



IAPD Report

BRETT WILSON EVERHART

CRD# 1036050

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



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

BRETT WILSON EVERHART (CRD# 1036050)

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 **01/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	01/18/2012
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	01/19/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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
IA	ADDISON AVENUE FINANCIAL PARTNERS, LLC	127283	SAN DIEGO, CA	01/12/2010 - 07/16/2012
IA	ESSEX NATIONAL SECURITIES, INC.	25454	SAN DIEGO, CA	01/07/2010 - 01/25/2012
B	ESSEX NATIONAL SECURITIES, INC.	25454	SAN DIEGO, CA	01/06/2010 - 01/25/2012

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	2



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 **29** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	01/18/2012
B	FINRA	General Securities Representative	Approved	01/18/2012
B	FINRA	Municipal Securities Principal	Approved	01/18/2012
B	FINRA	Municipal Securities Representative	Approved	01/23/2012
B	Arizona	Agent	Approved	01/18/2012
B	Arkansas	Agent	Approved	07/22/2024
B	California	Agent	Approved	01/18/2012
B	Colorado	Agent	Approved	01/18/2012
B	Florida	Agent	Approved	03/11/2019
B	Idaho	Agent	Approved	05/30/2019
B	Illinois	Agent	Approved	06/19/2018
B	Indiana	Agent	Approved	01/24/2022
B	Kansas	Agent	Approved	05/19/2020



Qualifications

Regulator	Registration	Status	Date
B Maine	Agent	Approved	01/18/2012
B Michigan	Agent	Approved	09/27/2012
B Missouri	Agent	Approved	01/18/2012
B Nevada	Agent	Approved	01/18/2012
B New Hampshire	Agent	Approved	08/08/2019
B New Jersey	Agent	Approved	06/11/2020
B New Mexico	Agent	Approved	10/29/2025
B New York	Agent	Approved	01/18/2012
B North Carolina	Agent	Approved	01/18/2012
B Ohio	Agent	Approved	09/15/2014
B Oregon	Agent	Approved	01/18/2012
B Pennsylvania	Agent	Approved	09/27/2012
B Puerto Rico	Agent	Approved	01/18/2012
B South Carolina	Agent	Approved	05/18/2020
B South Dakota	Agent	Approved	09/27/2012
B Tennessee	Agent	Approved	04/24/2018
B Texas	Agent	Approved	01/18/2012
B Utah	Agent	Approved	03/14/2019
B Virginia	Agent	Approved	09/05/2018



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	01/18/2012

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
 16399 W BERNARDO DRIVE
 SAN DIEGO, CA 92127

RAYMOND JAMES FINANCIAL SERVICES
 Rancho Santa Fe, CA

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
 Main Address: 880 CARILLON PARKWAY
 SAINT PETERSBURG, FL 33716
 Firm ID#: 149018

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	01/19/2012
IA Texas	Investment Adviser Representative	Approved	01/21/2015

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
 16399 WEST BERNARDO DRIVE
 SAN DIEGO, CA 92127

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
 Rancho Santa Fe, CA



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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	05/27/2003
B	General Securities Principal Examination (S24)	Series 24	02/22/1985

General Industry/Product Exams

	Exam	Category	Date
B	Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	05/15/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/02/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/11/1987

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/12/2010 - 07/16/2012	ADDISON AVENUE FINANCIAL PARTNERS, LLC	CRD# 127283	SAN DIEGO, CA
IA	01/07/2010 - 01/25/2012	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	SAN DIEGO, CA
B	01/06/2010 - 01/25/2012	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	SAN DIEGO, CA
B	02/22/2006 - 01/06/2010	LPL FINANCIAL CORPORATION	CRD# 6413	SAN DIEGO, CA
IA	02/22/2006 - 01/06/2010	LPL FINANCIAL CORPORATION	CRD# 6413	SAN DIEGO, CA
IA	10/03/2001 - 02/23/2006	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	SAN DIEGO, CA
B	11/18/1999 - 02/23/2006	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	SAN DIEGO, CA
IA	10/25/2001 - 12/31/2005	NORTH ISLAND CREDIT UNION	CRD# 113753	SAN DIEGO, CA
B	01/21/1994 - 12/02/1999	WADDELL & REED, INC.	CRD# 866	OVERLAND PARK, KS
B	02/20/1992 - 01/11/1994	NIF SECURITIES, INC.	CRD# 8530	NEWPORT BEACH, CA
B	05/20/1985 - 12/23/1991	BARABAN SECURITIES, INC.	CRD# 7659	LOS ANGELES, CA
B	01/09/1985 - 06/10/1985	PLANNER'S INDEPENDENT MANAGEMENT, INC.	CRD# 10547	
B	06/18/1984 - 01/10/1985	BRETCOURT SECURITIES CORPORATION	CRD# 10604	
B	11/25/1983 - 05/30/1984	ALEXANDER ASSOCIATES INCORPORATED	CRD# 13357	
B	03/04/1983 - 11/15/1983	FINANCIAL PLANNERS EQUITY CORPORATION	CRD# 7420	
B	08/11/1982 - 11/10/1982	BIRR, WILSON & CO., INC.	CRD# 93	
B	05/24/1982 - 08/12/1982	FINANCIAL PLANNERS EQUITY CORPORATION	CRD# 7420	



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

Registration Dates	Firm Name	ID#	Branch Location
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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
08/2019 - Present	First Investments & Planning	Associate/Employee	N	Greeley, CO, United States
05/2014 - Present	FIRST TECH FED CREDIT UNION	Bank Associate/Employee	Y	SAN DIEGO, CA, United States
06/2012 - Present	INSURANCE-NON VARIABLE	INDEPENDENT CONTRACTOR	Y	SAN DIEGO, CA, United States
01/2012 - Present	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	SAN DIEGO, CA, United States
01/2012 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	SAN DIEGO, CA, United States
01/2010 - Present	ADDISON AVENUE FINANCIAL PARTNERS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ROCKLIN, CA, United States
10/2012 - 06/2023	Independent contractor for FINRA	Arbitrate cases	Y	Rancho Santa Fe, CA, United States
01/2018 - 11/2019	N/A - RENTAL REAL ESTATE	PROPRIETER/OWNER	N	ENCINITAS, CA, 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.

(1)Name of Business: Address: 3057 County Fair Lane Unit 5, Fort Collins, CO, 80528, United States Activity Type: Rental Real Estate Position/Title: Other Investment Related: Yes Start Date: 08/21/2019 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Owner of rental property. We work with professional management to take care of day to day needs such as collecting rents and addressing lease renewals.

(2)Name of Business: Rental Real Estate owned under individual name Address: 3057 County Fair Lane #5, Ft Collins co, CO, 80528, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 10/17/2017 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Collect rents. Pay utilities. Manage the property by creating leases and finding new tenants based on need.



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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Raymond James Financial Services, Inc.
Allegations:	Client alleges terms of joint income rider were misrepresented after the point of sale. Allegation dates: 7/13/17-2/14/19
Product Type:	Annuity-Variable
Alleged Damages:	\$26,467.40
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/28/2019
Complaint Pending?	No
Status:	Denied
Status Date:	07/05/2019
Settlement Amount:	
Individual Contribution Amount:	



Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Raymond James Financial Services, Inc

Allegations: Client alleged sale of equity position was unauthorized.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$9,486.05

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 04/25/2017

Complaint Pending? No

Status: Denied

Status Date: 05/08/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement

Upon review of the client's claim of unauthorized trades, it was determined that the client verbally authorized transactions and received confirmations and statements summarizing said transactions. The broker dealer's research found the complaint to be without merit and denied the clients claim



End of Report

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