



IAPD Report

ROSLYN CARTER

CRD# 1067811

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7



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

ROSLYN CARTER (CRD# 1067811)

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 **12/19/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 19616	01/01/2008
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	01/01/2008

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **28** 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
B	A. G. EDWARDS & SONS, INC.	4	BRADENTON, FL	07/08/1987 - 01/03/2008
IA	A. G. EDWARDS & SONS, INC.	4	BRADENTON, FL	07/18/1994 - 01/01/2008
B	J. B. HANAUER & CO.	6958	BRADENTON, FL	10/19/1982 - 07/15/1987

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	6



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 **28** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 19616

	Regulator	Registration	Status	Date
	Cboe Exchange, Inc.	General Securities Representative	Approved	11/19/2021
	FINRA	General Securities Representative	Approved	01/01/2008
	FINRA	Invest. Co and Variable Contracts	Approved	01/01/2008
	FINRA	Municipal Securities Representative	Approved	01/01/2008
	NYSE American LLC	General Securities Representative	Approved	07/29/2011
	NYSE American LLC	Municipal Securities Representative	Approved	07/29/2011
	Nasdaq PHLX LLC	General Securities Representative	Approved	09/30/2011
	Nasdaq Stock Market	General Securities Representative	Approved	01/01/2008
	New York Stock Exchange	General Securities Representative	Approved	01/01/2008
	New York Stock Exchange	Municipal Securities Representative	Approved	01/01/2008
	Arizona	Agent	Approved	01/01/2008
	Arkansas	Agent	Approved	09/22/2014
	California	Agent	Approved	01/01/2008



Qualifications

	Regulator	Registration	Status	Date
B	Colorado	Agent	Approved	01/01/2008
B	Connecticut	Agent	Approved	11/18/2013
B	Delaware	Agent	Approved	09/27/2023
B	Florida	Agent	Approved	01/01/2008
IA	Florida	Investment Adviser Representative	Approved	01/01/2008
B	Georgia	Agent	Approved	01/01/2008
B	Illinois	Agent	Approved	01/01/2008
B	Indiana	Agent	Approved	07/10/2015
B	Maryland	Agent	Approved	01/01/2008
B	Massachusetts	Agent	Approved	01/01/2008
B	Michigan	Agent	Approved	01/01/2008
B	Nevada	Agent	Approved	05/12/2023
B	New Hampshire	Agent	Approved	01/01/2008
B	New Jersey	Agent	Approved	02/03/2009
B	New York	Agent	Approved	01/01/2008
B	North Carolina	Agent	Approved	01/01/2008
B	Ohio	Agent	Approved	01/01/2008
B	Oregon	Agent	Approved	01/10/2013
B	Pennsylvania	Agent	Approved	01/01/2008



Qualifications

	Regulator	Registration	Status	Date
B	South Carolina	Agent	Approved	01/01/2008
B	Tennessee	Agent	Approved	01/01/2008
B	Texas	Agent	Approved	01/01/2008
B	Vermont	Agent	Approved	01/17/2014
B	Virginia	Agent	Approved	12/23/2019
B	West Virginia	Agent	Approved	01/01/2008
B	Wisconsin	Agent	Approved	01/01/2008

Branch Office Locations

WELLS FARGO ADVISORS
1701 RICKENBACKER DR
STE 101
SUN CITY CENTER, FL 33573



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

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/18/1984
	Municipal Securities Representative Examination (S52)	Series 52	10/18/1982

State Securities Law Exams

Exam	Category	Date
------	----------	------

	Uniform Investment Adviser Law Examination (S65)	Series 65	05/18/1993
	Uniform Securities Agent State Law Examination (S63)	Series 63	07/27/1984

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	07/08/1987 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	BRADENTON, FL
IA	07/18/1994 - 01/01/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	BRADENTON, FL
B	10/19/1982 - 07/15/1987	J. B. HANAUER & CO.	CRD# 6958	

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
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SUN CITY CENTER, FL, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SUN CITY CENTER, FL, 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.

No information reported.



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	6

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 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	ALLEGED UNSUITABLE INVESTMENT AND DAMAGES OVER \$5,000. (JUNE, 2008-PRESENT)
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGES DAMAGES, UNSPECIFIED, BUT OVER \$5000.
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:	09/17/2008
Complaint Pending?	No
Status:	Settled
Status Date:	07/17/2009
Settlement Amount:	\$30,000.00



Individual Contribution Amount: \$15,000.00

Broker Statement CLIENT PURCHASED THE ANNUITY TO MEET THEIR GOAL OF GUARANTEED JOINT LIFETIME INCOME WHICH LINCOLN FINANCIAL OFFERS THROUGH THEIR UNIQUE I4LIFE INCOME RIDER. SIX MONTHS LATER THE CLIENT SURRENDERED THE ANNUITY. LINCOLN FINANCIAL WAIVED ALL CONTINGENT DEFERRED SALE CHARGES DUE TO CLIENT'S DISABILITY.

