



IAPD Report

Robyn Renza Lazaro

CRD# 2151212

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 7
Disclosure Information	8

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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

Robyn Renza Lazaro (CRD# 2151212)

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 **03/16/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	08/02/2024
IA	EDWARD JONES	CRD# 250	08/02/2024

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **8** 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	CETERA INVESTMENT ADVISERS LLC	105644	GAITHERSBURG, MD	03/21/2024 - 06/14/2024
B	CETERA ADVISORS LLC	10299	Gaithersburg, MD	04/14/2023 - 06/14/2024
IA	CETERA ADVISORS LLC	10299	Gaithersburg, MD	04/14/2023 - 03/21/2024

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	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 **8** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **EDWARD JONES**
Main Address: 12555 MANCHESTER RD
ST. LOUIS, MO 63131
Firm ID#: 250

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/02/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	08/02/2024
B	NYSE American LLC	General Securities Representative	Approved	08/02/2024
B	Nasdaq Stock Market	General Securities Representative	Approved	08/02/2024
B	New York Stock Exchange	General Securities Representative	Approved	08/02/2024
B	California	Agent	Approved	03/16/2026
B	Delaware	Agent	Approved	09/04/2025
B	District of Columbia	Agent	Approved	08/02/2024
B	Florida	Agent	Approved	12/04/2024
B	Maryland	Agent	Approved	08/02/2024
IA	Maryland	Investment Adviser Representative	Approved	08/02/2024
B	New Jersey	Agent	Approved	10/01/2024
B	Utah	Agent	Approved	08/02/2024



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	08/02/2024

Branch Office Locations

EDWARD JONES
12300 Twinbrook Parkway
STE 340
ROCKVILLE, MD 20852



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	04/16/2018
 General Securities Representative Examination (S7)	Series 7	09/23/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/17/1991

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	11/28/1997
 Uniform Investment Adviser Law Examination (S65)	Series 65	10/01/1997

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	03/21/2024 - 06/14/2024	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	GAITHERSBURG, MD
B	04/14/2023 - 06/14/2024	CETERA ADVISORS LLC	CRD# 10299	Gaithersburg, MD
IA	04/14/2023 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	Gaithersburg, MD
IA	11/02/2018 - 02/21/2023	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	North Bethesda, MD
B	11/01/2018 - 02/21/2023	PRUCO SECURITIES, LLC.	CRD# 5685	North Bethesda, MD
B	05/25/2016 - 04/16/2018	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GAITHERSBURG, MD
IA	05/25/2016 - 04/16/2018	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GAITHERSBURG, MD
IA	08/27/2013 - 02/03/2015	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	ROCKVILLE, MD
B	08/26/2013 - 02/03/2015	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	ROCKVILLE, MD
IA	12/12/1997 - 07/30/2013	METLIFE SECURITIES INC.	CRD# 14251	ROCKVILLE, MD
B	06/18/1991 - 07/30/2013	METLIFE SECURITIES INC.	CRD# 14251	ROCKVILLE, MD
B	06/18/1991 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	FALLS CHURCH, VA

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
08/2024 - Present	EDWARD JONES	FINANCIAL ADVISOR	Y	ST LOUIS, MO, United States
08/2019 - Present	LAZARO JEWELRY CONSULTANTS	CO-OWNER	N	SILVER SPRING, MA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2024 - 06/2024	Cetera Investment Advisers LLC	investment Adviser Representative	Y	Schaumburg, IL, United States
04/2023 - 06/2024	Cetera Advisers LLC	Registered Representative	Y	St Cloud, MN, United States
10/2018 - 04/2023	Pruco Securities LLC	REGISTERED REPRESENTATIVE	Y	BETHESDA, MD, United States
10/2018 - 04/2023	Prudential Insurance Company of America	FINANCIAL PROFESSIONAL	Y	BETHESDA, MD, United States
05/2018 - 10/2018	Robyn Lazaro Independent Broker	Self-employed Independent Broker	N	Laytonsville, MD, United States
05/2016 - 04/2018	BANK OF AMERICA NA	FINANCIAL SOLUTIONS ADVISOR	Y	MOUNT AIRY, MD, United States
05/2016 - 04/2018	MERRILL LYNCH INC	FINANCIAL SOLUTIONS ADVISOR	Y	MOUNT AIRY, MD, 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.

LaZaro Jewelry Inc.
 Type of business: retail jewelry
 Silver Spring, MD
 Start date: 9/1/1986
 partial owner
 Hours per week: 0
 Hours during trading: 0

Kurfulkin Limited Partnership
 Type of business: family partnership
 Salt Lake City, UT
 Start date: 3/7/1996
 trustee
 Hours per week: 0
 Hours during trading: 0
 Funds mostly stay in partnership. Estate tax tool run originally set up by my mother and brother is general partner. The comp pays for the taxes due on the shares.

Rental
 Type of business: residential rental property
 Estero, FL
 Start date: 6/1/2008



Registration & Employment History



OTHER BUSINESS ACTIVITIES

N/A

Hours per week: 0

Hours during trading: 0

The rent is applied to outstanding mortgage and association fees

Rental Property

Type of business: rental

Silver Spring, MD

Start date: 10/1/2000

n/a

Hours per week: 0

Hours during trading: 0

Maintain Property



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	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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CUSTOMERS ALLEGED THE VARIABLE LIFE INSURANCE POLICIES PURCHASED FROM THE REPRESENTATIVE IN APRIL 1999 WERE NOT APPROPRIATE. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.
Product Type:	Insurance
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.
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:	06/20/2013
Complaint Pending?	No
Status:	Denied
Status Date:	07/05/2013



Settlement Amount:

**Individual Contribution
Amount:**



End of Report

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