



IAPD Report

Monica Mary Baldwin

CRD# 1410593

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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

Monica Mary Baldwin (CRD# 1410593)

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 **06/11/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	07/02/2003
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	01/02/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **37** 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	RAYMOND JAMES FINANCIAL SERVICES	6694	ST. PETERSBURG, FL	07/02/2003 - 01/02/2009
IA	CITIGROUP GLOBAL MARKETS INC.	7059	BROOMFIELD, CO	02/23/2001 - 07/11/2003
B	CITIGROUP GLOBAL MARKETS INC.	7059	NEW YORK, NY	04/05/1999 - 07/11/2003

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	3



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 **37** 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
	FINRA	General Securities Representative	Approved	07/02/2003
	FINRA	General Securities Sales Supervisor	Approved	07/02/2003
	Arizona	Agent	Approved	07/02/2003
	Arkansas	Agent	Approved	07/02/2003
	California	Agent	Approved	07/02/2003
	Colorado	Agent	Approved	07/02/2003
	District of Columbia	Agent	Approved	03/27/2024
	Florida	Agent	Approved	07/02/2003
	Idaho	Agent	Approved	07/02/2003
	Illinois	Agent	Approved	12/01/2023
	Indiana	Agent	Approved	05/05/2015
	Iowa	Agent	Approved	07/02/2003
	Kansas	Agent	Approved	01/06/2015



Qualifications

	Regulator	Registration	Status	Date
B	Kentucky	Agent	Approved	05/02/2022
B	Massachusetts	Agent	Approved	12/11/2023
B	Michigan	Agent	Approved	03/24/2025
B	Minnesota	Agent	Approved	07/30/2014
B	Missouri	Agent	Approved	03/02/2011
B	Montana	Agent	Approved	03/30/2005
B	Nebraska	Agent	Approved	07/02/2003
B	Nevada	Agent	Approved	07/02/2003
B	New Hampshire	Agent	Approved	08/15/2018
B	New Jersey	Agent	Approved	03/11/2019
B	New Mexico	Agent	Approved	11/02/2018
B	New York	Agent	Approved	03/30/2015
B	North Carolina	Agent	Approved	07/02/2003
B	North Dakota	Agent	Approved	11/17/2015
B	Ohio	Agent	Approved	09/17/2015
B	Oklahoma	Agent	Approved	11/18/2021
B	Oregon	Agent	Approved	01/17/2018
B	Pennsylvania	Agent	Approved	09/19/2018
B	South Carolina	Agent	Approved	06/26/2026



Qualifications

	Regulator	Registration	Status	Date
B	South Dakota	Agent	Approved	07/08/2021
B	Tennessee	Agent	Approved	04/01/2015
B	Texas	Agent	Approved	07/02/2003
B	Utah	Agent	Approved	09/08/2021
B	Washington	Agent	Approved	04/08/2014
B	Wisconsin	Agent	Approved	07/21/2017
B	Wyoming	Agent	Approved	07/02/2003

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

600 Kimbark Street
SUITE 100
LONGMONT, CO 80501

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	Colorado	Investment Adviser Representative	Approved	01/02/2009
IA	Texas	Investment Adviser Representative	Restricted Approval	06/08/2021

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

600 KIMBARL STREET
SUITE 100
LONGMONT, CO 80501



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 3 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	01/02/2023
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	01/25/1995

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	11/07/2006
	General Securities Representative Examination (S7)	Series 7	04/25/1987

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	10/09/1995
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/11/1987

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
IA	07/02/2003 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	ST. PETERSBURG, FL
IA	02/23/2001 - 07/11/2003	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	BROOMFIELD, CO
B	04/05/1999 - 07/11/2003	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
B	09/04/1990 - 04/05/1999	EVEREN SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO
B	03/06/1989 - 09/04/1990	BOETTCHER & COMPANY, INC.	CRD# 101	
B	11/11/1988 - 02/21/1989	A. G. EDWARDS & SONS, INC.	CRD# 4	
B	10/17/1988 - 11/19/1988	HANIFEN, IMHOFF SECURITIES CORP.	CRD# 10620	
B	11/02/1987 - 10/17/1988	HANIFEN, IMHOFF INC.	CRD# 2126	
B	09/01/1988 - 09/06/1988	HANIFEN, IMHOFF SECURITIES CORP.	CRD# 10620	
B	04/29/1987 - 11/30/1987	E. F. HUTTON & COMPANY INC	CRD# 235	

