



## IAPD Report

# TARRA TALARA GRAZLEY-PFISTER

CRD# 2390762

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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

### TARRA TALARA GRAZLEY-PFISTER (CRD# 2390762)

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 **12/26/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TTG FINANCIAL SERVICES, INC.	CRD# 118982	05/02/2007
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	10/26/2017
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	11/03/2017

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	ROYAL ALLIANCE ASSOCIATES, INC.	23131	BILLINGS, MT	12/11/2001 - 10/30/2017
IA	TTG FINANCIAL SERVICES, INC.	118982	BILLINGS, MT	05/02/2007 - 12/31/2010
B	TOWER SQUARE SECURITIES, INC.	833	EL SEGUNDO, CA	04/11/1997 - 12/21/2001

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
Regulatory Event	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 **23** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 3

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**  
Main Address: 880 CARILLON PARKWAY  
ST. PETERSBURG, FL 33716  
Firm ID#: 6694

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	10/26/2017
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	10/26/2017
<b>B</b> FINRA	General Securities Sales Supervisor	Approved	08/29/2018
<b>B</b> Alabama	Agent	Approved	01/08/2019
<b>B</b> Alaska	Agent	Approved	05/26/2021
<b>B</b> Arizona	Agent	Approved	02/13/2018
<b>B</b> California	Agent	Approved	10/26/2017
<b>B</b> Colorado	Agent	Approved	11/01/2017
<b>B</b> Florida	Agent	Approved	05/07/2021
<b>B</b> Idaho	Agent	Approved	03/03/2020
<b>B</b> Illinois	Agent	Approved	06/02/2021
<b>B</b> Maine	Agent	Approved	05/06/2021
<b>B</b> Minnesota	Agent	Approved	07/17/2024



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Mississippi	Agent	Approved	08/10/2023
<b>B</b> Missouri	Agent	Approved	06/01/2018
<b>B</b> Montana	Agent	Approved	11/01/2017
<b>B</b> Nebraska	Agent	Approved	07/12/2024
<b>B</b> Nevada	Agent	Approved	10/11/2021
<b>B</b> New York	Agent	Approved	05/23/2023
<b>B</b> North Dakota	Agent	Approved	05/24/2021
<b>B</b> Oregon	Agent	Approved	10/26/2017
<b>B</b> South Carolina	Agent	Approved	02/21/2018
<b>B</b> South Dakota	Agent	Approved	04/12/2022
<b>B</b> Texas	Agent	Approved	10/26/2017
<b>B</b> Washington	Agent	Approved	10/26/2017
<b>B</b> Wyoming	Agent	Approved	10/26/2017

### Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES**  
 3012 4TH AVENUE N  
 SUITE A  
 BILLINGS, MT 59101

### Employment 2 of 3

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
 Main Address: 880 CARILLON PARKWAY  
 SAINT PETERSBURG, FL 33716  
 Firm ID#: 149018



### Qualifications

Regulator	Registration	Status	Date
IA Montana	Investment Adviser Representative	Approved	11/03/2017
IA Texas	Investment Adviser Representative	Restricted Approval	12/04/2017

### Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
 3012 4TH AVENUE NORTH  
 SUITE A  
 BILLINGS, MT 59101

### Employment 3 of 3

Firm Name: **TTG FINANCIAL SERVICES, INC.**  
 Main Address: 3012 4TH AVE N  
 SUITE A  
 BILLINGS, MT 59101  
 Firm ID#: 118982

Regulator	Registration	Status	Date
IA Montana	Investment Adviser Representative	Approved	05/02/2007

### Branch Office Locations

**TTG FINANCIAL SERVICES, INC.**  
 3012 4TH AVE N  
 SUITE A  
 BILLINGS, MT 59101





## 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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	08/29/2018
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	02/22/2018

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/20/1997
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/11/1993

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/08/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/15/1993

### 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
B	12/11/2001 - 10/30/2017	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	BILLINGS, MT
IA	05/02/2007 - 12/31/2010	TTG FINANCIAL SERVICES, INC.	CRD# 118982	BILLINGS, MT
B	04/11/1997 - 12/21/2001	TOWER SQUARE SECURITIES, INC.	CRD# 833	EL SEGUNDO, CA
B	09/17/1993 - 03/13/1997	WADDELL & REED, INC.	CRD# 866	OVERLAND PARK, KS

