



IAPD Report

Robert Scott Brown

CRD# 2455089

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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

Robert Scott Brown (CRD# 2455089)

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 **06/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	04/28/2023
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	04/28/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	EDWARD JONES	250	MEDFORD, OR	07/02/2019 - 05/02/2023
B	EDWARD JONES	250	MEDFORD, OR	04/19/2005 - 05/02/2023
B	FORTIS INVESTORS, INC.	421	OAKDALE, MN	07/01/1994 - 12/31/1995

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	3



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

Employment 1 of 2

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

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	04/28/2023
B	FINRA	General Securities Sales Supervisor	Approved	09/30/2024
B	Alabama	Agent	Approved	04/28/2023
B	Arizona	Agent	Approved	04/28/2023
B	Arkansas	Agent	Approved	04/28/2023
B	California	Agent	Approved	04/28/2023
B	Colorado	Agent	Approved	04/28/2023
B	Delaware	Agent	Approved	04/28/2023
B	Florida	Agent	Approved	04/28/2023
B	Idaho	Agent	Approved	05/02/2023
B	Illinois	Agent	Approved	04/28/2023
B	Indiana	Agent	Approved	04/28/2023
B	Iowa	Agent	Approved	04/28/2023



Qualifications

Regulator	Registration	Status	Date
B Montana	Agent	Approved	04/28/2023
B Nebraska	Agent	Approved	04/28/2023
B Nevada	Agent	Approved	04/28/2023
B New Mexico	Agent	Approved	06/12/2024
B New York	Agent	Approved	04/28/2023
B North Carolina	Agent	Approved	04/28/2023
B North Dakota	Agent	Approved	04/28/2023
B Oklahoma	Agent	Approved	04/28/2023
B Oregon	Agent	Approved	04/28/2023
B Pennsylvania	Agent	Approved	04/28/2023
B Texas	Agent	Approved	04/28/2023
B Utah	Agent	Approved	06/17/2025
B Virginia	Agent	Approved	04/28/2023
B Washington	Agent	Approved	05/05/2023
B Wisconsin	Agent	Approved	04/28/2023
B Wyoming	Agent	Approved	06/02/2023

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
 3200 Hillcrest Park Dr
 Suite 102
 Medford, OR 97504

RAYMOND JAMES FINANCIAL SERVICES
 Eagle Point, OR



Qualifications

Employment 2 of 2

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

	Regulator	Registration	Status	Date
IA	Oregon	Investment Adviser Representative	Approved	05/05/2023
IA	Texas	Investment Adviser Representative	Approved	04/28/2023

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
Eagle Point, OR

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
3200 Hillcrest Park Dr
Suite 102
Medford, OR 97504



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	09/30/2024
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	02/26/2024

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	04/18/2005
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/16/1994

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	04/22/2005

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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
IA	07/02/2019 - 05/02/2023	EDWARD JONES	CRD# 250	MEDFORD, OR
B	04/19/2005 - 05/02/2023	EDWARD JONES	CRD# 250	MEDFORD, OR
B	07/01/1994 - 12/31/1995	FORTIS INVESTORS, INC.	CRD# 421	OAKDALE, MN
B	06/06/1994 - 06/30/1994	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	02/24/1994 - 06/06/1994	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA

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
04/2023 - Present	Raymond James Financial Services Advisors, Inc.	Investment Advisor Representative	Y	Medford, OR, United States
04/2023 - Present	Raymond James Financial Services, Inc.	Registered Representative	Y	Medford, OR, United States
04/2023 - Present	WillowTree Financial Solutions	Branch Manager/Financial Advisor	N	Medford, OR, United States
02/2005 - 04/2023	EDWARD JONES	INVESTMENT REP. TRAINEE	Y	ST. LOUIS, MO, 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) Standing Stone Ministry
 Not investment related.
 Type of business: Christian ministry.
 Voluntary Shepherd/Mentor.
 Newport Beach, CA
 Start date: 1/01/2019
 Hours per week: 1-2
 Hours during trading: 0
 Encouragement to pastors and spouse.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

(2) WillowTree Financial Solutions.
Not investment related.
Medford, OR.
DBA/Support Company.
Advisor.
Started: 04/2023.
0 hrs per month, 0 during trading hrs.
Financial Advisor/Branch Manager.



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	FROM 1/17/2012 TO 6/13/2013 CLIENT, WHO IS A CO-TRUSTEE, ALLEGES AN IMMEDIATE ANNUITY PURCHASED IN THE TRUST ACCOUNT ON JANUARY 17, 2012 WAS NOT SUITABLE. CLIENT ALSO ALLEGES IMMEDIATE ANNUITIES PURCHASED IN ANOTHER CLIENT'S ACCOUNT WERE NOT SUITABLE.
Product Type:	Annuity-Fixed
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000.00
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:	03/03/2014
Complaint Pending?	No
Status:	Denied



Status Date: 07/25/2014

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER COMPLETION OF THE FIRM'S INVESTIGATION INTO CLIENT'S ALLEGATIONS, CLAIM WAS DENIED. THE PURCHASE WAS AUTHORIZED BY A TRUSTEE AND IN LINE WITH THE ACCOUNT OBJECTIVES.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: TRUSTEE ALLEGES THE FINANCIAL ADVISOR WROTE AND SIGNED CHECKS (WITHOUT AUTHORIZATION) FROM THE ACCOUNT THAT WERE MADE PAYABLE TO THE FUTURE BENEFICIARIES OF THE TRUST. TRUSTEE CLAIMS THE CHECKS WERE MADE PAYABLE TO CONNECTED "CHARITIES" WHICH SHE ALLEGES ARE A SCAM.

