BEFORE THE SECURITIES COMMISSIONER

STATE OF COLORADO

Order No. 14-L-05

CONSENT ORDER

IN THE MATTER OF SECURE RETIREMENT GROUP, INC., d/b/a SECURE FINANCIAL GROUP, INC. and DAVID L. GONZALES

Respondents

THIS MATTER is before Fred J. Joseph, Securities Commissioner for the State of Colorado, on the Stipulation for Consent Order between the Staff of the Colorado Division of Securities ("Staff"), Secure Retirement Group, Inc., d/b/a Secure Financial Group, Inc. ("SFG") and David L. Gonzales ("Gonzales") (collectively referred to as the "Respondents"). After reviewing the Stipulation, grounds therein, and further being fully advised in the premises, the Securities Commissioner makes the following Findings and enters the Orders as hereinafter set forth:

FINDINGS

1. The Securities Commissioner (the "Commissioner") has jurisdiction over the Respondents and this matter pursuant to the provisions of the Colorado Securities Act, 11-51-101 through 803, C.R.S. ("Act").

2. By entering into the Stipulation for this Consent Order, Respondents have waived their rights to a hearing on the allegations against it pursuant to 11-51-606(1), C.R.S. and 24-4-104 and 105, C.R.S.; the right to be represented at such hearing by counsel chosen and retained by Respondents; the right to present a defense, oral and documentary evidence, and cross-examine witnesses at such hearing; and the right to seek judicial review of this Consent Order.

3. The Commissioner acknowledges that by entering into the Stipulation for Consent Order, Respondents have neither admitted nor denied that any of the allegations or matters set forth in the Stipulation is true.

4. The Stipulation for Consent Order is incorporated by reference, and all its conditions, terms and agreements are specifically made a part of this Order as though fully set forth herein.

5. Respondents have waived the findings required by § 11-51-410(1), C.R.S., and pursuant to § 11-51-704(2), C.R.S., that the entry of this Consent Order is necessary and appropriate in the public interest and is consistent with the purposes and provisions of the Act.

ORDER

NOW, THEREFORE, on the basis of the foregoing, it is hereby ORDERED as follows:

1. Respondents David L. Gonzales and Secure Financial Group, Inc. are hereby censured.

2. The withdrawal of the investment adviser representative license of David L. Gonzales and the investment adviser license of Secure Financial Group, Inc. is hereby granted.

3. Gonzales agrees not to reapply for a license as an investment adviser representative in Colorado.

4. SFG agrees not to reapply for a license as an investment adviser in Colorado.

5. In the event the Staff commences an action against Respondents for alleged violation of this Consent Order, this Consent Order, the Stipulation for Consent Order, and the factual basis of this proceeding shall be admissible in any such action.

DATED: 12-17-13

FRED J. JOSEPH
Securities Commissioner