



IAPD Report

BRIAN HOWARD SARANOVITZ

CRD# 2124800

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i Please be aware that fraudsters may link to Investment Adviser Public Disclosure 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.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

BRIAN HOWARD SARANOVITZ (CRD# 2124800)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **02/26/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	SECURITIES AMERICA, INC.	CRD# 10205	12/18/2020
IA	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	02/23/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	CETERA ADVISORS LLC	10299	LEOMINSTER, MA	10/03/2016 - 12/23/2020
IA	CETERA ADVISORS LLC	10299	LEOMINSTER, MA	10/03/2016 - 12/23/2020
IA	INVESTORS CAPITAL ADVISORY	30613	LUNENBURG, MA	04/29/2015 - 10/03/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **28** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **SECURITIES AMERICA, INC.**
Main Address: 12325 PORT GRACE BLVD.
LAVISTA, NE 68128
Firm ID#: 10205

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



Qualifications

Regulator	Registration	Status	Date
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
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

435 LANCASTER STREET SUITE 358
LEOMINSTER, MA 01453

Employment 2 of 2



Qualifications

Firm Name: **SECURITIES AMERICA ADVISORS, INC.**
Main Address: 12325 PORT GRACE BLVD.
LA VISTA, NE 68128-8204
Firm ID#: 110518

	Regulator	Registration	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

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



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering 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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/04/1996
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/04/1991

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	12/29/1994
Uniform Securities Agent State Law Examination (S63)	Series 63	02/06/1991

PROFESSIONAL DESIGNATIONS

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

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	10/03/2016 - 12/23/2020	CETERA ADVISORS LLC	CRD# 10299	LEOMINSTER, MA
IA	10/03/2016 - 12/23/2020	CETERA ADVISORS LLC	CRD# 10299	LEOMINSTER, MA
IA	04/29/2015 - 10/03/2016	INVESTORS CAPITAL ADVISORY	CRD# 30613	LUNENBURG, MA
B	04/02/2015 - 10/03/2016	INVESTORS CAPITAL CORP.	CRD# 30613	LUNENBURG, MA
IA	12/07/2005 - 04/08/2015	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	LUNENBURG, MA
B	09/08/2005 - 04/08/2015	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	LUNENBURG, MA
B	06/24/2003 - 10/03/2005	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
IA	03/25/2003 - 07/24/2003	JEFFERSON PILOT SECURITIES CORP	CRD# 3870	LUNENBURG, MA
B	07/08/2000 - 07/24/2003	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
IA	07/18/1996 - 03/31/2003	POLARIS ADVISORY SERVICES INC	CRD# 109435	LUNENBURG, MA
B	08/30/1991 - 07/08/2000	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	CONCORD, NH
B	02/08/1991 - 09/03/1991	PML SECURITIES COMPANY	CRD# 4082	NEWARK, DE

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	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
08/2017 - Present	YOUR RETIREMENT ADVISOR, INC	PART OWNER	Y	LEOMINSTER, MA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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 representative regarding other business activities the representative 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 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



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

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

Customer Complaint Information

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

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

JEFFERSON PILOT SECURITIES CORPORATION

Allegations:

ALLEGE MISREPRESENTATION OF THEIR ANNUITY POLICY, ALLEGE REPRESENTATIVE DID NOT PROPERLY FOLLOW INSTRUCTIONS.

Product Type:

Annuity(ies) - Variable

Other Product Type(s):

REIT, LISTED EQUITIES.

Alleged Damages:

\$90,000.00

Customer Complaint Information

Date Complaint Received:

05/24/2004

Complaint Pending?

No

Status:

Denied

Status Date:

12/28/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement

BASED ON OUR REVIEW OF THE CIRCUMSTANCES, THE COMPANY FOUND ALLEGATIONS TO BE UNFOUNDED.



End of Report

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