



IAPD Report

JO LAURIE SCHMELTZER

CRD# 2615220

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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

JO LAURIE SCHMELTZER (CRD# 2615220)

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 **01/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL ENTERPRISE, LLC	CRD# 8733	11/14/2024
IA	LPL ENTERPRISE, LLC	CRD# 8733	11/14/2024

QUALIFICATIONS

This representative is currently registered in **1** 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
B	PRUCO SECURITIES, LLC.	5685	SAN JOSE, CA	06/16/2023 - 11/14/2024
IA	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	SAN JOSE, CA	06/16/2023 - 11/14/2024
IA	CETERA INVESTMENT ADVISERS LLC	105644	SAN JOSE, CA	12/12/2022 - 03/20/2023

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	2



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 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL ENTERPRISE, LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 8733

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/14/2024
B	California	Agent	Approved	11/14/2024
IA	California	Investment Adviser Representative	Approved	11/14/2024

Branch Office Locations

LPL ENTERPRISE, LLC
1731 TECHNOLOGY DR
SUITE 600
SAN JOSE, CA 95110



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	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	06/23/1995
General Securities Representative Examination (S7)	Series 7	05/26/1995

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/30/2003
Uniform Securities Agent State Law Examination (S63)	Series 63	06/09/1995

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	06/16/2023 - 11/14/2024	PRUCO SECURITIES, LLC.	CRD# 5685	SAN JOSE, CA
IA	06/16/2023 - 11/14/2024	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	SAN JOSE, CA
IA	12/12/2022 - 03/20/2023	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	SAN JOSE, CA
B	12/12/2022 - 03/20/2023	CETERA INVESTMENT SERVICES LLC	CRD# 15340	SAN JOSE, CA
B	07/27/2021 - 12/08/2022	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	CAMPBELL, CA
IA	07/27/2021 - 12/08/2022	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	CAMPBELL, CA
IA	07/22/2019 - 12/16/2019	E*TRADE CAPITAL MANAGEMENT, LLC	CRD# 42159	Cupertino, CA
B	07/22/2019 - 12/16/2019	E*TRADE SECURITIES LLC	CRD# 29106	CUPERTINO, CA
B	12/08/2016 - 07/02/2019	SECURITIES AMERICA, INC.	CRD# 10205	REDWOOD CITY, CA
IA	05/22/2013 - 12/31/2017	CUE FINANCIAL GROUP, INC.	CRD# 21033	SCOTTSDALE, AZ
B	05/26/2011 - 12/08/2016	FOOTHILL SECURITIES, INC.	CRD# 1027	MILLBRAE, CA
IA	10/20/2010 - 05/24/2011	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	BURLINGAME, CA
B	10/19/2010 - 05/24/2011	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	BURLINGAME, CA
IA	05/10/2006 - 09/24/2010	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	FREMONT, CA
B	09/17/2002 - 09/24/2010	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	FREMONT, CA
B	09/16/1999 - 08/26/2002	BANCWEST INVESTMENT SERVICES, INC.	CRD# 29357	OMAHA, NE



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	04/14/1998 - 09/17/1999	FISERV INVESTOR SERVICES, INC.	CRD# 34637	HOUSTON, TX
B	12/02/1997 - 05/18/1998	CORELINK FINANCIAL, INC.	CRD# 23302	ST. CLOUD, MN
B	06/05/1997 - 12/15/1997	CAPITAL BROKERAGE CORPORATION	CRD# 10465	GLEN ALLEN, VA
B	01/24/1997 - 05/19/1997	ASB FINANCIAL SERVICES	CRD# 24280	IRVINE, CA
B	03/12/1996 - 01/28/1997	CHARLES SCHWAB & CO., INC.	CRD# 5393	WESTLAKE, TX
B	05/30/1995 - 02/28/1996	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY

