



IAPD Report

STEVEN L SAVAGE

CRD# 2665578

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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

STEVEN L SAVAGE (CRD# 2665578)

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 **01/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	11/13/2014
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	12/11/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	VANCOUVER, WA	02/09/2007 - 11/20/2014
B	EDWARD JONES	250	VANCOUVER, WA	12/21/1995 - 11/20/2014

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
Termination	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 **16** 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	11/13/2014
B	FINRA	General Securities Sales Supervisor	Approved	07/09/2015
B	Alaska	Agent	Approved	01/07/2022
B	Arizona	Agent	Approved	01/13/2022
B	California	Agent	Approved	01/07/2022
B	Georgia	Agent	Approved	01/07/2022
B	Idaho	Agent	Approved	01/07/2022
B	Illinois	Agent	Approved	08/03/2023
B	Kansas	Agent	Approved	01/07/2022
B	Maryland	Agent	Approved	01/07/2022
B	Minnesota	Agent	Approved	01/11/2022
B	Montana	Agent	Approved	01/07/2022
B	Nebraska	Agent	Approved	07/07/2015



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	01/27/2022
B Oklahoma	Agent	Approved	02/07/2022
B Oregon	Agent	Approved	01/06/2022
B Texas	Agent	Approved	02/03/2022
B Washington	Agent	Approved	12/11/2014

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

201 NE PARK PLAZA DR
SUITE 261
VANCOUVER, WA 98684

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 Texas	Investment Adviser Representative	Restricted Approval	07/10/2017
IA Washington	Investment Adviser Representative	Approved	12/11/2014

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

201 NE PARK PLAZA DRIVE
SUITE 261
VANCOUVER, WA 98684



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, 2 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	07/09/2015
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	05/30/2015

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	10/31/1995

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	01/25/2007
Uniform Securities Agent State Law Examination (S63)	Series 63	11/02/1995

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** 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	02/09/2007 - 11/20/2014	EDWARD JONES	CRD# 250	VANCOUVER, WA
B	12/21/1995 - 11/20/2014	EDWARD JONES	CRD# 250	VANCOUVER, WA

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
12/2014 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	VANCOUVER, WA, United States
11/2014 - Present	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	VANCOUVER, WA, 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: Savage Investment Strategies Address: 201 NE Park Plaza Dr Ste 261, Vancouver, WA, 98684, United States Activity Type: Support Company - Owner Position/Title: Officer - President Investment Related: No Start Date: 02/19/2015 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Owner of LLC S-corporation.

(2)Name of Business: The Historic Trust Address: 750 Anderson Street, Vancouver, WA, 98661, United States Activity Type: Non profit Position/Title: Advisory Board, Finance/Investment Committee Member Investment Related: Yes Start Date: 04/01/2025 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: General Board Member and on the Finance Committee.



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
Termination	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: EDWARD JONES

Allegations: THE CLIENT STATED THAT HIS FIRM'S 401 K PLAN HAS OVER \$1,000,000. IN B SHARE PUTNAM FUNDS. THE CLIENT FEELS THAT THIS IS UNSUITABLE, BECAUSE AT THIS LEVEL, THE FIRM COULD PURCHASE A SHARES AT NO COMMISSION. IN ADDITION, THE FIRMS EMPLOYEES HAVE TO PAY A CSDC FEE WHENEVER THEY LIQUIDATE A PORTION OF THEIR ACCOUNT AND TAKE A DISTRIBUTION. THE CLIENT WANTS TO BE REIMBURSED FOR ALL B SHARE CDSC CHARGES AND TRANSFERRED INTO A SHARES.***5/2/05 REOPENED AND REVIEWED ORIGINAL COMPLAINT

Product Type: Mutual Fund(s)

