IAPD Report

Michael Joseph Caulfield

CRD# 2294165

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

Michael Joseph Caulfield (CRD# 2294165)

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 **06/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	01/26/2026
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	02/02/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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	LPL FINANCIAL LLC	6413	FLOWER MOUND, TX	05/21/2025 - 08/21/2025
IA	LPL FINANCIAL LLC	6413	FLOWER MOUND, TX	05/21/2025 - 08/21/2025
B	LPL ENTERPRISE, LLC	8733	FLOWER MOUND, TX	10/21/2024 - 06/26/2025

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
Criminal	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 **51** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ADVICE AND PLANNING SERVICES**
Main Address: 730 THIRD AVENUE
NEW YORK, NY 10017-3206
Firm ID#: 20472

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	01/26/2026
B	FINRA	General Securities Representative	Approved	01/26/2026
B	FINRA	General Securities Sales Supervisor	Approved	01/26/2026
B	FINRA	Operations Professional	Approved	01/26/2026
B	Alabama	Agent	Approved	01/29/2026
B	Alaska	Agent	Approved	02/02/2026
B	Arizona	Agent	Approved	02/09/2026
B	Arkansas	Agent	Approved	02/02/2026
B	California	Agent	Approved	01/27/2026
B	Colorado	Agent	Approved	01/28/2026
B	Connecticut	Agent	Approved	01/29/2026
B	Delaware	Agent	Approved	01/28/2026
B	District of Columbia	Agent	Approved	01/29/2026

Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	04/03/2026
B	Georgia	Agent	Approved	01/27/2026
B	Hawaii	Agent	Approved	03/31/2026
B	Idaho	Agent	Approved	01/27/2026
B	Illinois	Agent	Approved	01/28/2026
B	Indiana	Agent	Approved	01/28/2026
B	Iowa	Agent	Approved	01/29/2026
B	Kansas	Agent	Approved	01/28/2026
B	Kentucky	Agent	Approved	01/28/2026
B	Louisiana	Agent	Approved	01/28/2026
B	Maine	Agent	Approved	01/28/2026
B	Maryland	Agent	Approved	02/05/2026
B	Massachusetts	Agent	Approved	01/27/2026
B	Michigan	Agent	Approved	01/28/2026
B	Minnesota	Agent	Approved	01/28/2026
B	Mississippi	Agent	Approved	02/03/2026
B	Missouri	Agent	Approved	01/26/2026
B	Montana	Agent	Approved	02/04/2026
B	Nebraska	Agent	Approved	01/26/2026

Qualifications

	Regulator	Registration	Status	Date
B	Nevada	Agent	Approved	01/28/2026
B	New Hampshire	Agent	Approved	01/28/2026
B	New Jersey	Agent	Approved	01/28/2026
B	New Mexico	Agent	Approved	01/28/2026
B	New York	Agent	Approved	01/28/2026
B	North Carolina	Agent	Approved	02/09/2026
B	North Dakota	Agent	Approved	02/02/2026
B	Ohio	Agent	Approved	01/26/2026
B	Oklahoma	Agent	Approved	01/28/2026
B	Oregon	Agent	Approved	02/09/2026
B	Pennsylvania	Agent	Approved	01/27/2026
B	Rhode Island	Agent	Approved	01/28/2026
B	South Carolina	Agent	Approved	02/04/2026
B	South Dakota	Agent	Approved	01/28/2026
B	Tennessee	Agent	Approved	01/29/2026
B	Texas	Agent	Approved	01/27/2026
IA	Texas	Investment Adviser Representative	Approved	02/02/2026
B	Utah	Agent	Approved	01/27/2026
B	Vermont	Agent	Approved	01/28/2026

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	01/28/2026
B	Washington	Agent	Approved	01/29/2026
B	West Virginia	Agent	Approved	01/29/2026
B	Wisconsin	Agent	Approved	01/26/2026
B	Wyoming	Agent	Approved	01/28/2026

Branch Office Locations

ADVICE AND PLANNING SERVICES
Flower Mound, TX

ADVICE AND PLANNING SERVICES
3965 Dallas Parkway
Frisco Hub
Frisco, TX 75034

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 3 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	11/08/2022
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	08/04/2022
B	General Securities Principal Examination (S24)	Series 24	08/29/2005

General Industry/Product Exams

	Exam	Category	Date
B	Operations Professional Examination (S99TO)	Series 99TO	05/21/2025
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	05/08/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/15/2000

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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.

