



IAPD Report

ANGELA LYNN HELMUS-O'BRIEN

CRD# 2069470

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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

ANGELA LYNN HELMUS-O'BRIEN (CRD# 2069470)

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 **03/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	STEWARD PARTNERS INVESTMENT ADVISORY, LLC	CRD# 283004	02/22/2017
B	STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC	CRD# 1254	05/27/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **39** 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
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	CLEARWATER, FL	02/16/2017 - 05/27/2022
B	MORGAN STANLEY	149777	CLEARWATER, FL	06/01/2009 - 02/21/2017
IA	MORGAN STANLEY	149777	CLEARWATER, FL	06/01/2009 - 02/21/2017

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



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 **39** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC**
Main Address: 15495 SW SEQUOIA PARKWAY
SUITE 150
PORTLAND, OR 97224
Firm ID#: 1254

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/27/2022
B	Alabama	Agent	Approved	05/27/2022
B	Arizona	Agent	Approved	05/27/2022
B	Arkansas	Agent	Approved	12/02/2025
B	California	Agent	Approved	05/27/2022
B	Colorado	Agent	Approved	05/27/2022
B	Connecticut	Agent	Approved	05/27/2022
B	Delaware	Agent	Approved	05/27/2022
B	District of Columbia	Agent	Approved	05/27/2022
B	Florida	Agent	Approved	05/27/2022
B	Georgia	Agent	Approved	05/27/2022
B	Hawaii	Agent	Approved	05/27/2022
B	Illinois	Agent	Approved	05/27/2022



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	05/27/2022
B Iowa	Agent	Approved	01/31/2025
B Kansas	Agent	Approved	05/27/2022
B Kentucky	Agent	Approved	05/27/2022
B Maine	Agent	Approved	05/27/2022
B Maryland	Agent	Approved	05/27/2022
B Massachusetts	Agent	Approved	05/27/2022
B Michigan	Agent	Approved	05/27/2022
B Minnesota	Agent	Approved	05/27/2022
B Mississippi	Agent	Approved	05/27/2022
B Missouri	Agent	Approved	07/10/2023
B Montana	Agent	Approved	01/31/2025
B New Jersey	Agent	Approved	05/27/2022
B New York	Agent	Approved	05/27/2022
B North Carolina	Agent	Approved	05/27/2022
B Ohio	Agent	Approved	05/27/2022
B Oklahoma	Agent	Approved	05/27/2022
B Oregon	Agent	Approved	01/31/2025
B Pennsylvania	Agent	Approved	05/27/2022



Qualifications

Regulator	Registration	Status	Date
B Rhode Island	Agent	Approved	05/27/2022
B South Carolina	Agent	Approved	05/27/2022
B Tennessee	Agent	Approved	12/02/2025
B Texas	Agent	Approved	05/27/2022
B Utah	Agent	Approved	05/27/2022
B Virginia	Agent	Approved	05/27/2022
B Washington	Agent	Approved	05/27/2022
B Wisconsin	Agent	Approved	05/27/2022

Branch Office Locations

STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC
 600 CLEVELAND STREET
 SUITE 1150
 CLEARWATER, FL 33755

STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC
 LARGO, FL

Employment 2 of 2

Firm Name: **STEWARD PARTNERS INVESTMENT ADVISORY, LLC**
 Main Address: 400 ATLANTIC STREET
 FLOOR 10, SUITE 1020
 STAMFORD, CT 06901-3512
 Firm ID#: 283004

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	03/07/2017
IA Texas	Investment Adviser Representative	Approved	02/22/2017

Branch Office Locations

STEWARD PARTNERS INVESTMENT ADVISORY, LLC
 600 CLEVELAND STREET



Qualifications

SUITE 1150
CLEARWATER, FL 33755

STEWARD PARTNERS INVESTMENT ADVISORY, LLC
LARGO, 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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	08/24/1990
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State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	06/30/1995
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PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	02/16/2017 - 05/27/2022	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	CLEARWATER, FL
B	06/01/2009 - 02/21/2017	MORGAN STANLEY	CRD# 149777	CLEARWATER, FL
IA	06/01/2009 - 02/21/2017	MORGAN STANLEY	CRD# 149777	CLEARWATER, FL
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	CLEARWATER, FL
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	CLEARWATER, FL
IA	03/03/2004 - 04/02/2007	MORGAN STANLEY	CRD# 7556	CLEARWATER, FL
B	02/27/2004 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	CLEARWATER, FL
IA	09/04/1990 - 03/03/2004	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	CRD# 6363	CLEARWATER, FL
B	08/27/1990 - 03/03/2004	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	08/27/1990 - 03/03/2004	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
05/2022 - Present	STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC	Registered Representative	Y	CLEARWATER, FL, United States
02/2017 - Present	STEWARD PARTNERS GLOBAL ADVISORY, LLC	EMPLOYEE	N	CLEARWATER, FL, United States
02/2017 - Present	STEWARD PARTNERS INVESTMENT ADVISORY, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	CLEARWATER, FL, United States
02/2017 - 05/2022	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	CLEARWATER, FL, United States
02/2004 - 02/2017	MORGAN STANLEY	FINANCIAL ADVISOR	Y	CLEARWATER, FL, 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) Steward Partners Investment Advisory LLC

Address: Clearwater, FL

Nature of the Business: Independent RIA

Position/Title: Advisor

Investment Related: Yes

Start Date: 02/16/2017

Hours per month devoted to this business: 0

Hours per month devoted to this business during trading hours: 0

Description of duties: Provide Advisory Services.