Disclosure 2 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: A.G. EDWARDS & SONS, INC.

Allegations: ALLEGED UNSUITABLE INVESTMENTS; NEGLIGENCE

Product Type: Mutual Fund(s)

Alleged Damages: \$44,697.38

Customer Complaint Information

Date Complaint Received: 04/04/2003

Complaint Pending? No

Status: Closed/No Action

Status Date: 04/04/2005

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: A. G. EDWARDS & SONS, INC.

Allegations: CLIENT ALLEGED OMISSION OF MATERIAL FACTS AND THAT HE WAS MISLEAD REGARDING MATURITY DATE. LOSSES WERE NOT SPECIFIED BUT WERE BELIEVED TO BE IN EXCESS OF \$5,000. **THE INVESTMENT WAS RECOMMENDED, EXPLAINED AND PROSPECTUS WAS SENT TO THE CLIENT IN JUNE OF 1999. IN JANUARY 2000 CLIENT WAS SENT A CURRENT PROSPECTUS AND AGAIN INFORMED ABOUT THE INVESTMENT INCLUDING THE 15 MONTH MATURITY DATE. CLIENT HAD CONTACT FROM ME AND RECEIVED STATEMENTS TO MONITOR HIS INVESTMENT. NO COMPLAINTS WERE FILED BY THE CLIENT UNTIL AFTER THE VALUE OF THIS INVESTMENT DECLINED ALONG WITH THE NEW YORK AND NASDAQ MARKETS.

Product Type: Equity - OTC

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 05/08/2001



Complaint Pending? No
Status: Settled
Status Date: 06/08/2001
Settlement Amount: \$6,400.00
Individual Contribution Amount: \$3,449.97

Disclosure 4 of 6

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: A.G. EDWARDS & SONS, INC.
Allegations: CLEINT ALLEGES UNSUITABLE INVESTMENTS.
Product Type: Annuity(ies) - Variable
Alleged Damages: \$250,000.00

Customer Complaint Information

Date Complaint Received: 03/30/2001
Complaint Pending? No
Status: Closed/No Action
Status Date: 04/04/2003
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Disclosure 5 of 6

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: A.G. EDWARDS & SONS, INC.
Allegations: CLIENTS ALLEGE UNSUITABLE INVESTMENTS. LOSSES ARE NOT SPECIFIED BUT ARE BELIEVED TO BE IN EXCESS OF \$5,000. THE RECOMMENDATIONS I MADE WERE SUITABLE GIVEN THE INFORMATION PROVIDED BY THE CLIENT. TOTAL PORTFOLIO UNREALIZED GAIN WHEN CLIENT TRANSFERRED ACCOUNTS WAS \$86,304.24. MUTUAL FUNDS WERE PURCHASED 2/24/00 AND SOLD BY 10/9/00 AT A LOSS IN EXCESS OF \$5,000. CLIENTS TIME HORIZON WAS OVER 15 YEARS, NOT 8 MONTHS.
Product Type: Annuity(ies) - Variable
Other Product Type(s): MUTUAL FUNDS; INSURANCE
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 12/04/2000
Complaint Pending? No



Status: Closed/No Action

Status Date: 12/05/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 6 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: ALLEGED UNAUTHORIZED SALE FO 26 INDIVIDUAL BONDS VALUED AT \$445,192.49.

Product Type:

Alleged Damages: \$445,192.49

Customer Complaint Information

Date Complaint Received: 12/01/1986

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$15,000.00

Individual Contribution Amount:

Firm Statement SETTLED FOR \$15,000 MS. (ABITABILO) CARTER STATED THAT [CUSTOMER] DID GIVE VERBAL PERMISSION TO SELL ALL OF THE BONDS AND FEELS THAT SHE CHANGED HER MIND ABOUT THE INVESTMENT DECISION AFTER TALKING WITH HER SISTER.

.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: UNAUTHORIZED TRADING

Product Type: Other

Other Product Type(s): BONDS

Alleged Damages: \$445,192.49

Customer Complaint Information

Date Complaint Received: 12/01/1986

Complaint Pending? No

Status: Settled

Status Date: 07/27/1987



Settlement Amount: \$15,000.00

Individual Contribution Amount:

Broker Statement

THE COMPLAINT FILED BY [CUSTOMER] WAS SETTLED FOR \$15,000 AND A RELEASE WAS ISSUED ON JULY 27, 1987



End of Report

This page is intentionally left blank.