

**BrokerCheck Report**  
**Robin Renae Rust**  
 CRD# 7471688

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



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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).



**Robin R. Rust**

CRD# 7471688

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

- B

**WOODMEN FINANCIAL SERVICES, INC.**  
220 CENTRAL AVENUE N  
TIFTON, GA 31794  
CRD# 117365  
Registered with this firm since: 12/22/2021

**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):**

No information reported.

**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
Financial	8



## 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: **WOODMEN FINANCIAL SERVICES, INC.**

Main Office Address: **1700 FARNAM STREET  
OMAHA, NE 68102**

Firm CRD#: **117365**

SRO	Category	Status	Date
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	12/22/2021

U.S. State/ Territory	Category	Status	Date
<b>B</b> Georgia	Agent	Approved	03/14/2022

### Branch Office Locations

**WOODMEN FINANCIAL SERVICES, INC.**  
220 CENTRAL AVENUE N  
TIFTON, GA 31794

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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. 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>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6TO	12/22/2021
<b>B</b> Securities Industry Essentials Examination	SIE	10/14/2021

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/11/2022

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/](http://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
No information reported.			

### 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
11/2021 - Present	WOODMEN FINANCIAL SERVICES, INC.	FINANCIAL REPRESENTATIVE	Y	OMAHA, NE, United States
10/2020 - Present	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	REPRESENTATIVE	N	OMAHA, NE, United States
12/2017 - 09/2020	TIFT REGIONAL HEALTH SYSTEM	PRACTICE MANAGER	N	TIFTON, GA, United States
06/2015 - 12/2017	BUTLER CHIROPRACTIC	PRACTICE MANAGER	N	WARNER ROBINS, 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.

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY, OCTOBER 2020 TO PRESENT. WOODMEN INSURANCE AGENCY, OCTOBER 2020 TO PRESENT. REPRESENTATIVE. 220 CENTRAL AVE N, TIFTON, GA 31794. ALSO, TIFT COUNTY COMMISSION ON CHILDREN & YOUTH, JUNE 2024 TO PRESENT. EXECUTIVE DIRECTOR. 418 N. RIDGE AVENUE, TIFTON, GA 31794. THE NATURE OF BUSINESS IS NON-PROFIT COLLABORATIVE. DUTIES ARE TO COLLABORATE WITH FAMILY CONNECTIONS AND OTHER BUSINESSES TO ORGANIZE CHILD-RELATED RESOURCES AND SERVICES IN TIFT COUNTY. TIME SPENT IS 160 HOURS A MONTH. COMPENSATION TYPE IS SALARY. I DO HAVE CHECK SIGNING AUTHORITY. ALSO, BUTLER CHIROPRACTIC, MAY 2023 TO PRESENT. PROJECT MANAGER. 2278 MOODY ROAD, SUITE C, WARNER ROBINS, GA 31088. NATURE OF BUSINESS IS CHIROPRACTIC. DUTIES ARE PERSONAL ASSISTANT/PROJECT MANAGER TO OWNER/CHIROPRACTOR. I WILL BE ASSISTING DR. BUTLER IN ALL AREAS OF BUSINESS AND CLINICAL OPERATIONS AS WELL AS OUTSIDE ERRANDS (SHOPPING FOR OFFICE PRODUCTS, DELIVERING MAIL). TIME SPENT IS 16 HOURS A MONTH. COMPENSATION TYPE IS HOURLY. I DO NOT HAVE CHECK SIGNING AUTHORITY.

## 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.
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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
Financial	1	7	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.

### Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

#### Disclosure 1 of 7

**Reporting Source:** Broker

**Action Type:** Compromise

**Action Date:** 01/20/2022

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 01/28/2025

**If a compromise with creditor, provide:**

**Name of Creditor:** DISCOVER

**Original Amount Owed:** \$8,185.53

**Terms Reached with Creditor:** ORIGINAL DEBT WAS \$8,185.53, BUT SETTLED FOR 30% DISCOUNT OF \$2,455.66, LEAVING A BALANCE OF \$5,729.87. \$100.00 PER MONTH FROM 1/28/2022 TO 12/28/2022, THEN \$181.20 PER MONTH FROM 1/28/23 TP 1/28/2025.

#### Disclosure 2 of 7

**Reporting Source:** Broker



**Action Type:** Compromise  
**Action Date:** 12/28/2021  
**Organization Investment-Related?**  
**Type of Court:** State Court  
**Name of Court:** STATE COURT OF TIFTON COUNTY  
**Location of Court:** TIFTON, GA  
**Docket/Case #:** 2021CT0163  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 11/27/2023  
**If a compromise with creditor, provide:**  
**Name of Creditor:** BANK OF AMERICA  
**Original Amount Owed:** \$2,801.66  
**Terms Reached with Creditor:** SETTLEMENT AMOUNT OF \$2,435.00 TO BE PAID AS FOLLOWS: \$89.00 DUE ON OR BEFORE 12/30/2021 AND A MINIMUM MONTHLY PAYMENT OF \$102.00 DUE ON OR BEFORE THE 30TH OF EACH MONTH UNTIL PAID.  
**Broker Statement** I WAS SERVED PAPERS TO APPEAR IN COURT UNLESS BALANCE PAID IN FULL. I SUBMITTED TO THE LAW GROUP I AM WORKING WITH TO SETTLE MY CREDIT CARD DEBTS. THEY, ALONG WITH BANK OF AMERICA, CAME TO A SETTLEMENT, WHICH I AGREED TO AS LISTED ABOVE. THE SETTLEMENT NEGATED ME HAVING TO APPEAR IN COURT, AS IT WAS SETTLED.