User Guidance

www.adviserinfo.sec.gov

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	05/21/2025 - 08/21/2025	LPL FINANCIAL LLC	CRD# 6413	FLOWER MOUND, TX
IA	05/21/2025 - 08/21/2025	LPL FINANCIAL LLC	CRD# 6413	FLOWER MOUND, TX
B	10/21/2024 - 06/26/2025	LPL ENTERPRISE, LLC	CRD# 8733	FLOWER MOUND, TX
IA	10/18/2024 - 06/26/2025	LPL ENTERPRISE, LLC	CRD# 8733	FLOWER MOUND, TX
IA	04/19/2024 - 10/01/2024	FIRST COMMAND ADVISORY SERVICES	CRD# 281958	FORT WORTH, TX
B	04/10/2024 - 10/01/2024	FIRST COMMAND BROKERAGE SERVICES, INC.	CRD# 3641	FORT WORTH, TX
IA	11/18/2021 - 01/10/2024	CHARLES SCHWAB & CO., INC.	CRD# 5393	Westlake, TX
B	11/17/2021 - 01/10/2024	CHARLES SCHWAB & CO., INC.	CRD# 5393	Westlake, TX
B	01/23/2012 - 12/20/2023	TD AMERITRADE, INC.	CRD# 7870	Southlake, TX
IA	05/22/2018 - 09/07/2023	TD AMERITRADE INVESTMENT MANAGEMENT, LLC	CRD# 111514	West Lake, TX
IA	11/13/2014 - 10/14/2022	TD AMERITRADE, INC.	CRD# 7870	Westlake, TX
B	07/21/2010 - 01/11/2012	CLARK SECURITIES, INC.	CRD# 43803	DALLAS, TX
IA	07/21/2010 - 12/31/2011	CLARK INVESTMENT STRATEGIES, INC.	CRD# 145853	DALLAS, TX
B	03/20/2009 - 05/01/2009	1ST GLOBAL CAPITAL CORP.	CRD# 30349	SAN DIEGO, CA
B	07/11/2005 - 02/12/2009	LPL FINANCIAL CORPORATION	CRD# 6413	SAN DIEGO, CA
IA	07/11/2005 - 02/12/2009	LPL FINANCIAL CORPORATION	CRD# 6413	SAN DIEGO, CA
B	04/27/2001 - 08/15/2003	AMERICAN CENTURY INVESTMENT SERVICES INC.	CRD# 17437	KANSAS CITY, MO
B	05/09/2000 - 02/14/2001	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN

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	05/09/2000 - 02/14/2001	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
01/2026 - Present	TIAA	Senior Customer Advocate - Brokerage	Y	Frisco, TX, United States
01/2026 - Present	TIAA-CREF Individual & Institutional Services, LLC	Registered Representative	Y	Frisco, TX, United States
08/2025 - 01/2026	Unemployed	Unemployed.	N	Flower Mound, TX, United States
09/2024 - 08/2025	LPL Financial LLC	Registered Representative / Home Office Employee	Y	Austin, TX, United States
09/2024 - 05/2025	LPl Enterprise, LLC	Registered Representative/Home Office Employee	Y	Fort Mill, SC, United States
03/2024 - 09/2024	First Command Advisory Services	Supervision Contractor, Supervision & Surveillance Principal	Y	Fort Worth, TX, United States
03/2024 - 09/2024	First Command Brokerage Services, Inc.	Supervision Contractor, Supervision & Surveillance Principal	Y	Fort Worth, TX, United States
11/2021 - 01/2024	Charles Schwab & Co., Inc.	Registered Representative	Y	Westlake, TX, United States
01/2012 - 01/2024	Charles Schwab & Company	Manager, Supervision & Controls	Y	Westlake, TX, United States
01/2012 - 12/2023	TDAMERITRADE INC	Manager, Supervision & Controls	Y	FORT WORTH, TX, United States
05/2018 - 09/2023	TD Ameritrade Investment Management, LLC	Registered Investment Advisor	Y	Fort Worth, TX, 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.

Name: MJC Publishing
Position: CEO Nature: MJC Publishing is a sole proprietorship operated by a single individual. The business is engaged exclusively in the creation and development of original, non-investment-related creative content. Activities include writing and publishing self-authored fictional works, producing related videographic content and composing original music, both of which will be published on the organization's future website. All services and outputs are creative and artistic in nature and are unrelated to securities, capital markets or financial products. Currently, the organization is in the ideation phase, and therefore has no marketing, revenue, sales, advertising or public relations. All work for the organization takes place outside of normal business hours, such as evenings and weekends. MJC Publishing does not provide investment advice, financial analyses, securities recommendations, portfolio management or any other services related to broker-dealer, investment adviser or financial services or insurance-related activities. The business does not solicit investors, manage client funds, receive compensation tied to securities transactions or engage in any regulated financial activity. Sales promotion will be through a business partner entity (an established publishing house) and through the organization's future website. Future revenue will be derived by point of purchase sales online or by store purchases.   Investment Related: No Hours: 40 Securities Trading Hours: 0 Start Date: 01/05/2026
Address: Home Address, Flower Mound TX 75028, United States
Description: Oversee strategic direction, content, marketing, financial management.

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
Criminal	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	283rd Judicial District Court
Location of Court:	Dallas, TX
Docket/Case #:	F1859779
Charge Date:	12/09/2018
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Agg Assault Against Pub Servant
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	No plea entered
Disposition of charge:	Amended
Date of Amended Charge:	08/20/2020
Charge was Amended or reduced to:	Agg Assault Against Public Servant
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	Guilty
Disposition of Amended Charge:	Deferred Adjudication
Current Status:	Final

Status Date:	08/20/2020
Disposition Date:	08/20/2020
Sentence/Penalty:	Deferred community supervision for 6 months 8/20/20, pay fine of $500 and court cost.
Broker Statement	No physical altercation took place. The incident stems from a verbal dispute about December holiday mall traffic flow on December 8, 2018 after an hour-long wait. The undercover officer, moonlighting as a security guard in an unmarked raincoat, with a civilian parked car nearby, tried to enter the passenger side of my vehicle by reaching in through the window and attempting to unlock the door. After I defended myself, he then withdrew and revealed his identity as a Dallas Marshal. In Texas, the threat of assault is viewed the same as an actual assault. These facts were refused by the judge, the district attorney and a pre-trial grand jury was denied. My attorney advised me to take a plea bargain (misdemeanor assault), rather than fighting for the truth.

End of Report

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