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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
SECURITIES DIVISION**

IN THE MATTER OF DETERMINING
registration under the Securities Act of
Washington of:

UCI WEALTH ADVISORS, LLC (CRD
154884) and TRAVIS HIGGINS (CRD
4460566),

Respondents.

Order Number S-16-2049-16-SC01

STATEMENT OF CHARGES AND NOTICE
OF INTENT TO ENTER AN ORDER TO
REVOKE APPLICATIONS, IMPOSE A
FINE, AND CHARGE COSTS

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THE STATE OF WASHINGTON TO: UCI Wealth Advisors, LLC, CRD No. 154884
Travis Higgins, CRD No. 4460566

STATEMENT OF CHARGES

12 Please take notice that the Securities Administrator of the State of Washington has reason to
13 believe that the Respondents, UCI Wealth Advisors, LLC and Travis Higgins, are the subject of an August
14 9, 2016 Consent Order and Stipulation by the Colorado Securities Administrator revoking the investment
15 adviser registration of respondent UCI Wealth Advisors, LLC and the investment adviser representative
16 registration of respondent Travis Higgins. The Washington Securities Administrator believes that the
17 Consent Order and Stipulation justifies the entry of an order by the Securities Division to revoke
18 Respondents' registrations and such an order is in the public's interest. The Washington Securities
19 Administrator finds as follows:

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STATEMENT OF CHARGES AND NOTICE OF INTENT TO
REVOKE REGISTRATIONS, IMPOSE A FINE, AND CHARGE
COSTS

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**DEPARTMENT OF FINANCIAL INSTITUTIONS
Securities Division
PO Box 9033
Olympia, WA 98507-9033
360-902-8760**

1 **TENTATIVE FINDINGS OF FACT**

2 *Respondents*

3 1. UCI Wealth Advisors, LLC (UCI), is located in Meridian, Idaho and has been registered as
4 an investment adviser with the State of Idaho since September 2010 and with the Washington state
5 Securities Division since January 2012. UCI is also currently registered in Arizona, California, and Utah.
6 The firm Central Registration Depository (CRD) number is 154884.

7 2. Travis Higgins (Higgins) is located in Meridian, Idaho and has been registered as an
8 investment adviser representative of UCI with the State of Idaho since 2010 with the Washington state
9 Securities Division since January 2012. He is also registered in Arizona, California, Idaho, and Utah. He
10 was registered in Washington as a securities salesperson with Northwestern Mutual Investment Services
11 LLC from April 2002 to July 2010. He is the President, Chief Operations Officer, and Chief Compliance
12 Officer of UCI. His individual CRD number is 4460566.

13 *Nature of the Conduct*

14 3. On August 9, 2016, the Colorado Department of Regulatory Agencies, Division of
15 Securities, entered a Consent Order and Stipulation, in case no. XY 20016-16 alleging that UCI and
16 Higgins violated the Colorado Securities Act.

17 4. The Consent Order and Stipulation stated that that UCI and Higgins failed to make
18 mandatory disclosures, including conflicts of interest. Failing to make mandatory disclosures, including
19 conflicts of interest, is a violation of RCW 21.20.020 and WAC 460-24A-220(11).

20 5. The Consent Order and Stipulation further stated that Respondents borrowed funds from
21 clients. Borrowing funds from clients is a violation of RCW 21.20.020 and WAC 460-24A-220(6).

1 **NOTICE OF INTENT TO CHARGE COSTS**

2 Pursuant to RCW 21.20.110(7), and based upon the above Tentative Findings of Fact and
3 Conclusions of Law, the Securities Administrator intend to order that Respondents shall each be liable for
4 and shall pay costs of \$200.

5 **AUTHORITY AND PROCEDURE**

6 This Statement of Charges is entered pursuant to the provisions of chapter 21.20 RCW and is
7 subject to the provisions of chapter 21.20 RCW and 34.05 RCW. The Respondents may make a written
8 request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND
9 OPPORTUNITY FOR HEARING accompanying this Order. If a respondent does not request a hearing,
10 the Securities Administrator intends to adopt the foregoing Tentative Findings of Fact and Conclusions of
11 Law as final as to that respondent, and enter an order revoking the investment adviser or investment
12 adviser representative registration of that respondent.

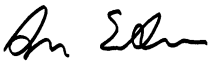
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14 DATED and ENTERED this 3rd day of October, 2016.

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17 WILLIAM M. BEATTY
18 Securities Administrator

19 Approved by:

Presented by:

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22 Suzanne Sarason
23 Chief of Enforcement

24 Kristen Standifer
25 Financial Legal Examiner