#### Disclosure 3 of 7

**Reporting Source:** Broker  
**Action Type:** Compromise  
**Action Date:** 01/20/2022  
**Organization Investment-Related?**  
**Action Pending?** No



**Disposition:** SETTLEMENT

**Disposition Date:** 01/20/2022

**If a compromise with creditor, provide:**

**Name of Creditor:** CAPITAL ONE

**Original Amount Owed:** \$1,555.11

**Terms Reached with Creditor:** ORIGINAL DEBT WAS \$1,555.11 BUT SETTLED FOR 55% DISCOUNT OF \$855.31, LEAVING A BALANCE OF \$699.80 WHICH I PAID IN FULL ON 1/20/2022 TO CAPITAL ONE. THERE IS NOW A ZERO BALANCE AND ACCOUNT CLOSED.

#### Disclosure 4 of 7

**Reporting Source:** Broker

**Action Type:** Compromise

**Action Date:** 01/14/2022

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 07/28/2022

**If a compromise with creditor, provide:**

**Name of Creditor:** CHASE BANK

**Original Amount Owed:** \$2,038.30

**Terms Reached with Creditor:** ORIGINAL DEBT WAS \$1,553.00 BUT WITH FEES AND INTEREST, THE CURRENT BALANCE WAS \$2,038.30. SETTLED FOR \$1,019.18. FIRST PAYMENT OF \$164.18 WILL BE ON 1/24/22, 5 CONSECUTIVE PAYMENTS OF \$171.00 - LAST ONE ON 6/23/2022.

#### Disclosure 5 of 7

**Reporting Source:** Broker



**Action Type:** Compromise

**Action Date:** 03/17/2021

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 11/22/2021

**If a compromise with creditor, provide:**

**Name of Creditor:** AMERICAN EXPRESS

**Original Amount Owed:** \$1,211.97

**Terms Reached with Creditor:** AGREED UPON SETTLEMENT OF \$850.00. MADE A \$40.00 PAYMENT ON 11/5/2021. PAID REMAINING BALANCE OF \$810.00 ON 11/22/2021.

**Broker Statement** ENTERED INTO AGREEMENT WITH GUARDIAN LITIGATION GROUP, AS A CLIENT, FOR DEBT RELIEF SERVICES.

#### Disclosure 6 of 7

**Reporting Source:** Broker

**Action Type:** Compromise

**Action Date:** 03/17/2021

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 09/23/2021

**If a compromise with creditor, provide:**

**Name of Creditor:** JP MORGAN CHASE

**Original Amount Owed:** \$1,804.00



**Terms Reached with Creditor:** SETTLEMENT REACHED - SINGLE PAYMENT OF \$1078.00 PAID IN FULL ON 9/23/2021.

**Broker Statement** ENTERED INTO AGREEMENT WITH GUARDIAN LITIGATION GROUP, AS A CLIENT, FOR DEBT RELIF SERVICES.

#### Disclosure 7 of 7

**Reporting Source:** Broker

**Action Type:** Compromise

**Action Date:** 03/17/2021

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 10/25/2022

**If a compromise with creditor, provide:**

**Name of Creditor:** SYNCRONY BANK

**Original Amount Owed:** \$1,905.00

**Terms Reached with Creditor:** SETTLEMENT REACHED: \$1302.20. 12 PAYMENTS OF \$108.52. 1ST PAYMENT ON 11/29/2021 AND LAST PAYMENT WILL BE ON 10/25/2022.

**Broker Statement** ENTERED INTO AGREEMENT WITH GUARDIAN LITIGATION GROUP, AS A CLIENT, FOR DEBT RELIEF SERVICES.

**Financial - Pending**

This type of disclosure event involves a pending bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

**Disclosure 1 of 1**

**Reporting Source:** Broker

**Action Type:** Compromise

**Action Date:** 01/03/2025

**Organization Investment-Related?**

**Action Pending?** Yes

**If a compromise with creditor, provide:**

**Name of Creditor:** ABSOLUTE RESOLUTIONS INVESTMENTS LLC

**Original Amount Owed:** \$9,110.01

**Terms Reached with Creditor:** ORIGINAL DEBT = \$9,110.01. SETTLED FOR \$7289. FIRST PAYMENT OF \$304 DUE ON 1/15/25 AND PAID MONTHLY UNTIL 11/10/26 WITH A FINAL PAYMENT OF \$297 DUE ON 12/10/26.

## End of Report



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