2) Name of Business: Guardian Asset Management Group

Address: 600 Cleveland St Ste 1150, Clearwater, FL

Nature of the Business: Support Company/DBA (Owner)

Position/Title: Support Company/DBA (Owner)

Investment Related: No

Start Date: 02/17/2017

Hours per month devoted to this business: 0

Hours per month devoted to this business during trading hours: 0

Description of duties: Financial Advisor



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

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: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT'S DAUGHTER ALLEGED THAT I SOLD AN ANNUITY TO HER MOTHER, WHICH WAS UNSUITABLE AND NOT IN HER BEST INTEREST. IN ADDITION, THE CLIENT'S DAUGHTER ALLEGED THAT THE ANNUITY DID NOT ENHANCE OR ADD VALUE TO HER MOTHER'S TAX SITUATION AS THE ASSETS WERE ALREADY IN A RETIREMENT PLAN. ALSO, THE CLIENT'S DAUGHTER ALLEGED THAT THE INVESTMENTS WITHIN THE ANNUITY WERE TOO AGGRESSIVE FOR HER MOTHER'S PROFILE. FINALLY, THE CLIENT'S DAUGHTER ALLEGED THAT THE ANNUITY SUBJECTED HER MOTHER TO UNNECESSARY EXPENSES THROUGH CONTRACT FEES, MORTALITY AND EXPENSE RISK FEES, AND OPERATING EXPENSES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$20,750.00

Customer Complaint Information

Date Complaint Received: 10/11/2001

Complaint Pending? No

Status: Denied

Status Date: 10/19/2001

Settlement Amount:

**Individual Contribution Amount:****Broker Statement**

THE REVIEW FOUND THAT ANNUITY WAS A SUITABLE INVESTMENT FOR THE CLIENT, BASED ON HER GOALS AND OBJECTIVES. HOWEVER, THE INVESTMENTS WITHIN THE ANNUITY WERE MORE AGGRESSIVE THAN THE CLIENT'S STATED RISK TOLERANCE. IN ADDITION, THE REVIEW FOUND THAT THE ANNUITY ACCOUNT IS PART OF A CLASS ACTION LAWSUIT AND THE CLIENT WILL RECEIVE COMPENSATION UNDER THE TERMS OF THE SUIT.

Disclosure 2 of 2**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC.

Allegations:

THE CLIENT'S ALLEGE THAT I SOLD THEM THREE SEPARATE LIFE INSURANCE POLICIES THAT COULD HAVE BEEN SOLD AS ONE. THEY FURTHER ALLEGE THAT MY FAILURE TO ESTABLISH THE OWNERSHIP IN THE NAME OF THEIR TRUST WILL COST THEM ADDITIONAL ESTATE TAXES. THEY ARE REQUESTING WAIVER OF SURRENDER CHARGES ON THE THREE LIFE INSURANCE POLICIES.

Product Type:

Other

Other Product Type(s):

VARIABLE SECOND TO DIE LIFE INSURANCE POLICY - VARIABLE UNIVERSAL LIFE INSURANCE III POLICIES (2)

Alleged Damages:

\$74,000.00

Customer Complaint Information**Date Complaint Received:**

08/28/2000

Complaint Pending?

No

Status:

Denied

Status Date:

10/31/2000

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

THE REVIEW OF THIS MATTER FOUND THAT THE THREE LIFE INSURANCE POLICIES THAT WERE SOLD TO THEM WERE FULLY SUITABLE BASED ON THEIR FINANCIAL GOALS AND OBJECTIVES, AS WELL AS THEIR INSURANCE NEEDS. THE REVIEW OF THE OWNERSHIP ISSUE FOUND THAT I DID, IN FACT, RECOMMEND TO THEIR ATTORNEY THAT THE CLIENT'S ESTABLISH ILIT OR A/B TRUSTS AS EITHER AN OWNER OR BENEFICIARY OF THE POLICIES. THE CLIENT'S ATTORNEY FELDT THAT THE CLIENTS WERE TOO YOUNG AND DECIDED AGAINST THESE TYPES OF OWNERSHIPS. THE REVIEW FURTHER FOUND THAT BY CHANGING THE OWNERSHIPS OF THE POLICIES NOW, THE CLIENT'S MAY BE IN A POSITION TO AVOID NEGATIVE ESTATE TAX IMPLICATIONS. DUE TO THE FINDINGS OF THIS REVIEW, THE CLIENT'S CLAIM WAS DENIED.



End of Report

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