Product Type: Money Market Fund

Alleged Damages: \$3,500.00

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: 11/05/2012

Complaint Pending? No

Status: Denied

Status Date: 12/06/2012

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement THE FIRM HAS REVIEWED CHECKS WRITTEN AND CLEARED AGAINST THE ACCOUNT FROM DECEMBER 2009 THROUGH MAY 2010. ALTHOUGH IT APPEARS THE FINANCIAL ADVISOR ASSISTED THE CLIENT WITH HIS FINANCES, HE DID NOT SIGN ANY OF THE CHECKS PRESENTED FOR PAYMENT. SUGGESTED IF THE CURRENT TRUSTEE HAS QUESTIONS AND/OR CONCERNS ABOUT THE BENEFICIARIES NAMED IN THE TRUST, SHE SHOULD CONTACT THE ATTORNEY WHO DRAFTED THE TRUST. CLAIM DENIED.

Disclosure 3 of 3

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

1/09; CLIENT CLAIMS HE BEGAN IN 2008 TAKING DISTRIBUTIONS FROM HIS ANNUITY UNDER A 72T PLAN. HE CLAIMS HE CONTACTED THE FA TO CHANGE HIS WITHDRAWAL TO 5% OF THE TOTAL PRINCIPAL LEFT IN THE ANNUITY (APPROX. \$140,000) EFFECTIVE JAN. 2009. CLIENT CLAIMS HE WAS NEVER GIVEN OPTIONS REGARDING THE CHANGE NOR WAS HE INFORMED HE HAD OPTIONS. CLIENT CLAIMS AS A RESULT, LINCOLN CALCULATED THE NEW PAYMENT TO INCLUDE HIS "LONGEVITY" TABLE TO 91 YEARS AND ALSO THAT OF HIS BENEFICIARY. AS A RESULT, INSTEAD OF GETTING APPROX. \$7500 A YEAR HE WILL ONLY RECEIVE \$3,537.28 PER YEAR. ADDITIONALLY, CLIENT CLAIMS SINCE HE HAS MADE ONE CHANGE TO HIS 72T HE CAN NOT MAKE ANY MORE CHANGES. CLIENT CLAIMS FA ADMITTED TO HIM THAT HE HAD MADE A MISTAKE. CLIENT IS ALSO QUESTIONING WHETHER A 72T WAS NEEDED TO BEGIN WITH. CLIENT MAKES NO SPECIFIC CLAIM BUT IS ASKING FOR RESOLUTION TO THIS MATTER. CLAIM WOULD EXCEED \$5,000

Product Type:

Annuity-Variable

Alleged Damages:

\$5,000.00

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:

03/04/2009

Complaint Pending?

No

Status:

Settled

Status Date:

05/12/2009

Settlement Amount:

\$2,500.00

Individual Contribution Amount:

\$500.00

Broker Statement

IT IS MY UNDERSTANDING THE RE-CALCULATION IS PROCESSED TO DETERMINE THE LOWEST PAYOUT AND THE RMD CALCULATION OPTION IS THE ONLY ONE AVAILABLE FOR THIS PURPOSE. THE GENERAL PURPOSE OF REQUESTING A RE-CALCULATION IS TO LOWER THE AMOUNT OF THE PAYOUT. HOWEVER, IT DOES APPEAR CLIENT MAY NOT HAVE BEEN PROVIDED WITH THE EXACT AMOUNT OF THE NEW DISTRIBUTION. WHILE WE UNDERSTAND THIS HAS IMPACTED THE AMOUNT OF CLIENT'S DISTRIBUTION TO A GREATER EXTENT THAN EXPECTED, CLIENT HAS NOT LOST THE FUNDS ONLY THE USE OF SOME OF THE FUNDS FOR THE DURATION OF THE 72T. AS A RESULT, EDWARD JONES WOULD LIKE TO EXTEND AN OFFER FOR THE INCONVENIENCE THIS MATTER HAS CAUSED IN THE AMOUNT OF \$2,500.00. SETTLEMENT EXTENDED. CLIENT ACCEPTED OFFER AND THE EXECUTED SETTLEMENT OF CLAIM WAS RECEIVED. CHECK WAS REQUESTED TO BE ISSUED AND MAILED TO THE CLIENT'S ADDRESS OF RECORD.



End of Report

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