IAPD Report

RAYMOND K BRAMER

CRD# 28691

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

RAYMOND K BRAMER (CRD# 28691)

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 **03/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	09/25/2024
IA	OSAIC ADVISORY SERVICES, LLC	CRD# 171070	11/08/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	ARBOR POINT ADVISORS	165127	SANTA ROSA, CA	11/13/2020 - 11/08/2024
B	SECURITIES AMERICA, INC.	10205	SANTA ROSA, CA	07/25/2017 - 06/14/2024
IA	VERUS CAPITAL PARTNERS, LLC	151568	SANTA ROSA, CA	07/28/2017 - 10/16/2020

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

Employment 1 of 2

Firm Name: **OSAIC ADVISORY SERVICES, LLC**

Main Address: 2300 WINDY RIDGE PARKWAY
SUITE 750
ATLANTA, GA 30339

Firm ID#: 171070

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/08/2024

Branch Office Locations

OSAIC ADVISORY SERVICES, LLC
4535 MOUNT TAYLOR DR
Santa Rosa, CA 95404

Employment 2 of 2

Firm Name: **OSAIC WEALTH, INC.**

Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255

Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
IA	California	Investment Adviser Representative	Approved	09/25/2024
B	Florida	Agent	Approved	06/14/2024
B	Nebraska	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	06/14/2024
B	Pennsylvania	Agent	Approved	06/14/2024
B	Texas	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
SANTA ROSA, CA

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 1 principal/supervisory exam, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	08/06/1993

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	AMEX Put and Call Exam (PC)	PC	09/08/1977
B	Registered Representative Examination (S1)	Series 1	01/23/1974

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/06/1994
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/29/1987

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	11/13/2020 - 11/08/2024	ARBOR POINT ADVISORS	CRD# 165127	SANTA ROSA, CA
B	07/25/2017 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	SANTA ROSA, CA
IA	07/28/2017 - 10/16/2020	VERUS CAPITAL PARTNERS, LLC	CRD# 151568	SANTA ROSA, CA
IA	07/10/2007 - 06/09/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SANTA ROSA, CA
B	09/11/1995 - 06/09/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SANTA ROSA, CA
B	05/14/1993 - 09/06/1995	SUTRO & CO. INCORPORATED	CRD# 801	SAN FRANCISCO, CA
B	09/26/1978 - 05/21/1993	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	01/28/1974 - 09/26/1978	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	CRD# 572	

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	OSAIC ADVISORY SERVICES, LLC	Mass Transfer	Y	ATLANTA, GA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SANTA ROSA, CA, United States
11/2020 - 11/2024	ARBOR POINT ADVISORS	IAR	Y	SANTA ROSA, CA, United States
07/2017 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	SANTA ROSA, CA, United States
07/2017 - 11/2020	VERUS CAPITAL PARTNERS, LLC	INVESTMENT ADVISOR REP	Y	SANTA ROSA, CA, United States
11/2016 - 04/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SANTA ROSA, CA, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SANTA ROSA, CA, United States

Registration & Employment History

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.

BRAMER FARM
POSITION: Owner NATURE: 40 acres of farm land in Iowa rented to agricultural farmer. Corn and Soy Bean farming
INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 01/01/2005
ADDRESS: 2400 1000th Street, Harlan IA 51537, United States
DESCRIPTION: Owner of 40 acres of farmland in Iowa - rented to soy bean and corn farmer for an annual rental income of approximately $10,000

ANTIQUE JUNCTION
POSITION: owner NATURE: Antique sales INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2000
ADDRESS: 4535 Mt. Taylor Drive, Santa Rosa CA 95404, United States
DESCRIPTION: Antique buy and sell

RKB FINANCIAL INVESTMENTS
POSITION: Insurance Sales NATURE: Insurance Sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 07/26/2017
ADDRESS: 4535 Mt. Taylor Drive, Santa Rosa CA 95404, United States
DESCRIPTION: Insurance sales - fixed index annuities

BRAMER FAMILY TRUST
POSITION: Account Manager/ Trustee NATURE: Brokerage Trust Account - Pam Anderson / Raymond Bramer trustees. Day Bramer Trust. This trust is intended to benefit the children of Day Bramer and the principle passed on to his grandchildren
INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 07/01/2005
ADDRESS: 4535 Mt Taylor Dr., Santa Rosa CA 95404, United States
DESCRIPTION: Day Bramer Trust account is managed by Raymond Bramer. Money is distributed to the children of Day Bramer.

