



IAPD Report

JAMES RUSSELL WILLIAMSON

CRD# 2437372

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

i 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

JAMES RUSSELL WILLIAMSON (CRD# 2437372)

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 **01/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PLATINUM PLANNING, INC.	CRD# 120213	02/03/2026

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	PLATINUM PLANNING, INC.	120213	SARASOTA, FL	03/01/2012 - 12/31/2025
IA	PREMIER FINANCIAL MANAGEMENT, LLC	150302	BOCA RATON, FL	03/29/2010 - 12/31/2011
IA	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	SARASOTA, FL	06/23/2004 - 10/13/2004

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PLATINUM PLANNING, INC.**
Main Address: 534 SOUTH PINEAPPLE AVENUE
SARASOTA, FL 34236
Firm ID#: 120213

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	02/03/2026

Branch Office Locations

PLATINUM PLANNING, INC.
534 SOUTH PINEAPPLE AVENUE
SARASOTA, FL 34236



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, 0 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

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

No information reported.

General Industry/Product Exams

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

No information reported.

State Securities Law Exams

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

IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/03/2009
----	--	-----------	------------

IA B	Uniform Combined State Law Examination (S66)	Series 66	11/24/2003
-------	--	-----------	------------

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	03/01/2012 - 12/31/2025	PLATINUM PLANNING, INC.	CRD# 120213	SARASOTA, FL
IA	03/29/2010 - 12/31/2011	PREMIER FINANCIAL MANAGEMENT, LLC	CRD# 150302	BOCA RATON, FL
IA	06/23/2004 - 10/13/2004	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	SARASOTA, FL

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
01/2012 - Present	PLATINUM PLANNING, INC.	ADVISOR	Y	SARASOTA, 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.

INSURANCE SALES, AGENT, STARTED 1/12/1987, 40 HRS PER MONTH, ALL DURING TRADING HOURS, SELLING INSURANCE PRODUCTS



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:	PRUCO SECURITIES LLC
Allegations:	ALLEGED ACTIVITIES OCCURRED AROUND AUGUST 2004. [CUSTOMER] OWNED AN INSURANCE POLICY THROUGH PRUDENTIAL WITH JAMES RUSSELL WILLIAMSON AS THE AGENT. THE INSURANCE POLICY IS THE ONLY DOCUMENTED BUSINESS AND ACTIVITY THAT JAMES RUSSELL WILLIAMSON HAD WITH [CUSTOMER], AND THERE ARE NO COMPLAINTS OR CONCERNS REGARDING THE ACCOUNT AT PRUDENTIAL. ON OR ABOUT AUGUST 30, 2004 MS. [CUSTOMER] MADE A BUSINESS AGREEMENT WITH [THIRD PARTY] (OR HIS LLC - 1959 MAIN STREET). - AN ENTITY IN WHICH MR. WILLIAMSON WAS NOT ASSOCIATED WITH. MS. [CUSTOMER] INVESTED \$20,000 WITH [THIRD PARTY] AND WAS NOT SATISFIED WITH THE OUTCOME OF THE AGREEMENT SHE MADE WITH [THIRD PARTY]. AT THE TIME MR. WILLIAMSON WAS MS. [CUSTOMER]'S AGENT WITH PRUDENTIAL, AND MS. [CUSTOMER] ALLEGED THAT MR. WILLIAMSON BREACHED HIS FIDUCIARY RESPONSIBILITY TO HER.
Product Type:	Other: PRIVATE INVESTMENT AGREEMENT
Alleged Damages:	\$20,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum	CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT IN AND FOR



or court name and location: SARASOTA COUNTY, FLORIDA

Docket/Case #: 2008CA13877NC

Filing date of arbitration/CFTC reparation or civil litigation: 08/29/2008

Customer Complaint Information

Date Complaint Received: 08/29/2008

Complaint Pending? No

Status: Settled

Status Date: 02/13/2009

Settlement Amount: \$5,000.00

Individual Contribution Amount: \$5,000.00

Civil Litigation Information

Type of Court: State Court

Name of Court: CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT IN AND FOR SARASOTA COUNTY, FLORIDA