Alleged Damages: \$20,000.00

Customer Complaint Information

Date Complaint Received: 02/02/2005

Complaint Pending? No

Status: Settled

Status Date: 02/23/2005

Settlement Amount: \$24,547.22

Individual Contribution Amount: \$0.00



Broker Statement

THIS COMPANY TRANSFERRED THEIR 401 K ACCOUNT TO EDWARD JONES IN 2000. AT THAT TIME, THE COMPANY HAD 15 EMPLOYEES AND A TOTAL PLAN VALUE OF APPROXIMATELY \$250,000.00. I WAS ADVISED THAT THE COMPANY PAID A CONTINGENT DEFERRED SALES CHARGE TO THE PREVIOUS COMPANY WHEN THEY MOVED THEIR ACCOUNT TO EDWARD JONES. AT THAT TIME, THE COMPANY HAD THE OPTION TO PURCHASE A OR B SHARE MUTUAL FUNDS, AND THEY APPARENTLY OPTED FOR THE MUTUAL FUNDS WITH NO FRONT END SALES CHARGE. THE CLIENT NOW HAS A CDSC ON THOSE ORIGINAL PURCHASES OF 1% - 2%. IF THEY PURCHASED A SHARE FUNDS IN 2000, THE COMMISSIONS WITH THE BREAKPOINT WOULD HAVE BEEN APPROXIMATELY 3%. THE CLIENT'S PLAN HAD NOW GROWN TO OVER 40 PARTICIPANTS AND A VALUE IN EXCESS OF \$1,000,000.00. ALL NEW BUYS ARE IN A SHARES AT NAV. THE CLIENT'S REQUEST TO HAVE US PAY FOR THE CDSC , SO THAT THEY CAN MOVE ALL SHARES INTO A SHARES WAS DENIED. THE CLIENT RECEIVED PROSPECTUSES, TRADE CONFIRMS AND STATEMENTS DURING THE PAST FIVE YEARS DISCLOSING THE TYPE OF SHARES THEY OWNED AND THE MAINTENANCE COSTS ASSOCIATED WITH THE B SHARES.*****
THOUGH WE FEEL THE IR FULLY DISCLOSED THE B SHARE PRICING STRUCTURE
WHEN THE ACCOUNTS WERE OPENED 5 YEARS AGO WE WILL OFFER THE CLIENT A SETTLEMENT IN THE AMOUNT OF \$24,547.22. THE ENTIRE AMOUNT IS BEING PAID BY THE FIRM.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Individual

Firm Name: EDWARD JONES

Termination Type: Discharged

Termination Date: 10/24/2014

Allegations: VIOLATED FIRM POLICY BY HAVING A CLIENT SIGN A DOCUMENT IN BLANK AND THEREAFTER PHOTOCOPYING THE SIGNATURE ON ANOTHER DOCUMENT APPLICABLE TO A DIFFERENT ACCOUNT FOR THE SAME CLIENT. MR. SAVAGE ALSO HAD KNOWLEDGE OF AND PERMITTED HIS BRANCH OFFICE ADMINISTRATOR TO ENGAGE IN THE SAME ACTIVITY FOR MULTIPLE CLIENTS.

Product Type: No Product

Broker Statement I RESPECTFULLY SUBMIT THAT EDWARD JONES'S STATED REASON FOR TERMINATING MY EMPLOYMENT OMITTS CERTAIN IMPORTANT FACTS. MOST IMPORTANTLY, I WISH TO EMPHASIZE IN NO UNCERTAIN TERMS THAT THE ACTIONS IN QUESTION, WHICH I RECOGNIZE WERE INCONSISTENT WITH EDWARD JONES' POLICY, WERE IN EVERY INSTANCE INTENDED TO FULFILL EXPLICIT INSTRUCTIONS FROM OUR CLIENTS. IN OTHER WORDS, MY BRANCH OFFICE ADMINISTRATOR AND I CONSISTENTLY PLACED THE PROTECTION AND PROMOTION OF OUR CLIENTS' BEST INTERESTS AHEAD OF OUR OWN. ANY SUGGESTION TO THE CONTRARY IS, RESPECTFULLY, UNTRUE AND MISLEADING.

I ACKNOWLEDGE THAT, ON A LIMITED NUMBER OF OCCASIONS, I AND/OR MY BRANCH OFFICE ADMINISTRATOR ARRANGED FOR CLIENTS TO SIGN A DOCUMENT IN BLANK, AND THEREAFTER PHOTOCOPIED THE SIGNATURE ON ANOTHER DOCUMENT APPLICABLE TO A DIFFERENT ACCOUNT FOR THE SAME CLIENT. ALTHOUGH THIS WAS DONE TO FULFILL THE CLIENT'S INSTRUCTIONS AFTER THE CLIENT COULD NOT BE REACHED IN TIME TO PROVIDE AN ADDITIONAL SIGNATURE, EDWARD JONES NONETHELESS DETERMINED THAT IT WAS A VIOLATION OF FIRM POLICY. MY EMPLOYMENT WAS TERMINATED FOR THAT REASON, AND THAT REASON ALONE.

NEITHER I NOR MY BRANCH OFFICE ADMINISTRATOR INTENTIONALLY VIOLATED EDWARD JONES POLICY OR BENEFITTED FROM OUR ERRORS. NOR, TO THE BEST OF MY KNOWLEDGE, HAS EDWARD JONES EVER CONCLUDED OTHERWISE. TO THE CONTRARY, WE SERVED OUR CLIENTS AT EDWARD JONES FAITHFULLY AND DILIGENTLY FOR ALMOST TWENTY YEARS, AND ARE PROUD OF THE SERVICE WE OFFERED THEM. I DEEPLY REGRET THE CIRCUMSTANCES THAT LED TO OUR DEPARTURE FROM EDWARD JONES, AND ALSO REGRET THAT EDWARD JONES DECLINED ITS "STATED REASON FOR TERMINATION" TO DESCRIBE THE CONTEXT IN WHICH OUR ERRORS OCCURRED.



End of Report

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