



IAPD Report

AUDREY BIEBER DROSSNER

CRD# 1668825

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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

AUDREY BIEBER DROSSNER (CRD# 1668825)

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 **04/28/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SUMMIT FINANCIAL, LLC	CRD# 299322	12/18/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	SYMPHONIC FINANCIAL ADVISORS LLC	135603	LUTHERVILLE, MD	06/27/2008 - 12/20/2023
B	SYMPHONIC SECURITIES LLC	139512	LUTHERVILLE, MD	06/27/2008 - 12/20/2023
IA	1ST GLOBAL ADVISORS INC	111133	SPARKS, MD	09/13/2006 - 06/25/2008

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?

No



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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **SUMMIT FINANCIAL, LLC**

Main Address: 4 CAMPUS DRIVE
PARSIPPANY, NJ 07054

Firm ID#: 299322

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	01/04/2024
IA Maryland	Investment Adviser Representative	Approved	12/18/2023

Branch Office Locations

SUMMIT FINANCIAL, LLC
2330 W. JOPPA ROAD
SUITE 107A
LUTHERVILLE, MD 21093

SUMMIT FINANCIAL, LLC
DELRAY BEACH, 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, 2 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	08/15/1987

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/25/2001
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/25/1987

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	06/27/2008 - 12/20/2023	SYMPHONIC FINANCIAL ADVISORS LLC	CRD# 135603	LUTHERVILLE, MD
B	06/27/2008 - 12/20/2023	SYMPHONIC SECURITIES LLC	CRD# 139512	LUTHERVILLE, MD
IA	09/13/2006 - 06/25/2008	1ST GLOBAL ADVISORS INC	CRD# 111133	SPARKS, MD
B	09/13/2006 - 06/25/2008	1ST GLOBAL CAPITAL CORP.	CRD# 30349	SPARKS, MD
IA	10/10/2006 - 06/24/2008	SC&H FINANCIAL ADVISORS, INC.	CRD# 120666	SPARKS, MD
B	02/21/2006 - 04/24/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
IA	02/21/2006 - 04/24/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
IA	02/26/2001 - 02/21/2006	LEGG MASON WOOD WALKER INC	CRD# 6555	BALTIMORE, MD
B	11/03/1987 - 02/21/2006	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	BALTIMORE, MD
B	10/30/1987 - 11/04/1987	LEGG MASON MASTEN INC.	CRD# 2	
B	08/20/1987 - 10/31/1987	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	

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
12/2023 - Present	SUMMIT FINANCIAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	PARSIPPANY, NJ, United States
06/2008 - 12/2023	SYMPHONIC FINANCIAL ADVISORS LLC	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
06/2008 - 12/2023	SYMPHONIC SECURITIES	FINANCIAL ADVISOR	Y	NEW YORK, NY, 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:Legal Shield Investment-related:No Address:P.O. Box 2629 Ada, Ok 74821-2629; Nature:Sale of prepaid legal services and identity theft protection to corporate executives and other individuals as needed, Position, title, or relationship:Agent; Start date:01/01/16, # of hours/month:1
of hours during securities trading hours:0, Duties:Process applications.

(2) NAME OF BUSINESS-Trustee, Alice Grier Johnston Revocable Trust; INVESTMENT RELATED-Yes; BUSINESS ADDRESS-2330 W. Joppa Road, Lutherville, Md. 21093; NATURE OF BUSINESS-Personal trust for paying bills; POSITION-Trustee; START DATE-12/01/2018; HOURS PER MONTH-20; HOURS DURING TRADING-4; DUTIES-Paying bills.

(3) NAME OF BUSINESS-Lisa Stephens Revocable Living Trust; INVESTMENT RELATED-Yes; BUSINESS ADDRESS-2330 W. Joppa Road, Suite 107A, Lutherville, Md. 21093; NATURE OF BUSINESS-Managing assets; POSITION-Trustee; START DATE-01/01/2020; HOURS PER MONTH-5; HOURS DURING TRADING-5; DUTIES-Trustee.

(4) NAME OF BUSINESS-Roberts Family Trust; INVESTMENT RELATED-Yes; BUSINESS ADDRESS-4475 N. Ocean Blvd, Unit 202 Delray Beach FL 33484; NATURE OF BUSINESS-Managing assets, oversee the trust for all aspects; POSITION-Trustee; START DATE-2008; HOURS PER MONTH-10-15; HOURS DURING TRADING-40 hours per month.

(5) Offers Insurance As A Broker Or Agent Through Numerous Insurance Companies. Some Sales Are Through SRM, An Affiliated Company

Which Is Licensed To Sell Various Insurance Products. Ms. Drossner Earns Both Cash And Non-Cash Compensation Based On Sales Of These Products.

(6) Oracle Capital Strategies, LLC: Not Investment related: Accounting firm; Owner and member located at 2330 W. Joppa Road, Suite 107A, Lutherville MD 21093. Start : 2009; Duties include accounting and tax returns; 40 hours a month are devoted to this outside activity; 2 hours a day during securities trading hours.

(7) 3A Hickman Street: Position: Owner / Lessor; Investment-related; Real Estate rental property purchased in 2024; rental income; Address: 5 Hickman Street Unit 3A, Rehoboth Beach, DE.



End of Report

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