

## BrokerCheck Report

### BRADLEY CLAUS

CRD# 5127951

Report #81878-14293, data current as of Wednesday, November 12, 2014.

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## 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 <http://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.



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).

Thank you for using FINRA BrokerCheck.

**BRADLEY CLAUS**

CRD# 5127951

This broker is not currently registered.

**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 not currently registered.**

**This broker has passed:**

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

**Registration History**

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

**TRANSAMERICA FINANCIAL ADVISORS, INC**  
 CRD# 16164  
 GREENWOOD VILLAGE, CO  
 01/2012 - 08/2012

**WORLD GROUP SECURITIES, INC.**  
 CRD# 114473  
 CENTENNIAL, CO  
 08/2006 - 01/2012

**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
Regulatory Event	1
Customer Dispute	1
Termination	1
Judgment/Lien	1

**Investment Adviser Representative Information**

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<http://www.adviserinfo.sec.gov>

## 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 broker is not currently registered.



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

### Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination	Series 26	02/09/2012

### General Industry/Product Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Representative Examination	Series 6	08/03/2006

### State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	08/03/2006
Uniform Investment Adviser Law Examination	Series 65	01/08/2009

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/).



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
01/2012 - 08/2012	TRANSAMERICA FINANCIAL ADVISORS, INC	16164	GREENWOOD VILLAGE, CO
08/2006 - 01/2012	WORLD GROUP SECURITIES, INC.	114473	CENTENNIAL, CO

### 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 Dates	Employer Name	Employer Location
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	CENTENNIAL, CO
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	CENTENNIAL, CO
11/2009 - Present	CLAUS INTERNATIONAL LLC	CASTLE ROCK, CO
01/2009 - Present	INVESTMENT ADVISORS INTERNATIONAL	DULUTH, GA
07/2006 - Present	WGS,INC	CENTENNIAL, CO
04/2006 - Present	WFG	CENTENNIAL, CO
05/2006 - 06/2008	INNERGY LENDING	AURORA, CO
05/2005 - 03/2007	CHILI'S BRINKER INTERNATIONAL	DENVER, CO
10/2005 - 09/2006	COLLEGE AMERICA	DENVER, CO
11/2003 - 05/2005	AMERICAN HOME MORTGAGE	MT PROSPECT, IL

### 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.

No information reported.



## 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
Regulatory Event	1	0	0



Customer Dispute	0	1	N/A
Termination	N/A	1	N/A
Judgment/Lien	N/A	1	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.

### Regulatory - Pending

This type of disclosure event involves a pending formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory agency such as the Securities and Exchange Commission, foreign financial regulatory body) for alleged violations of investment-related rules or regulations.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Other: N/A
<b>Date Initiated:</b>	10/08/2014
<b>Docket/Case Number:</b>	<a href="#">2012033520801</a>
<b>Employing firm when activity occurred which led to the regulatory action:</b>	TRANSAMERICA FINANCIAL ADVISORS, INC.
<b>Product Type:</b>	Other: PRIVATE SECURITIES
<b>Allegations:</b>	CLAUS WAS NAMED A RESPONDENT IN A FINRA COMPLAINT ALLEGING THAT HE PARTICIPATED IN PRIVATE SECURITIES TRANSACTIONS BY TWO CUSTOMERS OF HIS MEMBER FIRM AND ONE NON-FIRM CUSTOMER, IN A LIMITED-LIABILITY OIL AND GAS COMPANY, WITHOUT PROVIDING NOTICE TO AND RECEIVING APPROVAL FROM HIS THE FIRM. THE COMPLAINT ALLEGES THAT THE FIRM DID NOT OFFER, NOR AUTHORIZE CLAUS TO SOLICIT OR SELL INVESTMENTS IN THE PRIVATE SECURITIES TRANSACTION OF THE LIMITED-LIABILITY COMPANY. THE COMPLAINT ALSO ALLEGES THAT CLAUS MADE MATERIAL MISSTATEMENTS OF FACT TO A CUSTOMER IN EMAILS REGARDING A POTENTIAL INVESTMENT. CLAUS KNEW OR WAS RECKLESS IN NOT KNOWING THAT THE STATEMENTS WERE FALSE OR MISLEADING IN MAKING THEM. CLAUS'



FIRM DID NOT OFFER NOR AUTHORIZE HIM TO SOLICIT OR SELL THE INVESTMENTS. THE COMPLAINT FURTHER ALLEGES THAT CLAUS CIRCUMVENTED HIS FIRM'S SUPERVISORY SYSTEM. DESPITE THE FIRM'S PROHIBITION, CLAUS USED A PERSONAL OUTSIDE EMAIL ACCOUNT ON MULTIPLE OCCASIONS TO CONDUCT SECURITIES BUSINESS. CLAUS IMPROPERLY USED THE FIRM'S NAME, FIRM ADDRESS AND FIRM PHONE NUMBER IN EMAILS FROM HIS OUTSIDE EMAIL ACCOUNT. CLAUS NEVER NOTIFIED THE FIRM OF THIS EMAIL ACCOUNT AND PREVENTED HIS FIRM FROM SUPERVISING HIS COMMUNICATIONS WITH THE PUBLIC FROM THAT EMAIL ACCOUNT.

**Current Status:**

Pending



## 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 1

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WORLD GROUP SECURITIES, INC.

**Allegations:** CLIENT ALLEGES THAT THE VARIABLE ANNUITY PURCHASED ON APRIL 18, 2007 WAS MISREPRESENTED BY THE REPRESENTATIVE NOT SUITABLE.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$61,403.09

### Customer Complaint Information

**Date Complaint Received:** 01/31/2008

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 03/31/2008

**Settlement Amount:**

**Individual Contribution Amount:**



## 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

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	TRANSAMERICA FINANCIAL ADVISORS, INC.
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	08/08/2012
<b>Allegations:</b>	ON AUGUST 2, 2012, FIRM REVIEWED AN EMAIL SENT BY THE REPRESENTATIVE TO A CLIENT OFFERING AN INVESTMENT PRODUCT NOT APPROVED FOR SALE BY THE FIRM. REPRESENTATIVE WAS TERMINATED BY FIRM ON AUGUST 8, 2012.
<b>Product Type:</b>	Other: PRIVATE PLACEMENT OFFERING



## Judgment/Lien

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

### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	EDUCATIONAL COMMUNITY CREDIT UNION
<b>Judgment/Lien Amount:</b>	\$6,000.00
<b>Judgment/Lien Type:</b>	Default
<b>Date Filed:</b>	10/01/2003
<b>Court Details:</b>	8TH DISTRICT COUNTY COURT KALAMAZOO MI. CASE # 200304451GC
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	MY FRIST EMPLOYER GENESIS MORTGAGE CORPORATION OWED ME A CHECK OF \$50,000 DILLARS IN COMMISSION . THE DID MOT PAY ME AND I THEN WENT 4 MONTHS ON TOP OF THAT WITH OUT ANY CHECK IN CHAICAGO . I WAS UNABLE TO MAKE PAYMENTS OF ANY KIND ON ANYTHING. I AM FINANCIALLY STABLE NOW , AND TRYING TO DIG MYSELF OUT AN DFIX MY CREDIT.

## End of Report



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