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*.
    - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - o 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*.
    - o 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.
    - o 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.
    - o 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: FIRST UNION SECURITIES INC. (CURRENTLY KNOWN AS WACHOVIA SECURITIES INC.)

Allegations: WULBRECHT WAS THE BRANCH MANAGER AND THE CLAIM AGAINST HIM WAS ONLY FAILURE TO SUPERVISE.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $97,000.00

Customer Complaint Information

Date Complaint Received: 12/16/2002

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/16/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: PCX CASE # 02-S058

Date Notice/Process Served: 12/16/2002

Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/04/2005
Monetary Compensation Amount:	$40,000.00
Individual Contribution Amount:	$0.00
Broker Statement	SETTLED FOR $40,000 TO AVOID COSTS AND UNCERTAINTIES OF LITIGATION.

Disclosure 2 of 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	MERRILL, LYNCH, PIERCE,FENNER & SMITH, INC.
Allegations:	BRCH OF FIDUCIARY DT; ACCOUNT RELATED-NEGLIGENCE; EXECUTIONS-FAILURE TO EXECUTE
Product Type:	
Alleged Damages:	$35,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #93-02927
Date Notice/Process Served:	07/28/1993
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	02/28/1994
Disposition Detail:	CASE IS CLOSED, SETTLED Not Provided

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL, LYNCH, PIERCE,FENNER & SMITH, INC.
Allegations:	CUSTOMERS ALLEGE THAT THERE WAS A ONE MONTH DELAY IN ENTERING A CURRENCY FORWARD CONVERSION CONTRACT DURING THE SUMMER OF 1992. DAMAGES OF $35,000 ARE CLAIMED.
Product Type:	
Alleged Damages:	$35,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 93-02927

Date Notice/Process Served: 07/28/1993

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/28/1994

Monetary Compensation Amount: $17,500.00

Individual Contribution Amount: $0.00

Firm Statement

CLAIM DISMISSED WITH PREJUDICE AGAINST RAYMOND
BRAMER BY THE CLAIMANTS. MERRILL LYNCH SETTLED WITH THE
CLAIMANTS FOR $17,500 TO AVOID THE EXPENSES OF ARBITRATION.
ALL CHARGES OF WRONGDOING AND LIABILITY AND ALL
CLAIMS FROM DAMAGES ARE DENIED. THE CUSTOMERS WERE
DISCUSSING
CURRENCY CONVERSION ALTERNATIVES WITH PERSONNEL IN LONDON
AND
DID NOT ENTER A FIRM ORDER TO EFFECT THE FORWARD CONVERSION
CONTRACT UNTIL SEPTEMBER 1992. ANY DELAYS WERE CAUSED BY THE
CUSTOMERS' FAILURE TO COMPLETE ACCOUNT DOCUMENTS. NO
LOSSES
WERE REALIZED BY THE CUSTOMERS.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL, LYNCH, PIERCE,FENNER & SMITH, INC.

Allegations:

CUSTOMERS ALLEGE THAT THERE WAS A ONE MONTH
DELAY IN ENTERING A CURRENCY FORWARD CONVERSION CONTRACT
DURING
THE SUMMER OF 1992. DAMAGES OF $35,OOO ARE CLAIMED.

Product Type:

Alleged Damages: $35,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	National Association of Securities Dealers, Inc.; 93-02927
Date Notice/Process Served:	07/28/1993
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	02/28/1994
Monetary Compensation Amount:	$17,500.00
Individual Contribution Amount:	$0.00
Broker Statement	CLAIM DISMISSED WITH PREJUDICE AGAINST RAYMOND K BRAMER BY THE CLAIMANTS MERRILL LYNCH SETTLED WITH THE CLAIMANTS FOR $17,500, TO AVOID THE EXPENSES OF ARBITRATION. ALL CHARGES OF WRONG DOING AND LIABILITY AND ALL CLAIMS FRM DAMAGES ARE DENIED. THE CUSTOMERS WERE DISCUSSING CURRENCY CONVERSION ALTERNATIVES WITH PERSONNEL IN LONDON AND DID NOT ENTER A FIRM ORDER TO EFFECT THE FORWARD CONVERSION CONTRACT UNTIL SEPTEMBER 1992. ANY DELAYS WERE CAUSED BY MISINFORMATION FROM LONDON ON THE CLIENTS ABILITY TO DO CURRENCY CONVERSIONS AND THE FAILURE TO COMPLETE ACCOUNT DOCUMENTS. NO LOSSES WERE REALIZED BY THE CUSTOMERS.

End of Report

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