User Guidance

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IAPD Report

Jo Ann Elisabeth Favia

CRD# 1621667

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

Jo Ann Elisabeth Favia (CRD# 1621667)

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 **01/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	02/09/2021
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	02/18/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	KESTRA ADVISORY SERVICES, LLC	283330	VILLA PARK, IL	04/18/2016 - 02/08/2021
B	KESTRA INVESTMENT SERVICES, LLC	42046	VILLA PARK, IL	11/03/2008 - 02/08/2021
IA	NFP ADVISOR SERVICES, LLC	42046	VILLA PARK, IL	11/05/2008 - 09/22/2016

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
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 currently registered with **16** 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	02/09/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	02/09/2021
B	Arizona	Agent	Approved	02/09/2021
B	Arkansas	Agent	Approved	02/09/2021
B	California	Agent	Approved	02/09/2021
B	Colorado	Agent	Approved	02/09/2021
B	District of Columbia	Agent	Approved	03/21/2025
B	Florida	Agent	Approved	02/11/2021
B	Illinois	Agent	Approved	02/09/2021
B	Indiana	Agent	Approved	03/23/2021
B	Michigan	Agent	Approved	02/09/2021
B	Missouri	Agent	Approved	05/01/2025
B	Nevada	Agent	Approved	11/13/2024

Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	02/10/2021
B	Oklahoma	Agent	Approved	02/09/2021
B	Pennsylvania	Agent	Approved	02/09/2021
B	South Carolina	Agent	Approved	03/25/2021
B	Wisconsin	Agent	Approved	02/09/2021

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
333 S Ardmore Ave
Villa Park, IL 60181

RAYMOND JAMES FINANCIAL SERVICES
Naples, FL

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	Florida	Investment Adviser Representative	Approved	02/19/2021
IA	Illinois	Investment Adviser Representative	Approved	02/18/2021

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
333 S Ardmore Ave
Villa Park, IL 60181

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
Naples, FL

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, 3 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
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/19/2003
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/03/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/06/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/30/1991

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	04/18/2016 - 02/08/2021	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	VILLA PARK, IL
B	11/03/2008 - 02/08/2021	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	VILLA PARK, IL
IA	11/05/2008 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	VILLA PARK, IL
IA	04/19/2006 - 11/07/2008	PARK AVENUE SECURITIES LLC	CRD# 46173	DOWNERS GROVE, IL
B	04/18/2006 - 11/07/2008	PARK AVENUE SECURITIES LLC	CRD# 46173	DOWNERS GROVE, IL
IA	10/11/2002 - 04/06/2006	VALMARK ADVISERS, INC.	CRD# 108050	VILLA PARK, IL
B	10/02/2002 - 04/06/2006	VALMARK SECURITIES, INC.	CRD# 31243	AKRON, OH
IA	09/15/1997 - 10/04/2002	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	CHICAGO, IL
B	06/25/1997 - 10/04/2002	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
B	08/01/2002 - 08/23/2002	FIRST HEARTLAND CAPITAL, INC.	CRD# 32460	LAKE ST. LOUIS, MO
B	12/06/1994 - 06/24/1997	LIFEMARK SECURITIES CORP.	CRD# 16204	ROCHESTER, NY
B	10/30/1993 - 12/06/1994	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	WAVERLY, IA
B	03/19/1987 - 10/29/1993	CENTURY INVESTORS OF AMERICA, INC.	CRD# 5322	

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
01/2021 - Present	Raymond James Financial Services Advisors	Investment Advisor Rep	Y	Villa Park, IL, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2021 - Present	Raymond James Financial Services, Inc.	Registered Representative	Y	Villa Park, IL, United States
02/2021 - 07/2024	Crux Wealth Advisors, LLC	Associate/Employee	N	Villa Park, IL, United States
04/2016 - 01/2021	KESTRA FINANCIAL SERVICES, INC	REGISTERED REP	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: Favia Financial Group Address: 9225 Gypsum Way, Naples, FL, 34120, United States Activity Type: Business Owner Position/Title: Owner/Proprietor Investment Related: No Start Date: 07/01/1998 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Business Owner Consulting
(2)Name of Business: Favia Financial Group Address: Remote Location, Villa Park , IL, 60181, United States Activity Type: Support Company - Owner Position/Title: Officer - CEO Investment Related: No Start Date: 02/08/2021 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Consulting
(3)Name of Business: Favia Group 2.0 Address: 333 S Ardmore Ave, Villa Park, IL, 60181, United States Activity Type: Support Company - Owner Position/Title: Officer - CEO Investment Related: No Start Date: 06/12/2025 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Partner / Financial Advisor
(4)Name of Business: Favia Group 2.0, Inc. Address: Remote Location, Villa Park, IL, 60181, United States Activity Type: Support Company - Owner Position/Title: Officer - CEO Investment Related: No Start Date: 07/08/2024 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Meet with clients regarding their financial situation, review goals and desires, help establish investment accounts, etc
(5)Name of Business: Favia RE Holdings Address: 9225 Gypsum Way, Naples, FL, 34120, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 02/01/2025 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: I own the condo that I will be renting out seasonal
(6)Name of Business: Favia RE Holdings Address: 9225 Gypsum Way, Naples, FL, 34120, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 02/08/2021 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Office Building Rentals and Garage Rentals\n333 S Ardmore Ave\nVilla Park, IL 60181

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
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 federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF WISCONSIN CASE NO. 06-C30308 PO BOX 7872 MADISON WI 53707
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	DENIAL OF ISSUING LICENSE FOR 31 DAYS
Date Initiated:	06/30/2006
Docket/Case Number:	06-C30308
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Other
Other Product Type(s):	FAILURE TO DISCLOSE ADMINISTRATIVE ACTION
Allegations:	FAILURE TO DISCLOSE ADMINISTRATIVE ACTION I MISTAKENLY FAILED TO DISCLOSE THE NOVEMBER 2001 STIPULATION ON MY LICENSE RENEWAL APPLIATION FOR THE WISCONSIN LICENSE
Current Status:	Final
Resolution:	Other
Resolution Date:	07/31/2006
Broker Statement	STATE OF WISCONSIN DEPARTMENT OF INSRUANCE REASON FOR ACTION FAILURE TO DISCLOSE ADMINISTRATIVE ACTION

PENALTY DENIAL OF ISSUING LICENSE FOR 31 DAYS
EXPLANATION OF OCCURRENCE
I MISTAKENLY FAILED TO DISCLOSE THE NOVEMBER 2001 STIPULATION ON MY RENEWAL APPLICATION FOR THE WI LICENSE.

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:	Kestra Investment Services
Allegations:	On 12/26/17, the client submitted a complaint alleging the adviser did not clearly explain the rider benefits.
Product Type:	Annuity-Variable
Alleged Damages:	$140,262.00
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:	12/28/2017
Complaint Pending?	No
Status:	Denied
Status Date:	01/03/2018
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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