



IAPD Report

JILL SHEILA KREMER

CRD# 1336796

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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

JILL SHEILA KREMER (CRD# 1336796)

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 **04/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	02/21/1985
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	02/23/2007

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **35** 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	MERRILL LYNCH PIERCE FENNER & SMITH INC.	7691	PALM BEACH GARDENS, FL	06/23/1998 - 12/31/2006

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

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
B Cboe Exchange, Inc.	General Securities Representative	Approved	03/03/1991
B FINRA	General Securities Representative	Approved	02/21/1985
B Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B New York Stock Exchange	General Securities Representative	Approved	04/27/1985
B Alabama	Agent	Approved	09/22/2014
B Arizona	Agent	Approved	04/07/1989
B California	Agent	Approved	08/08/1988
B Colorado	Agent	Approved	02/28/2007
B Connecticut	Agent	Approved	03/06/1985
IA Connecticut	Investment Adviser Representative	Approved	12/20/2013
B Delaware	Agent	Approved	05/06/2020



Qualifications

Regulator	Registration	Status	Date
B District of Columbia	Agent	Approved	08/26/2016
IA District of Columbia	Investment Adviser Representative	Approved	04/08/2021
B Florida	Agent	Approved	02/25/1985
IA Florida	Investment Adviser Representative	Approved	12/17/2019
B Georgia	Agent	Approved	02/28/2007
B Illinois	Agent	Approved	09/24/2008
B Iowa	Agent	Approved	01/26/2015
B Maine	Agent	Approved	11/07/2014
B Maryland	Agent	Approved	06/21/2007
B Massachusetts	Agent	Approved	05/26/1994
B Michigan	Agent	Approved	08/15/2023
B Minnesota	Agent	Approved	02/03/2025
B Missouri	Agent	Approved	02/01/2023
B Nevada	Agent	Approved	05/04/2018
B New Hampshire	Agent	Approved	08/15/2024
B New Jersey	Agent	Approved	04/22/1985
B New Mexico	Agent	Approved	10/15/2019
B New York	Agent	Approved	03/06/1985
IA New York	Investment Adviser Representative	Approved	04/19/2021



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	04/03/2006
B Oklahoma	Agent	Approved	10/02/2020
B Pennsylvania	Agent	Approved	07/06/1990
B Rhode Island	Agent	Approved	05/03/2018
B South Carolina	Agent	Approved	05/04/2018
B South Dakota	Agent	Approved	04/15/2025
B Tennessee	Agent	Approved	08/16/2011
B Texas	Agent	Approved	02/23/2007
IA Texas	Investment Adviser Representative	Approved	02/23/2007
B Utah	Agent	Approved	09/23/2008
B Vermont	Agent	Approved	12/16/2020
B Virginia	Agent	Approved	01/30/2013
B Washington	Agent	Approved	01/05/2018
B West Virginia	Agent	Approved	05/04/2018

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
75 ROCKEFELLER PLZ
NEW YORK, NY 10019

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
Palm Beach Gardens, FL

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
249 ROYAL PALM WAY
PALM BEACH, FL 33480



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	02/16/1985
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State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	12/19/2013
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B Uniform Securities Agent State Law Examination (S63)	Series 63	03/05/1985
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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	06/23/1998 - 12/31/2006	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	PALM BEACH GARDEN:

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
12/2009 - Present	BANK OF AMERICA,NA	WEALTH MANAGEMENT ADVISOR	Y	GARDEN CITY, NY, United States
12/1984 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	ACCOUNT_EXECUTI V - ACCOUNT EXECUTIVE	Y	GARDEN CITY, NY, 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.

I*4493266
 Entity Type: N/A
 Name of OBA: S K
 Address: Palm Beach Gardens, Florida, 33410
 Investment Related: No
 Position, Title, Association: Power of Attorney
 Employee Start Date: 04/30/2026
 Number of Hours: 1, Monthly
 Number of Hours during trading: 1, Monthly
 Duties: Spouse



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	1

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:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Product Type:	Debt-Municipal
Alleged Damages:	\$450,000.00
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:	06/26/2009
Complaint Pending?	No
Status:	Denied
Status Date:	08/04/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER REVIEWING THE CLIENTS' ALLEGATIONS, MERRILL LYNCH FOUND THEM TO BE COMPLETELY WITHOUT MERIT.



End of Report

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