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
11/2024 - Present	LPL ENTERPRISE, LLC	Mass Transfer	Y	SAN JOSE, CA, United States
07/2023 - Present	The Prudential Insurance Company Of America	Financial Professional	Y	SAN JOSE, CA, United States
01/2023 - Present	ST CLAIR LAW	ADMINISTRATIVE SUPPORT	N	REDONDO BEACH, CA, United States
09/2022 - Present	BRG REALTY	REAL ESTATE AGENT	N	SAN JOSE, CA, United States
05/2023 - 11/2024	PRUCO SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	SAN JOSE, CA, United States
12/2022 - 03/2023	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SAN JOSE, CA, United States
12/2022 - 03/2023	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
12/2022 - 03/2023	MERIWEST WEALTH ADVISORS	REGISTERED REPRESENTATIVE	Y	SAN JOSE, CA, United States
07/2021 - 12/2022	PLANMEMBER SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	CARPINTERIA, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2019 - 12/2022	NA - STUDENT	STUDENT	N	SAN BRUNO, CA, United States
08/2022 - 10/2022	MALIN GROUP	REAL ESTATE SALES ASSISTANT	N	BURLINGAME, CA, United States
07/2021 - 09/2022	EMPLOYEE BENEFITS SERVICES GROUP	INVESTMENT CONSULTANT	Y	CAMPBELL, CA, United States
10/2021 - 05/2022	ROBERT HALF INTERNATIONAL	TEMPORARY EMPLOYEE	N	SAN RAMON, CA, United States
07/2019 - 11/2019	E*TRADE CAPITAL MANAGEMENT, LLC	FINANCIAL CONSULTANT	Y	CUPERTINO, CA, United States
07/2019 - 11/2019	E*TRADE SECURITIES LLC	FINANCIAL CONSULTANT	Y	CUPERTINO, CA, United States
12/2016 - 07/2019	SECURITIES AMERICA, INC.	REGISTERED REP	Y	REDWOOD CITY, CA, United States
05/2011 - 07/2019	PROVIDENT CREDIT UNION	EMPLOYEE	Y	REDWOOD CITY, CA, United States
05/2011 - 12/2017	CUE FINANCIAL GROUP, INC.	IAR	Y	PHOENIX, AZ, United States
05/2011 - 12/2016	FOOTHILL SECURITIES, INC.	REGISTERED REP	Y	MILLBRAE, CA, 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) 11/06/2024- BRG Realty- Realtor or referral agent License #: 01178856- Mortgage/Real Estate Services- INV Related- San Jose, CA- Start Date 09/01/2022- 0hrs/mth- 0hrs during trading



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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FOOTHILL SECURITIES, INC.
Allegations:	CLIENT SENT A LETTER OF COMPLAINT TO JACKSON LIFE DIRECTLY, REQUESTING THAT SHE BE ALLOWED TO EXERCISE HER FREE LOOK PERIOD AS SHE CLAIMED THAT SHE WAS NOT AWARE OF THE FEES SHE WOULD BE PAYING FOR THE PURCHASE OF HER VARIABLE ANNUITY INVESTMENT. THE FOOTHILL COMPLIANCE DEPARTMENT RESEARCHED THE ALLEGATIONS AND INTERVIEWED THE ADVISOR. ADVISOR DENIED THE CLIENT'S ALLEGATIONS AND PRODUCED DOCUMENTATION (SIGNED BY THE CLIENT) THAT DETAILED THE FEES AND CHARGES ASSOCIATED WITH THE INVESTMENT AND SUPPORTED THAT THE INVESTMENT WAS SUITABLE AND MET THE CLIENTS STATED INVESTMENT OBJECTIVES. CLIENT SENT A SECOND LETTER TO JACKSON LIFE REQUESTING THAT HER INITIAL INVESTMENT AND ANY GROWTH, BE REFUNDED TO HER. FOOTHILL HAS PREPARED A RESPONSE TO BE SENT TO THE CLIENT DISPUTING HER ALLEGATIONS AND DENYING HER REQUEST. AS OF MARCH 31, 2015 THERE WAS A \$2,647.29 INCREASE IN THE VALUE OF THE INVESTMENT.
Product Type:	Annuity-Variable
Alleged Damages:	\$102,375.28
Alleged Damages Amount Explanation (if amount not exact):	THE AMOUNT REFLECTED IS THE INITIAL INVESTMENT. CLIENT IS ALSO REQUESTING THAT ANY GROWTH IN THE ACCOUNT BE REFUNDED TO HER.
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: 05/04/2015

Complaint Pending? No

Status: Denied

Status Date: 06/03/2015

Settlement Amount:

Individual Contribution
Amount:

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: CUSO FINANCIAL SERVICES

Allegations: ON 9/1/2010, CLIENT SENT LETTER TO EMPLOYING CREDIT UNION FOR REPRESENTATIVE CONTAINING ALLEGATIONS THAT REPRESENTATIVE PROVIDED POOR SERVICE AND DID NOT PROPERLY EXPLAIN RIDER AND WITHDRAWAL PROVISIONS OF TWO VARIABLE ANNUITY CONTRACTS PURCHASED IN 2008. CFS FOUND THAT DOCUMENTATION SIGNED BY CLIENT SUPPORTED REASONABLE SUITABILITY FOR PRODUCT RECOMMENDATIONS AND THAT PROPER DISCLOSURES WERE MADE TO THE CLIENT AT THE TIME OF SALE. ACCORDINGLY, CFS DENIED THE ALLEGATIONS OF PRODUCT MISREPRESENTATION IN WRITING. CFS HAS ALSO ASSIGNED A NEW REPRESENTATIVE TO SERVICE CLIENT, AND CONTINUES TO WORK WITH CLIENT TO HELP ANSWER ANY UNRESOLVED QUESTIONS RELATED TO HIS ANNUITY CONTRACTS.

Product Type: Annuity-Variable

Alleged Damages: \$31,301.17

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: 09/01/2010

Complaint Pending? No

Status: Denied

Status Date: 09/22/2010

Settlement Amount:

Individual Contribution
Amount:



End of Report

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