



IAPD Report

GARY THOMAS ARMITAGE

CRD# 1041078

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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

GARY THOMAS ARMITAGE (CRD# 1041078)

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 **04/27/2018**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	EPLANNING ADVISORS INC	109184	SANTA ROSA, CA	11/17/1999 - 03/19/2009

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

These disclosure events relate to any Investment Adviser Representative who is not currently registered and who: (1) was the subject of a final regulatory event; (2) was convicted of or pled guilty or nolo contendere to a crime; (3) was the subject of a civil injunction or civil court finding involving a violation of any investment-related statute(s) or regulation(s); or (4) was named as a respondent or defendant or was the subject of an arbitration or civil litigation which resulted in an award, decision or judgment for a customer.

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

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
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 not currently registered as an Investment Adviser Representative.



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA

Uniform Investment Adviser Law Examination (S65)

Series 65

07/10/1997



PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	11/17/1999 - 03/19/2009	EPLANNING ADVISORS INC	CRD# 109184	SANTA ROSA, CA

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
12/1999 - Present	EPLANNING ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	SANTA ROSA, CA, United States
11/1999 - Present	EPLANNING SECURITIES, INC.	REGISTERED PRINCIPAL	Y	SAN FRANCISCO, CA, United States



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) 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, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions are separated by a solid line with the reporting source labeled.

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



DISCLOSURE EVENT DETAILS

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
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a self-regulatory organization, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission (CFTC), or a foreign financial regulatory body) for a violation of investment-related rules or regulations.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	09/14/2009
Docket/Case Number:	2008014319901
Employing firm when activity occurred which led to the regulatory action:	EPLANNING SECURITIES, INC.
Product Type:	Mutual Fund Promissory Note
Allegations:	FINRA RULES 2010, 8210, NASD RULES 2110,3040, 8210: ARMITAGE CAUSED AND EFFECTED THE SALE OF CUSTOMER'S ENTIRE INVESTMENT IN HIS BROKERAGE ACCOUNT MEMBERSHIP UNITS HELD IN MORTGAGE FUND IN ORDER TO GENERATE FUNDS FOR THE PURCHASE OF PROMISSORY NOTE WITHOUT OBTAINING PRIOR AUTHORIZATION FROM THE CUSTOMER. ARMITAGE PARTICIPATED IN PRIVATE SECURITIES TRANSACTIONS IN THE SALE OF SECURITIES BY SOLICITING CUSTOMERS' PURCHASE OF PROMISSORY NOTES AND THESE TRANSACTIONS WERE EFFECTED OUTSIDE THE REGULAR COURSE AND SCOPE OF HIS EMPLOYMENT WITH HIS MEMBER FIRM. ARMITAGE FAILED TO PROVIDE THE FIRM WITH PRIOR WRITTEN NOTICE OF THE TRANSACTIONS. ARMITAGE FAILED TO PROVIDE INFORMATION IN RESPONSE TO REQUESTS FROM FINRA.
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

01/20/2010

Sanctions Ordered:

Bar (Permanent)

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Bar (Permanent)

Capacities Affected: All Capacities

Duration:

Start Date: 01/20/2010

End Date:

Regulator Statement

WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, ARMITAGE CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS BARRED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY.



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:	EPLANNING SECURITIES, INC.
Allegations:	CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, FINANCIAL ELDER ABUSE, UNFAIR BUSINESS PRACTICES, BREACH OF GUARANTY- 2003
Product Type:	Other
Other Product Type(s):	REAL ESTATE -TIC'S - PROMISSORY NOTES
Alleged Damages:	\$419,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	
Status:	Arbitration/Reparation
Status Date:	05/15/2008
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA # 08-03743
Date Notice/Process Served:	12/31/2008
Arbitration Pending?	Yes

Civil Litigation Information

Court Details:	MARIN COUNTY SUPERIOR COURT # 082029
Date Notice/Process Served:	05/15/2008
Litigation Pending?	No
Disposition:	Judgment (other than monetary)
Disposition Date:	08/27/2008

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Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint:

EPLANNING SECURITIES, INC.

Allegations:

PLAINTIFF ALLEGES FRAUD, NEGLIGENT MISREPRESENTATION, BREACH OF FIDUCIARY DUTY, FINANCIAL ELDER ABUSE, UNFAIR BUSINESS PRACTICES, BREACH OF GUARANTY- 2003

Product Type:

Other

Other Product Type(s):

REAL ESTATE - TIC'S-PROMISSORY NOTES

Alleged Damages:

\$419,000.00

Customer Complaint Information

Date Complaint Received:

05/15/2008

Complaint Pending?

No

Status:

Litigation

Status Date:

05/15/2008

Settlement Amount:

\$0.00

Individual Contribution Amount:

\$0.00

Civil Litigation Information

Court Details:

MARIN COUNTY SUPERIOR COURT # 082029-CALIFORNIA

Date Notice/Process Served:

05/15/2008

Litigation Pending?

Yes



End of Report

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