



IAPD Report

MARGARET ANN VRANE

CRD# 1969069

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5
Disclosure Information	6



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

MARGARET ANN VRANE (CRD# 1969069)

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 **12/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	11/23/2005
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	06/11/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	Boynton Beach, FL	06/28/2006 - 10/10/2009
B	UBS FINANCIAL SERVICES INC.	8174	WEEHAWKEN, NJ	05/17/1994 - 12/07/2005
IA	UBS FINANCIAL SERVICES INC.	8174	BOCA RATON, FL	05/17/1994 - 12/07/2005

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	2
Termination	1
Judgment/Lien	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 **19** 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	11/23/2005
B	Alabama	Agent	Approved	12/26/2024
B	California	Agent	Approved	11/23/2005
B	Colorado	Agent	Approved	05/05/2006
B	Connecticut	Agent	Approved	10/06/2015
B	Florida	Agent	Approved	11/23/2005
B	Georgia	Agent	Approved	12/08/2005
B	Illinois	Agent	Approved	01/31/2006
B	Indiana	Agent	Approved	02/01/2013
B	Maryland	Agent	Approved	02/02/2006
B	Massachusetts	Agent	Approved	11/23/2005
B	New Jersey	Agent	Approved	01/31/2006
B	New York	Agent	Approved	11/23/2005



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	01/31/2006
B Ohio	Agent	Approved	02/02/2006
B Oregon	Agent	Approved	11/23/2005
B Pennsylvania	Agent	Approved	01/31/2006
B Texas	Agent	Approved	02/09/2006
B Virginia	Agent	Approved	02/01/2006
B Washington	Agent	Approved	02/02/2006

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
 8788 Boynton Beach Blvd
 Suite 100
 Boynton Beach, FL 33472

RAYMOND JAMES FINANCIAL SERVICES
 Atlantis, 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	06/11/2009

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
 Atlantis, FL

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
 8788 Boynton Beach Blvd
 Suite 100
 Boynton Beach, FL 33472



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
--	-----	------------

General Securities Representative Examination (S7)	Series 7	04/21/1990
--	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Securities Agent State Law Examination (S63)	Series 63	11/09/1990
--	-----------	------------

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	06/28/2006 - 10/10/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	Boynton Beach, FL
B	05/17/1994 - 12/07/2005	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
IA	05/17/1994 - 12/07/2005	UBS FINANCIAL SERVICES INC.	CRD# 8174	BOCA RATON, FL
B	04/24/1990 - 05/19/1994	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY

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.	FINANCIAL ADVISOR	Y	BOYNTON BEACH, FL, United States
12/2005 - Present	CONNOR FINANCIAL GROUP	Independent Contractor	N	BOYNTON BEACH, FL, United States
11/2005 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	Boynton Beach, FL, 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: Connor Financial Group Address: 8788 BOYNTON BEACH BLVD., SUITE 100, BOYNTON BEACH,, FL, 33472, United States Activity Type: Support Company - Non Owner Position/Title: Independent Contractor Investment Related: No Start Date: 12/05/2005 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 81+ Description of duties: Financial Advisor - advise clients on investments



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	2
Termination	1
Judgment/Lien	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 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINWEBBER

Allegations: CLIENTS VERBALLY ALLEGED THAT FA DID NOT INFORM THEM THAT THEY WERE PURCHASING A STEPDOWN CD WITH A MATURITY OF 20 YEARS, AND THAT THEY WANT THE ORIGINAL PRINCIPAL RETURNED. TIME PERIOD AND DAMAGES WERE NOT SPECIFIED.

Product Type: CD(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 12/16/1999

Complaint Pending? No

Status: Settled

Status Date: 03/24/2000

Settlement Amount: \$12,212.11

Individual Contribution Amount: \$12,212.11

Broker Statement CLIENT WAS SHOWN A PRINTOUT OF CD'S, INDICATING RATES & FEATURES, HE CHOSE HIGHEST RATE FOR YEAR PERIOD BUT IT WAS A



STEPDOWN. NEW STEPDOWN RATE WAS NOT WHAT HE WANTED, HE SHOPPED BANKS DUE TO MARKET CONDITIONS. SHORT TERM RATES MOVED HIGHER SO HE DEMANDED HIS MONEY BACK.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINWEBBER

Allegations: CLIENT VERBALLY ALLEGED THAT PAINWEBBER FA FAILED TO DISCLOSE THE MATURITY DATE AND STEP DOWN PROVISION OF A PROVIDENT BANK CD WHICH CLIENT PURCHASED IN JANUARY 1999. CLIENT SOUGHT FULL REIMBURSEMENT FOR INVESTMENT.

Product Type: CD(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/24/2000

Complaint Pending? No

Status: Settled

Status Date: 03/08/2000

Settlement Amount: \$17,051.46

Individual Contribution Amount: \$17,051.46



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: UBS FINANCIAL SERVICES INC.

Termination Type: Discharged

Termination Date: 11/10/2005

Allegations: INTERNAL REVIEW RELATED TO WHETHER MS. VRANE COMPLIED WITH FIRM POLICY REQUIRING WRITTEN APPROVAL PRIOR TO ENTERING INTO A FINANCIAL RELATIONSHIP WITH A CLIENT.MS. VRANE DID NOT SEEK THE REQUIRED WRITTEN PREAPPROVAL PRIOR TO ENTERING INTO A REAL ESTATE TRANSACTION WITH A CLIENT AND WAS DISCHARGED. THE SUBJECT REAL ESTATE TRANSACTION WAS NEVER CONSUMMATED.

Product Type: Other

Other Product Types: NON-APPLICABLE

.....

Reporting Source: Individual

Firm Name: UBS FINANCIAL SERVICES, INC

Termination Type: Discharged

Termination Date: 11/10/2005

Allegations: INTERNAL REVIEW RELATED TO WHETHER MS. VRANE COMPLIED WITH FIRM POLICY REQUIRING WRITTEN APPROVAL PRIOR TO ENTERING INTO A FINANCIAL RELATIONSHIP WITH A CLIENT. MS. VRANE DID NOT SEEK THE REQUIRED WRITTEN PREAPPROVAL PRIOR TO ENTERING INTO A REAL ESTATE TRANSACTION WITH A CLIENT AND WAS DISCHARGED. THE SUBJECT REAL ESTATE TRANSACTION WAS NEVER CONSUMMATED.

Product Type: No Product

Other Product Types:

Broker Statement NO FINANCIAL TRANSACTION OCCURRED, I DISCUSSED PURCHASING REAL ESTATE FROM A CLIENT AND DECLINED. UBS HAS BEEN UNABLE TO PROVIDE THE POLICY STATEMENT THEY CLAIM WAS VIOLATED. I BELIEVE THIS WAS A WRONGFUL TERMINATION AND INVOLVED AGE DISCRIMINATION.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$63,226.07
Judgment/Lien Type: Tax
Date Filed with Court: 12/07/2016
Date Individual Learned: 05/17/2017
Type of Court: State Court
Name of Court: Palm Beach County FL
Location of Court: West Palm Beach FL
Docket/Case #: 20160430602
Judgment/Lien Outstanding? Yes

Broker Statement

The lien is being contested with IRS Taxpayer Advocate office and my CPA. The IRS claims no record of 2013 104. CPA provided e file verification & fax certification. Lien is being disputed. Payment plan started on original notice while contested on advice of CPA. IRS has stopped debiting for payment plan once in.



End of Report

This page is intentionally left blank.