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
01/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	MASS TRANSFER	Y	LONGMONT, CO, United States
06/2006 - Present	MAIN STREET INVESTMENTS	INDEPENDENT CONTRACTOR	Y	LONGMONT, CO, United States
07/2003 - Present	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR/BR MGR	Y	LONGMONT, CO, United States



Registration & Employment History



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: Longmont Community Foundation Address: 636 Coffman Street, Suite 203, Longmont, CO, 80501, United States Activity Type: Non profit Position/Title: Finance/Investment Committee Member Investment Related: Yes Start Date: 01/02/2014 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: The Investment Committee has overall responsibility for the operation and administration of thePortfolio. The members of the Investment Committee are fiduciaries of the Portfolio with respect to allresponsibilities allocated to them. The members will discharge their duties solely on behalf of themission statement of The Longmont Community Foundation and the consent of the Board of Trustees.

(2)Name of Business: Main Street Investments, Inc. Address: 600 Kimbark Street, Longmont, CO, 80501, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 06/01/2006 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 support company

(3)Name of Business: Sunshine Club Address: 13738 County Road 3, Longmont, CO, 80504, United States Activity Type: Non profit Position/Title: Committee Member Investment Related: Yes Start Date: 05/01/2024 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Endowment committee chair for Sunshine Club - funds are held as agency fund through Longmont Community Foundation. Committee has no trading authority on the Endowment Funds



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES, INC.
Allegations:	Client alleged the advisor made misleading product recommendations and should have placed them in more growth oriented investments. Allegation Activity Dates: 6/01/2005 - 10/08/2025.
Product Type:	Annuity-Fixed
Alleged Damages:	\$100,000.00
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:	10/08/2025
Complaint Pending?	No
Status:	Denied
Status Date:	10/21/2025
Settlement Amount:	
Individual Contribution Amount:	

**Disclosure 2 of 3**

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC.

Allegations: Monica Mary Baldwin was named in a customer complaint that asserted the following causes of action: violations of FINRA Rules 2090, 2111 and 3110; liability for the misconduct of employees; negligent supervision; failure to supervise; negligence; breach of fiduciary duty; breach of contract; and breach of the duty of good faith and fair dealing.

Product Type: Oil & Gas

Alleged Damages: \$4,000,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [FINRA - CASE #19-02688](#)

Date Notice/Process Served: 09/05/2019

Arbitration Pending? No

Disposition: Award

Disposition Date: 08/12/2021

Disposition Detail: Respondent Baldwin is jointly and severally liable for and shall pay to Claimants the sum of \$165,000 in compensatory damages.

.....

Reporting Source: Individual

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

Allegations: Negligence, Failure to Supervise, Breach of Contract, Breach of the Duty of Good Faith and Fair Dealing, Breach of Fiduciary Duty, Suitability and Overconcentration

Product Type: Equity Listed (Common & Preferred Stock)
Other: Sector Concentration

Alleged Damages: \$4,000,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [19-02688](#)

Date Notice/Process Served: 09/06/2019

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 08/12/2021



Monetary Compensation Amount: \$165,000.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLAIMANT [CUSTOMER] FILED A MEDIATION REQUEST THROUGH FINRA SEEKING DAMAGES RELATED TO A WHOLE LIFE INSURANCE POLICY USED TO FUND A LIFE INSURANCE TRUST SHE PURCHASED THROUGH FA MONICA BALDWIN WHILE MS. BALDWIN WAS AT A PRIOR FIRM.

Product Type: Other: LIFE INSURANCE

Alleged Damages: \$120,000.00

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: 05/25/2010

Complaint Pending? No

Status: Settled

Status Date: 08/31/2010

Settlement Amount: \$9,999.00

Individual Contribution Amount: \$9,999.00

Broker Statement CASE WAS SETTLED ON A NUISANCE/COST OF DEFENSE BASIS FOR \$9,999.00.



End of Report

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