

## BrokerCheck Report

### BRIAN HOWARD SARANOVITZ

CRD# 2124800

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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](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)

**BRIAN H. SARANOVITZ**

CRD# 2124800

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

- B SECURITIES AMERICA, INC.**  
435 LANCASTER STREET SUITE 358  
LEOMINSTER, MA 01453  
CRD# 10205  
Registered with this firm since: 12/18/2020
- IA SECURITIES AMERICA ADVISORS, INC.**  
435 LANCASTER STREET SUITE 358  
LEOMINSTER, MA 01453  
CRD# 110518  
Registered with this firm since: 02/23/2021

**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
- 28 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 CETERA ADVISORS LLC**  
CRD# 10299  
LEOMINSTER, MA  
10/2016 - 12/2020
- IA CETERA ADVISORS LLC**  
CRD# 10299  
GREENWOOD VILLAGE, CO  
10/2016 - 12/2020
- IA INVESTORS CAPITAL ADVISORY**  
CRD# 30613  
LYNNFIELD, MA  
04/2015 - 10/2016

**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	1



## 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 28 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **SECURITIES AMERICA ADVISORS, INC.**

Main Office Address: **12325 PORT GRACE BLVD.  
LA VISTA, NE 68128-8204**

Firm CRD#: **110518**

	U.S. State/ Territory	Category	Status	Date
IA	Florida	Investment Adviser Representative	Approved	02/21/2024
IA	Massachusetts	Investment Adviser Representative	Approved	02/23/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	12/11/2023

### Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.

### Employment 2 of 2

Firm Name: **SECURITIES AMERICA, INC.**

Main Office Address: **12325 PORT GRACE BLVD.  
LAVISTA, NE 68128**

Firm CRD#: **10205**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	12/18/2020
B	FINRA	Invest. Co and Variable Contracts	Approved	12/18/2020



## Broker Qualifications

### Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	06/07/2023
B	Colorado	Agent	Approved	03/02/2021
B	Connecticut	Agent	Approved	03/02/2021
B	Delaware	Agent	Approved	02/06/2024
B	Florida	Agent	Approved	02/23/2021
B	Georgia	Agent	Approved	03/24/2021
B	Indiana	Agent	Approved	07/21/2021
B	Iowa	Agent	Approved	03/04/2021
B	Kentucky	Agent	Approved	07/08/2022
B	Louisiana	Agent	Approved	04/06/2023
B	Maine	Agent	Approved	12/22/2020
B	Maryland	Agent	Approved	08/10/2021
B	Massachusetts	Agent	Approved	02/01/2021
B	Michigan	Agent	Approved	04/06/2022
B	Mississippi	Agent	Approved	12/08/2022
B	New Hampshire	Agent	Approved	12/22/2020
B	New Jersey	Agent	Approved	12/18/2020
B	New York	Agent	Approved	02/23/2021
B	North Carolina	Agent	Approved	06/08/2022
B	Ohio	Agent	Approved	06/08/2022
B	Pennsylvania	Agent	Approved	11/09/2023



## Broker Qualifications

### Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Rhode Island	Agent	Approved	07/06/2022
B	South Carolina	Agent	Approved	06/22/2022
B	Tennessee	Agent	Approved	06/18/2021
B	Vermont	Agent	Approved	07/12/2022
B	Virginia	Agent	Approved	02/25/2021
B	Wyoming	Agent	Approved	02/26/2024

### Branch Office Locations

**SECURITIES AMERICA, INC.**  
 435 LANCASTER STREET SUITE 358  
 LEOMINSTER, MA 01453

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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, 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	06/04/1996
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	02/04/1991

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	12/29/1994
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	02/06/1991

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
<b>B</b> 10/2016 - 12/2020	CETERA ADVISORS LLC	10299	LEOMINSTER, MA
<b>IA</b> 10/2016 - 12/2020	CETERA ADVISORS LLC	10299	LEOMINSTER, MA
<b>IA</b> 04/2015 - 10/2016	INVESTORS CAPITAL ADVISORY	30613	LUNENBURG, MA
<b>B</b> 04/2015 - 10/2016	INVESTORS CAPITAL CORP.	30613	LUNENBURG, MA
<b>IA</b> 12/2005 - 04/2015	WOODBURY FINANCIAL SERVICES, INC.	421	LUNENBURG, MA
<b>B</b> 09/2005 - 04/2015	WOODBURY FINANCIAL SERVICES, INC.	421	LUNENBURG, MA
<b>B</b> 06/2003 - 10/2005	NEW ENGLAND SECURITIES	615	NEW YORK, NY
<b>IA</b> 03/2003 - 07/2003	JEFFERSON PILOT SECURITIES CORP	3870	LUNENBURG, MA
<b>B</b> 07/2000 - 07/2003	JEFFERSON PILOT SECURITIES CORPORATION	3870	FORT WAYNE, IN
<b>IA</b> 07/1996 - 03/2003	POLARIS ADVISORY SERVICES INC	109435	LUNENBURG, MA
<b>B</b> 08/1991 - 07/2000	POLARIS FINANCIAL SERVICES, INC.	14521	CONCORD, NH
<b>B</b> 02/1991 - 09/1991	PML SECURITIES COMPANY	4082	NEWARK, DE

