
 CRD# 23769
 Registered with this firm since: 03/14/2022

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
- 31 U.S. states and territories

This broker has passed:

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

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

- B ARETE WEALTH MANAGEMENT, LLC**
 CRD# 44856
 Southlake, TX
 03/2019 - 03/2022
- B CAMBRIDGE INVESTMENT RESEARCH, INC.**
 CRD# 39543
 Southlake, TX
 09/2018 - 03/2019
- B VOYA FINANCIAL ADVISORS, INC.**
 CRD# 2882
 SOUTHLAKE, TX
 07/2007 - 09/2018

**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	4



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

Employment 1 of 1

Firm Name: **REALTA EQUITIES, INC.**
 Main Office Address: **1201 N. ORANGE STREET
 SUITE 300
 WILMINGTON, DE 92130**
 Firm CRD#: **23769**

SRO	Category	Status	Date
B FINRA	General Securities Representative	Approved	03/14/2022

U.S. State/ Territory	Category	Status	Date
B Alabama	Agent	Approved	04/05/2022
B Arizona	Agent	Approved	09/22/2023
B California	Agent	Approved	03/14/2022
B Colorado	Agent	Approved	03/14/2022
B Connecticut	Agent	Approved	06/14/2023
B Delaware	Agent	Approved	11/30/2022
B Florida	Agent	Approved	03/14/2022
B Georgia	Agent	Approved	04/26/2022
B Illinois	Agent	Approved	10/25/2023
B Indiana	Agent	Approved	08/25/2025
B Louisiana	Agent	Approved	11/02/2022
B Maine	Agent	Approved	03/14/2022



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Massachusetts	Agent	Approved	08/02/2023
B	Michigan	Agent	Approved	08/10/2022
B	Mississippi	Agent	Approved	01/08/2023
B	Missouri	Agent	Approved	11/15/2022
B	Montana	Agent	Approved	03/14/2022
B	Nevada	Agent	Approved	12/19/2023
B	New Jersey	Agent	Approved	03/14/2022
B	New York	Agent	Approved	03/14/2022
B	North Carolina	Agent	Approved	03/14/2022
B	Ohio	Agent	Approved	03/14/2022
B	Oklahoma	Agent	Approved	03/14/2022
B	Pennsylvania	Agent	Approved	08/24/2022
B	Puerto Rico	Agent	Approved	03/14/2022
B	South Carolina	Agent	Approved	09/22/2023
B	Tennessee	Agent	Approved	01/11/2024
B	Texas	Agent	Approved	03/14/2022
B	Virginia	Agent	Approved	04/24/2023
B	Washington	Agent	Approved	01/15/2025
B	Wyoming	Agent	Approved	08/27/2025

Branch Office Locations

Broker Qualifications



Employment 1 of 1, continued

REALTA EQUITIES, INC.
1201 N. ORANGE STREET
SUITE 729
WILMINGTON, DE 19801



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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	07/02/2003

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	07/24/2003

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 03/2019 - 03/2022	ARETE WEALTH MANAGEMENT, LLC	44856	Southlake, TX
B 09/2018 - 03/2019	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	Southlake, TX
B 07/2007 - 09/2018	VOYA FINANCIAL ADVISORS, INC.	2882	SOUTHLAKE, TX
B 10/2003 - 07/2007	GUNNALLEN FINANCIAL, INC	17609	WESTBURY, NY
B 07/2003 - 11/2003	CONTINENTAL BROKER-DEALER CORP.	14048	CARLE PLACE, 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
03/2022 - Present	REALTA EQUITIES, INC.	REGISTERED REPRESENTATIVE	Y	WILMINGTON, DE, United States
12/2010 - Present	QUARTERBACK FINANCIAL GROUP, LLC	OWNER	Y	SOUTHLAKE, TX, United States
03/2019 - 03/2022	Arete Wealth Management LLC	Registered Representative	Y	Chicago, IL, United States
09/2018 - 03/2019	Cambridge Investment Research, Inc.	REGISTERED REPRESENTATIVE	Y	Fairfield, IA, United States
09/2014 - 09/2018	VOYA FINANCIAL ADVISORS	REG REP	Y	SOUTHLAKE, TX, 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.

Registration and Employment History



Other Business Activities, continued

1. Vineet Goyal Financial Group LLC (formerly Quarterback Financial Group LLC): 525 Coyote Rd, Southlake TX 76092; Owner; Fixed life insurance business; Start date = 2014; 20 hours/week.
 2. Ishmeer Consulting LLC: 525 Coyote Rd, Southlake TX 76092; Owner; Invest in private offering; Start date = 2015; 0 hours/week.
 3. Quarterback Healthcare Group LLC: 525 Coyote Rd, Southlake TX 76092; Owner; Invest in healthcare related activities; Start date = 2014; 10 hours/month.
 4. Quarterback Marketing Group LLC, 525 Coyote Rd., Southlake TX 76092; Owner; Healthcare marketing services; Start date = 2017; 5 hours/month.
 5. Quarterback Real Estate Group LLC, 525 Coyote Rd., Southlake TX 76092; Owner; Invest in real estate; Start date = 2018; 0 hours/month.
 6. Kuorum Partners; Southlake, TX; financial planning, life insurance, alternative investments; thekuorum.com; Financial Advisor/Managing Partner and selling fixed insurance products and alternative investments; commissions; 25 hours per week during normal 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:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - 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.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - 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.
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4. **There are different statuses and dispositions for disclosure events:**
 - 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.
 - 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	0	4	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 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS, INC.
Allegations:	THE CLIENT ALLEGES SHE WAS NOT AWARE HER INVESTMENT WAS IN AN ANNUITY AND REQUESTS THE RR PAY ANY SURRENDER CHARGES THAT WOULD BE INCURRED IF THE PRODUCT WERE SURRENDERED
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$50,475.02