#### 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
11/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	BILLINGS, MT, United States
10/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	BILLINGS, MT, United States
09/1997 - Present	TTG Financial Services, Inc	Officer-President	N	Billings, MT, United States
12/2001 - 10/2017	ROYAL ALLIANCE ASSOCIATES, INC.	REGISTERED REPRESENTATIVE	Y	BILLINGS, MT, 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: ClavesVita, Inc. Address: 3012 4th Ave N Ste A, Billings, MT, 59101, United States Activity Type: Accounting/CPA Position/Title: Officer - CEO Investment Related: No Start Date: 12/05/2012 Hours per month devoted to this business: 11-20 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Manage all aspects of running a company. Hire employees and manage the financials.

(2)Name of Business: Fixed Independent Insurance Agent Address: 3012 4th Ave N Ste A, Billings, MT, 59101, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 09/30/1993 Hours per month devoted to this business: 11-20 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Review life insurance policies. Recommend fixed life insurance products

(3)Name of Business: Lone Star Mountain Partners LLC Address: PO Box 1994, Billings, MT, 59103, United States Activity Type: Rental Real Estate Position/Title: Partner Investment Related: Yes Start Date: 08/05/2013 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Managing Partner. Maintain tenants, manage the financials

(4)Name of Business: Summit Point Wealth Partners Address: 3012 4th Ave N Ste A, Billings, MT, 59101, United States Activity



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 12/28/2020 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Summit Point Wealth Partners is the DBA for the our investment services business

(5)Name of Business: TTG Financial Services, Inc Address: 3012 4th Ave N Ste A, Billings, MT, 59101-1248, United States Activity Type: Support Company - Owner Position/Title: Officer - President Investment Related: No Start Date: 09/15/1998 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: This is a DBA for my RIA company.\nl was told by supervision that even though I have a OBA for TTG Financial Services as an Independent RIA I had to do a OBA for TTG Financial as a support company also.



## 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
Regulatory Event	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	MONTANA
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalt(ies) /Fine(s)
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	10/30/2007
<b>Docket/Case Number:</b>	I-09-10-07-255
<b>Employing firm when activity occurred which led to the regulatory action:</b>	TTG FINANCIAL SERVICES, INC.
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	UNREGISTERED INVESTMENT ADVISOR ACTIVITY
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	10/30/2007
<b>Sanctions Ordered:</b>	Monetary/Fine \$2,500.00



**Other Sanctions Ordered:**

**Sanction Details:** FINE.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** STATE OF MONTANA SECURITIES DEPT

**Sanction(s) Sought:** Civil and Administrative Penalt(ies) /Fine(s)

**Other Sanction(s) Sought:**

**Date Initiated:** 05/02/2007

**Docket/Case Number:** I 09-10-07-255

**Employing firm when activity occurred which led to the regulatory action:** TTG FINANCIAL SERVICES, IN & ROYAL ALLIANCE ASSOCIATES

**Product Type:** No Product

**Other Product Type(s):**

**Allegations:** WAS NOT PROPERLY LICENSED AS AN INVESTMENT ADVISER REPRESENTATIVE FOR TTG OR ROYAL ALLIANCE. THE ORIGINAL TEST, SERIES 65, WAS PASSED IN 1996 BUT WAS NOT PUT INTO EFFECT TO HAVE TARRA BE A PROPERLY LICENSED AS AN INVESTMENT ADVISER. THE LICENSE THEN EXPIRED AFTER 2 YEARS AND WAS NOT DISCOVERED UNTIL 2007.

**Current Status:** Final

**Resolution:** Consent

**Resolution Date:** 10/25/2007

**Sanctions Ordered:** Monetary/Fine \$2,500.00

**Other Sanctions Ordered:** N/A

**Sanction Details:** N/A

**Broker Statement** THIS WAS CLERICAL ERROR BY A PAST BROKER/DEALER IN 1996 WHEN THE SERIES 65 WAS ORIGINALLY PASSED BY TARRA. SHE IS RETAKING THE TEST TO SATISFY THE REQUIREMENTS.



## End of Report

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