**BrokerCheck Report**

# Gabriel Ernest Almanza

CRD# 4804784


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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.

# Gabriel E. Almanza

CRD# 4804784

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

B **FARMERS FINANCIAL SOLUTIONS, LLC**
15400 KNOLL TRAIL DR STE 112
DALLAS, TX 75240
CRD# 103863
Registered with this firm since: 07/13/2023

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

## Registration History

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

B **MML INVESTORS SERVICES, LLC**
CRD# 10409
Dallas, TX
09/2021 - 02/2023

B **ALLSTATE FINANCIAL SERVICES, LLC**
CRD# 18272
DALLAS, TX
07/2007 - 02/2021

B **NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC**
CRD# 2881
DALLAS, TX
01/2005 - 07/2007

## 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 |
|---|---|
| Termination | 1 |
| Judgment/Lien | 1 |

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# 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: **FARMERS FINANCIAL SOLUTIONS, LLC**

Main Office Address: **31051 AGOURA RD.**
**WESTLAKE VILLAGE, CA 91361**

Firm CRD#: **103863**

| | SRO | Category | Status | Date |
|---|---|---|---|---|
| B | FINRA | Invest. Co and Variable Contracts | Approved | 07/13/2023 |

| | U.S. State/ Territory | Category | Status | Date |
|---|---|---|---|---|
| B | Texas | Agent | Approved | 07/13/2023 |

## Branch Office Locations

**FARMERS FINANCIAL SOLUTIONS, LLC**
15400 KNOLL TRAIL DR STE 112
DALLAS, TX 75240

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# 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, 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 | Investment Company Products/Variable Contracts Representative Examination | Series 6 | 12/30/2004 |

## State Securities Law Exams

| Exam | | Category | Date |
|---|---|---|---|
| B | Uniform Securities Agent State Law Examination | Series 63 | 01/22/2005 |

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/.

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# Broker Qualifications

## Professional Designations

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

No information reported.

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# Registration and Employment History

## Registration History

The broker previously was registered with the following firms:

| Registration Dates | Firm Name | CRD# | Branch Location |
|---|---|---|---|
| B 09/2021 - 02/2023 | MML INVESTORS SERVICES, LLC | 10409 | Dallas, TX |
| B 07/2007 - 02/2021 | ALLSTATE FINANCIAL SERVICES, LLC | 18272 | DALLAS, TX |
| B 01/2005 - 07/2007 | NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC | 2881 | DALLAS, TX |

## 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 |
|---|---|---|---|---|
| 06/2023 - Present | Farmers Financial Solutions | Registered Rep | Y | McKinney, TX, United States |
| 05/2023 - Present | Farmers Insurance | Agent | N | McKinney, TX, United States |
| 02/2021 - Present | Self Employed - Medicare Sales | Medicare Sales Consultant | N | Dallas, TX, United States |
| 09/2021 - 02/2023 | MML Investors Services | Registered Rep | Y | Dallas, TX, United States |
| 06/2021 - 02/2023 | MassMutual Life Insurance Co. | Agent | Y | Dallas, TX, United States |
| 06/2021 - 01/2023 | MassMutual | Financial Representative | Y | Dallas, TX, United States |
| 02/2021 - 06/2021 | Unemployed | Unemployed | N | Dallas, TX, United States |
| 07/2007 - 02/2021 | ALLSTATE INSURANCE CO | Personal Financial Representative | Y | Dallas, TX, United States |
| 08/2005 - 02/2021 | Allstate Financial | Financial Representative | Y | Dallas, TX, United States |

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# Registration and Employment History

## 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.

NAME: GABRIEL ALMANZA INV REL: Y ADD: AT RESIDENTIAL ADDRESS NATURE: OUTSIDE INSURANCE POSITION: START DATE: AGENT NO. HR/MO: 15 NO. HR/MO DURING SEC TRADING: 0 DESCRIBE DUTIES: AGENT
(2) NAME: GABRIEL ALMANZA INV REL: Y ADD: 13455 NOEL RD 20TH FLOOR, DALLAS TX 75240 NATURE: HEALTH, PROPERTY AND CASUALTY, MEDICARE SUPPLEMENT SALES POSITION: INSURANCE SALES/MEDICARE SPECIALIST START DATE: 06/27/2022 No. HR/MO: 5. No. HR/MO DURING SEC TRADING: 0. DESCRIBE DUTIES: SELLING MEDICARE SUPPLEMENT COVERAGES TO THOSE IN MY COMMUNITY THROUGH COMPANIES SUCH AS UNITED HEALTHCARE, HUMANA AND AETNA. OFFERING P&C INSURANCE (HOME AUTO AND COMMERCIAL)