Customer Complaint Information

Date Complaint Received:	09/02/2008
Complaint Pending?	No
Status:	Settled
Status Date:	01/28/2009
Settlement Amount:	\$14,672.46
Individual Contribution Amount:	\$0.00
Broker Statement	ON 09/25/2008, THE FIRM THOROUGHLY INVESTIGATED THE MATTER AND FOUND THE CLIENTS ALLEGATIONS TO BE COMPLETELY WITHOUT MERIT. ALL APPROPRIATE DISCLOSURES REGARDING THE PRODUCT AND ITS FEATURES WERE MADE BY THE RR AND ACKNOWLEDGED BY THE CLIENT



AT THE TIME OF THE SALE.

ON 01/28/2009, AN AFFILIATED THIRD-PARTY (THE ISSUING INSURANCE COMPANY) ENTERED INTO AN AGREEMENT WITH THE CLIENT TO SETTLE THIS THIS MATTER BY ALLOWING THE CLIENT TO FREE-LOOK THE CONTRACT FOR ALL PREMIUMS PAID (\$500,484.68) PLUS 6% INTEREST ON PREMIUMS PAID WHILE THE CONTRACT WAS IN FORCE (\$14,672.46). THE PARTIES WISHED TO RESOLVE THE MATTER WITHOUT THE EXPENSE AND INCONVENIENCE OF LITIGATION AND WITHOUT ADMITTING TO AND EXPRESSLY DENYING ANY LIABILITY FOR WRONGDOING. NEITHER THE FIRM NOR THE RR PARTICIPATED IN THIS SETTLEMENT IN ANY MANNER.

Disclosure 2 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	GUNNALLEN FINANCIAL INC.
Allegations:	CLIENT ALLEGED R OVERBOUGHT STOCK
Product Type:	Equity - OTC
Alleged Damages:	\$30,000.00

Customer Complaint Information

Date Complaint Received:	04/28/2005
Complaint Pending?	No
Status:	Settled
Status Date:	05/18/2005
Settlement Amount:	\$24,900.00
Individual Contribution Amount:	\$16,000.00



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 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS, INC.
Allegations:	<p>THE CLIENT HE PURCHASED A PRUDENTIAL VARIABLE ANNUITY FROM THE RR IN NOVEMBER 2010 AND WAS TOLD THAT THE MONEY HE INVESTED WOULD KEEP GROWING AT 6% IRRESPECTIVE OF HOW THE MARKET PERFORMED AS LONG AS THE CONTRACT WAS HELD FOR 4 YEARS. AT THE END OF THE 4 YEARS HE COULD TAKE A LUMP SUM WITHDRAWAL. HE HAS SINCE LEARNED THAT THE BENEFIT BASE CANNOT BE TAKEN OUT IN LUMP SUM AND HAD TO BE ANNUITIZED OVER A 20 YEAR PERIOD.</p> <p>HE HAS RECENTLY LIQUIDATED THE ACCOUNT. PRUDENTIAL APPLIED A SALES CHARGE AND HE IS SEEKING REIMBURSEMENT FOR THAT SURRENDER CHARGE.</p>
Product Type:	Annuity-Variable
Alleged Damages:	\$13,886.27
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:	10/27/2011
Complaint Pending?	No
Status:	Denied
Status Date:	11/21/2011
Settlement Amount:	
Individual Contribution Amount:	

**Broker Statement**

THE FIRM INVESTIGATED THE MATTER AND FOUND THE CLIENT'S ALLEGATIONS TO BE WITHOUT MERIT. PROPER DISCLOSURE AND EXPLANATION OF THE PRODUCT AND RIDERS WERE PROVIDED TO THE CLIENT BEFORE, AT AND AFTER THE SALE OF THE PRODUCT.

Disclosure 2 of 2**Reporting Source:**

Broker

Employing firm when activities occurred which led to the complaint:

ING FINANCIAL PARTNERS, INC

Allegations:

THE CLIENT ALLEGES HE PURCHASED A VARIABLE ANNUITY IN 2007 WITH AN INCOME RIDER TO GUARANTEE 7% BENEFIT BASE GROWTH. HE CLAIMS THAT THE RR TOLD HIM THAT ONCE THE CONTRACT WAS OVER, HE COULD WITHDRAW THE BENEFIT BASE IN A LUMP SUM. HE NOW HAS LEARNED THAT THE BENEFIT BASE MUST BE ANNUITIZED AND THAT ONCE IT IS ANNUITIZED HE LOSES CONTROL OF THE AMOUNT. HE ALSO CLAIMS THAT HE WAS NOT CONSULTED BY THE BROKER/DEALER BEFORE THE FUNDS WERE INVESTED OR ALLOCATED IN VARIOUS STOCK OR BONDS OR FUNDS.

Product Type:

Annuity-Variable

Alleged Damages:

\$20,882.48

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:**

09/13/2011

Complaint Pending?

No

Status:

Denied

Status Date:

11/30/2011

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

THE FIRM INVESTIGATED THE CLIENT'S ALLEGATIONS AND FOUND THEM



TO BE WITHOUT MERIT. PROPER DISCLOSURE AND EXPLANATION OF THE PRODUCT, RIDERS AND SUB-ACCOUNT ALLOCATIONS WERE DOCUMENTED AND PROVIDED TO THE CLIENT BEFORE, AT AND AFTER THE SALE OF THE PRODUCT.

End of Report



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