Location of Court: SARASOTA COUNTY, FLORIDA

Docket/Case #: 2008CA13877NC

Date Notice/Process Served: 09/10/2008

Litigation Pending? No

Disposition: Settled

Disposition Date: 02/13/2009

Monetary Compensation Amount: \$5,000.00

Individual Contribution Amount: \$5,000.00

Broker Statement

A COPY OF THE SUMMONS WILL BE PROVIDED UPON REQUEST. IF YOU REVIEW THE SUMMONS YOU WILL FIND THAT THE COMPLAINT IS ALMOST ENTIRELY AIMED AT [THIRD PARTY] AND HIS BUSINESSES. WILLIAMSON AND PRUDENTIAL WERE INCLUDED IN THE COMPLAINT EVEN THOUGH NEITHER WAS ASSOCIATED WITH [THIRD PARTY] OR HIS BUSINESS ENTITIES. [CUSTOMER] CLAIMS THAT WILLIAMSON SOLICITED HER FOR BUSINESS IN [THIRD PARTY'S] COMPANY. IN THE SUMMONS SHE CLEARLY STATES THAT [THIRD PARTY] APPROACHED HER AND THEY MET SEVERAL TIMES TO DISCUSS THE BUSINESS VENTURE. [CUSTOMER] CLAIMS THAT WILLIAMSON WAS HER HUSBANDS FINANCIAL ADVISOR AND HAD A FIDUCIARY RESPONSIBILITY TO "ADVISE, COUNSEL AND/OR PROTECT" HER. WILLIAMSON WAS ACTING AS AN AGENT FOR PRUDENTIAL AND NOT IN A REGISTERED INVESTMENT ADVISOR CAPACITY. WILLIAMSON MAY GIVE ADVICE, BUT DID NOT HAVE THE CAPACITY TO "PROTECT" [CUSTOMER]. ALSO, [CUSTOMER'S] HUSBANDS VARIABLE LIFE POLICY LAPSED AFTER FOUR MONTHS OF OWNERSHIP; SO THIS CLAIM IS NOT SUBSTANTIATED. [CUSTOMER] ALSO CLAIMS THAT WILLIAMSON BREACHED A DUTY TO HER BY FAILING TO FORM A BUSINESS WITH [THIRD PARTY]. THIS SHOWS THAT WILLIAMSON HAD NO



RELATIONSHIP WITH [THIRD PARTY] AND [CUSTOMER] WAS FULLY AWARE OF THE CIRCUMSTANCES SURROUNDING HER DECISIONS. WILLIAMSON WAS EMPLOYED WITH PRUDENTIAL AT THIS TIME. [CUSTOMER] HAD AN INSURANCE POLICY WITH PRUDENTIAL, AND ALL BUSINESS DEALINGS BETWEEN WILLIAMSON AND [CUSTOMER] WERE WITH PRUDENTIAL, AND SHE HAS NO COMPLAINTS WITH THIS RELATIONSHIP. [CUSTOMER] ACTED INDEPENDENTLY ON HER DECISION WITH [THIRD PARTY] AND THAT IS CLEARLY EVIDENT BY REVIEWING THE SUMMONS. WILLIAMSON FEELS THAT HE WAS INCLUDED IN THE COMPLAINT ONLY BECAUSE HE HAD AN INSURANCE ACCOUNT WITH [CUSTOMER] AND WAS AWARE OF THE RELATIONSHIP SHE ESTABLISHED WITH [THIRD PARTY]. WILLIAMSON SETTLED WITH [CUSTOMER] BECAUSE IT WOULD BE MORE COST EFFECTIVE FOR HIM TO DO THIS THAN HAVE CONTINUAL ATTORNEY FEES BY GOING TO COURT.



End of Report

This page is intentionally left blank.