

BrokerCheck Report

CARIN RUTH AMARADIO

CRD# 712800

Report #92972-12388, data current as of Thursday, July 7, 2016.

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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.

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



CARIN R. AMARADIO

CRD# 712800

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

SECURITIES EQUITY GROUP

26800 ALISO VIEJO PARKWAY
SUITE 150

ALISO VIEJO, CA 92656

CRD# 47215

Registered with this firm since: 09/27/1999

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
- 51 U.S. states and territories

This broker has passed:

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

Registration History

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

SECURITIES SERVICE NETWORK, INC.

CRD# 13318

KNOXVILLE, TN

05/1997 - 04/2000

SECURITIES AMERICA, INC.

CRD# 10205

LAVISTA, NE

06/1993 - 05/1997

PRUCO SECURITIES CORPORATION

CRD# 5685

NEWARK, NJ

12/1990 - 12/1994

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? **No**

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 individual is currently registered with 1 SRO and is licensed in 51 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **SECURITIES EQUITY GROUP**
 Main Office Address: **26800 ALISO VIEJO PARKWAY
 SUITE 150
 ALISO VIEJO, CA 92656**
 Firm CRD#: **47215**

SRO	Category	Status	Date
FINRA	General Securities Principal	APPROVED	09/27/1999
FINRA	General Securities Representative	APPROVED	09/27/1999
FINRA	Invest. Co and Variable Contracts	APPROVED	09/27/1999
FINRA	Operations Professional	APPROVED	12/15/2011

U.S. State/ Territory	Category	Status	Date	U.S. State/ Territory	Category	Status	Date
Alabama	Agent	APPROVED	05/09/2000	Florida	Agent	APPROVED	01/05/2000
Alaska	Agent	APPROVED	04/28/2000	Georgia	Agent	APPROVED	03/01/2001
Arizona	Agent	APPROVED	04/28/2000	Hawaii	Agent	APPROVED	10/29/2002
Arkansas	Agent	APPROVED	10/21/2008	Idaho	Agent	APPROVED	01/17/2003
California	Agent	APPROVED	10/06/1999	Illinois	Agent	APPROVED	05/09/2000
Colorado	Agent	APPROVED	03/02/2000	Indiana	Agent	APPROVED	06/06/2000
Connecticut	Agent	APPROVED	06/15/2000	Iowa	Agent	APPROVED	07/31/2003
Delaware	Agent	APPROVED	01/23/2007	Kansas	Agent	APPROVED	06/29/2002
District of Columbia	Agent	APPROVED	04/25/2002	Kentucky	Agent	APPROVED	08/24/2004
				Louisiana	Agent	APPROVED	04/09/2003



Broker Qualifications

Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
Maine	Agent	APPROVED	10/14/2008
Maryland	Agent	APPROVED	01/03/2000
Massachusetts	Agent	APPROVED	03/14/2006
Michigan	Agent	APPROVED	06/08/2000
Minnesota	Agent	APPROVED	02/28/2001
Mississippi	Agent	APPROVED	02/27/2007
Missouri	Agent	APPROVED	04/18/2002
Montana	Agent	APPROVED	10/18/2004
Nebraska	Agent	APPROVED	12/04/2002
Nevada	Agent	APPROVED	05/05/2000
New Hampshire	Agent	APPROVED	10/16/2008
New Jersey	Agent	APPROVED	06/09/2000
New Mexico	Agent	APPROVED	05/17/2000
New York	Agent	APPROVED	06/20/2000
North Carolina	Agent	APPROVED	04/15/2002
North Dakota	Agent	APPROVED	10/08/2004
Ohio	Agent	APPROVED	05/19/2000
Oklahoma	Agent	APPROVED	06/17/2003
Oregon	Agent	APPROVED	05/09/2000
Pennsylvania	Agent	APPROVED	07/17/2000
Rhode Island	Agent	APPROVED	01/05/2000
South Carolina	Agent	APPROVED	05/15/2000
South Dakota	Agent	APPROVED	04/23/2007
Tennessee	Agent	APPROVED	06/28/2000
Texas	Agent	APPROVED	04/11/2000