### 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
12/2020 - Present	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	LEOMINSTER, MA, United States
12/2020 - Present	Securities America, Inc	Registered Rep	Y	LEOMINSTER, MA, United States



## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
08/2017 - Present	YOUR RETIREMENT ADVISOR, INC	PART OWNER	Y	LEOMINSTER, MA, United States
10/2016 - 12/2020	CETERA ADVISORS LLC	REGISTERED REP/IAR	Y	DENVER, CO, United States
10/2017 - 08/2020	YOUR RETIREMENT ADVISOR UNIVERSITY	OWNER	Y	LEOMINSTER, MA, United States
04/2015 - 10/2016	INVESTORS CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	LYNNFIELD, MA, United States
09/2005 - 04/2015	WOODBURY FINANCIAL SERVICES	REGISTERED REPRESENTATIVE	Y	LUENBURY, MA, United States
01/1992 - 03/2015	SARANOVITZ + ASSOCIATES INC.	SALES	Y	LUNENBURG, MA, 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.

#### \*\*SAA

POSITION: Investment Advisor Representative NATURE: Advisory with SAA INVESTMENT RELATED: Yes NUMBER OF HOURS: 80  
 SECURITIES TRADING HOURS: 70 START DATE: 12/11/2020  
 ADDRESS: 435 LANCASTER ST, STE 358, LEOMINSTER MA 01453-7319, United States  
 DESCRIPTION: Managing Clients Retirement Assets

#### \*\*TAX SMART NETWORK

POSITION: Owner NATURE: Tax Smart Network - Tax Planning & Tax Preparation Services INVESTMENT RELATED: No NUMBER OF HOURS: 20  
 SECURITIES TRADING HOURS: 10 START DATE: 12/12/2018  
 ADDRESS: 435 Lancaster St, Suite 358, Leominster MA 01453, United States  
 DESCRIPTION: Helping Clients with Tax Planning opportunities...

#### \*\*YOUR RETIREMENT ADVISOR, INC.

POSITION: Sales NATURE: Insurance, LTC & Annuities INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 10  
 START DATE: 01/01/1986  
 ADDRESS: 435 Lancaster St, Suite 358, Leominster MA 01453, United States  
 DESCRIPTION: Advise and sell LTC, Annuities and Life Insurance for clients

#### \*\*MEDICARE PARTNERSHIP PROGRAM

POSITION: Referrer NATURE: Client Medicare Information / Consultation & Medicare Coverage Options INVESTMENT RELATED: No NUMBER

## Registration and Employment History



### Other Business Activities, continued

OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 10/01/2022

ADDRESS: 435 Lancaster Street, Suite 358, Leominster MA 01453, United States

DESCRIPTION: Referring Clients to the Medicare Partnership which will provide my clients to Medicare guidance

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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.
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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
Customer Dispute	0	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.

### 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	JEFFERSON PILOT SECURITIES CORP.
<b>Allegations:</b>	ALLEGE MISPRESENTATION OF THEIR ANNUITY POLICY, ALLEGE REPRESENTATIVE DID NOT PROPERLY FOLLOW INSTRUCTIONS
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Other Product Type(s):</b>	REIT, LISTED EQUITIES
<b>Alleged Damages:</b>	\$90,000.00

#### Customer Complaint Information

<b>Date Complaint Received:</b>	05/24/2004
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	12/28/2004
<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Firm Statement</b>	BASED ON OUR REVIEW OF THE CIRCUMSTANCES, THE COMPANY FOUND



ALLEGATIONS TO BE UNFOUNDED.

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<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	JEFFERSON PILOT SECURITIES CORPORATION
<b>Allegations:</b>	ALLEGE MISREPRESENTATION OF THEIR ANNUITY POLICY, ALLEGE REPRESENTATIVE DID NOT PROPERLY FOLLOW INSTRUCTIONS.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Other Product Type(s):</b>	REIT, LISTED EQUITIES.
<b>Alleged Damages:</b>	\$90,000.00
<b>Customer Complaint Information</b>	
<b>Date Complaint Received:</b>	05/24/2004
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	12/28/2004
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	BASED ON OUR REVIEW OF THE CIRCUMSTANCES, THE COMPANY FOUND ALLEGATIONS TO BE UNFOUNDED.

## End of Report



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