



IAPD Report

Susan Janice Santamaria

CRD# 1296614

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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

Susan Janice Santamaria (CRD# 1296614)

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 **02/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	10/30/2015
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	11/03/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	EDWARD JONES	250	AUSTIN, TX	11/30/2006 - 11/19/2015
B	EDWARD JONES	250	AUSTIN, TX	12/01/1998 - 11/19/2015
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	04/23/1985 - 11/18/1998

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
Termination	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 currently registered with **18** 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 Representative	Approved	10/30/2015
B	FINRA	General Securities Sales Supervisor	Approved	03/23/2016
B	Alabama	Agent	Approved	10/06/2020
B	Arizona	Agent	Approved	10/30/2015
B	California	Agent	Approved	04/05/2019
B	Colorado	Agent	Approved	01/14/2021
B	Florida	Agent	Approved	10/30/2015
B	Georgia	Agent	Approved	01/05/2023
B	Illinois	Agent	Approved	10/30/2015
B	Indiana	Agent	Approved	10/30/2015
B	Louisiana	Agent	Approved	10/30/2015
B	Massachusetts	Agent	Approved	02/27/2024
B	Michigan	Agent	Approved	10/30/2015



Qualifications

Regulator	Registration	Status	Date
B Mississippi	Agent	Approved	10/30/2015
B New York	Agent	Approved	10/30/2015
B Oregon	Agent	Approved	07/07/2022
B Pennsylvania	Agent	Approved	05/05/2016
B Texas	Agent	Approved	10/30/2015
B Virginia	Agent	Approved	10/30/2015
B Washington	Agent	Approved	10/30/2015

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

14101 W Highway 290
Suite 800
Austin, TX 78737

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 Texas	Investment Adviser Representative	Approved	11/03/2015

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

14101 W Highway 290
Suite 800
Austin, TX 78737





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
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	03/23/2016
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	02/19/2016

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	09/15/1984
 National Commodity Futures Examination (S3)	Series 3	07/22/1983

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/28/1994
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/15/1984

PROFESSIONAL DESIGNATIONS

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

No information reported.



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	11/30/2006 - 11/19/2015	EDWARD JONES	CRD# 250	AUSTIN, TX
B	12/01/1998 - 11/19/2015	EDWARD JONES	CRD# 250	AUSTIN, TX
B	04/23/1985 - 11/18/1998	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	03/26/1985 - 04/01/1985	SHEARSON LEHMAN BROTHERS INC.	CRD# 7506	
B	09/25/1984 - 01/04/1985	RODMAN & RENSHAW INC.	CRD# 724	

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
11/2015 - Present	Raymond James Financial Services Advisors, Inc.	Investment Advisor Representative	Y	Austin, TX, United States
10/2015 - Present	Raymond James Financial Services	Financial Advisor	Y	Austin, TX, 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: S/R Santamaria Associates Address: 14101 W Highway 290 Bldg 800, Austin, TX, 78737, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 01/01/2016 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Maintaining a bank account, paying RJFS business expenses, maintaining a lease for business branch, maintaining other business related contracts such as security system, phones and internet.



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
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Termination	1
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Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	10/20/2015
Allegations:	FA recommended her prospective client purchase an annuity. The client then opened an account with FA's husband's EJ branch rather than with FA's branch. The client purchased the annuity from FA's husband. After the purchase, the client's account was transferred to FA's branch. FA stated the account was opened with and the annuity purchase was effectuated through FA's husband to help him qualify for the Firm's asset sharing program. To date no customer complaint has been made.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	10/20/2015
Allegations:	FA recommended her prospective client purchase an annuity. The client then opened an account with FA's husband's EJ branch rather than with FA's branch. The client purchased the annuity from FA's husband. After the purchase, the client's account was transferred to FA's branch. FA stated the account was opened with and the annuity purchase was effectuated through FA's husband to help him qualify for the Firm's asset sharing program. To date no customer complaint has been made.
Product Type:	No Product



Broker Statement

I am unaware of any specific investment-related statutes, regulations, rules or industry standards of conduct violated, nor has Jones identified any despite numerous requests of them to do so. Client at issue did not object to account being opened in my husband's branch or subsequently transferred to mine. It was our intent to jointly service the client until informed by Jones that this would not be permitted. Client has not complained and was first to follow us to RJ. The client's account was transferred based on Jones' unilateral decision to not permit my husband and me to jointly service the account. We believe the correct answer to Question 7F is "no" and we have requested through counsel that FINRA not amend the original response



End of Report

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