U.S. State/ Territory	Category	Status	Date
Utah	Agent	APPROVED	09/19/2002
Vermont	Agent	APPROVED	10/14/2005
Virginia	Agent	APPROVED	05/08/2000
Washington	Agent	APPROVED	01/04/2000
West Virginia	Agent	APPROVED	01/03/2000
Wisconsin	Agent	APPROVED	05/30/2000
Wyoming	Agent	APPROVED	01/07/2005

Broker Qualifications



Employment 1 of 1, continued

Branch Office Locations

SECURITIES EQUITY GROUP
26800 ALISO VIEJO PARKWAY
SUITE 150
ALISO VIEJO, CA 92656



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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	05/09/1990

General Industry/Product Exams

Exam	Category	Date
Registered Representative Examination	Series 1	07/21/1980
General Securities Representative Examination	Series 7	02/10/1990

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	12/07/1983
Uniform Investment Adviser Law Examination	Series 65	07/08/1993

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
05/1997 - 04/2000	SECURITIES SERVICE NETWORK, INC.	13318	KNOXVILLE, TN
06/1993 - 05/1997	SECURITIES AMERICA, INC.	10205	LAVISTA, NE
12/1990 - 12/1994	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ
05/1990 - 06/1993	COORDINATED CAPITAL SECURITIES, INC.	14762	MADISON, WI
05/1989 - 11/1990	EQUICO SECURITIES, INC.	6627	NEW YORK, NY
08/1980 - 11/1990	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	NEW YORK, NY
10/1980 - 11/1985	EQUICO SECURITIES, INC.	6627	

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
02/2010 - Present	SELECT MONEY MANAGEMENT, INC.	ALISO VIEJO, CA
03/1997 - Present	SECURITIES EQUITY GROUP	ALISO VIEJO, CA
02/1993 - Present	SELECT PORTFOLIO MANAGEMENT INC	ALISO VIEJO, CA

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.

- 1)APPLICANT LICENSED AGENT FOR SALE OF FIXED INSURANCE & ANNUITY PRODUCTS, ADDRESS: 26800 ALISO VIEJO PARKWAY,SUITE 150, ALISO VIEJO, CA 92656; HAVE BEEN A LICENSED INSURANCE AGENT SINCE 7/79; CA RESIDENT LICENSED, NON-RESIDENT LICENSED IN ALL OTHER STATES.
- 2)SPM INSURANCE SERVICES, INC. - GENERAL AGENCY FOR PURPOSES OF OVERRIDE ON FIXED

Registration and Employment History



Other Business Activities, continued

INSURANCE BUSINESS - APPLICANT OWNS 100%.

3)SPM, INC. - NON-INVESTMENT RELATED - ADMINISTRATIVE SERVICES COMPANY - APPLICANT OWNS 50%.

4)FAITHFUL WITH FINANCES, INC. - NON-INVESTMENT RELATED - PUBLICATION OF FINANCIAL CURRICULUM DESIGNED FOR CHURCHES; "FAITHFUL WITH MUCH" BOOK SALES AND SPEAKING ENGAGEMENTS. - APPLICANT OWNS 50%.

5)REAL ESTATE BROKER FOR PERSONAL REAL ESTATE INVESTMENTS.

6)FWF MI PROPERTIES, LLC-PERSONAL REAL ESTATE RENTALS - 2 MI PROPERTIES.

7)FWF CA PROPERTIES, LLC-PERSONAL REAL ESTATE RENTALS - 1 CA PROPERTY.

8)SELECT CONSULTING GROUP, LLC - NON-INVESTMENT RELATED-BUSINESS CONSULTING-MANAGER.

End of Report



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