FARMERS INSURANCE
POSITION: District Life Specialist NATURE: Licensed insurance agent appointed with various insurance carriers. INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 05/01/2023
ADDRESS: McKinney TX 75070, United States DESCRIPTION: Licensed insurance agent appointed with various insurance carriers. Working with District Farmers Agencies for life and financial production. Marketing to current P&C customers about life and financial products.

MEDICARE SALES
POSITION: Medicare Consultant/Self Employed NATURE: Consulting with Medicare members on their healthcare needs. Offering Medicare Supplement, Medicare Advantage, ACA Health, Life, Long Term Disability and other health related insurance coverage. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 02/01/2021 ADDRESS: Allas, TX 75229, United States DESCRIPTION: Consulting with Medicare members on their healthcare needs. Offering Medicare Supplement, Medicare Advantage, ACA Health, Life, Long Term Disability and other health related insurance coverage. Marketing to local Senior., Dr Centers and Primary Care Physicians, which include co-op marketing with health insurance companies. Lead-generating activities in my community.

MEDICARE SALES
POSITION: Medicare Consultant/Self Employed NATURE: Consulting with Medicare members on their healthcare needs. Offering Medicare Supplement, Medicare Advantage, ACA Health, Life, Long Term Disability and other health related insurance coverage. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 02/01/2021
ADDRESS: Dallas TX 75229, United States
DESCRIPTION: Consulting with Medicare members on their healthcare needs. Offering Medicare Supplement, Medicare Advantage, ACA Health, Life, Long Term Disability and other health related insurance coverage. Marketing to local Senior Centers and Primary Care Physicians, which include co-op marketing with health insurance companies. Lead-generating activities in my community.

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# 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.
   -
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 |
|---|---|---|---|
| Termination | N/A | 1 | N/A |
| Judgment/Lien | 1 | N/A | N/A |

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## Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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.

### 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 Insurance Company |
| **Termination Type:** | Discharged |
| **Termination Date:** | 02/08/2021 |
| **Allegations:** | Discharge after allegations by affiliated life insurance company of a non-genuine signature on an agent change form. |
| **Product Type:** | Insurance |

| | |
|---|---|
| **Reporting Source:** | Broker |
| **Employer Name:** | Allstate Insurance Company |
| **Termination Type:** | Discharged |
| **Termination Date:** | 02/08/2021 |
| **Allegations:** | Discharge after allegations by affiliated life insurance company of a non-genuine signature on an agent change form. FINRA completed a review of discharge allegations on July 13, 2021 and confirmed an original signature was obtained on the agent change form in question. I am seeking expunction of false U4 Disclosure description by prior Firm and will attach a personal letter of explanation on this U4 Disclosure until it is expunged. |
| **Product Type:** | Insurance |

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| | |
|---|---|
| **Broker Statement** | FINRA completed a review of discharge allegations on July 13, 2021 and confirmed an original signature was obtained on the agent change form in question. I am seeking expunction of false U4 Disclosure description by prior Firm and will attach a personal letter of explanation on this U4 Disclosure until it is expunged. |

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## Judgment / Lien

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

**Disclosure 1 of 1**

| | |
|---|---|
| **Reporting Source:** | Broker |
| **Judgment/Lien Holder:** | IRS |
| **Judgment/Lien Amount:** | $68,261.07 |
| **Judgment/Lien Type:** | Tax |
| **Date Filed with Court:** | 07/13/2023 |
| **Date Individual Learned:** | 07/31/2023 |
| **Type of Court:** | Federal Court |
| **Name of Court:** | Dallas County Court |
| **Location of Court:** | Dallas County, Texas |
| **Judgment/Lien Outstanding?** | Yes |

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# End of Report

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