



IAPD Report

Bobby Lee Slate

CRD# 3043107

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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

Bobby Lee Slate (CRD# 3043107)

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 **04/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	08/15/2023
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	10/27/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	EQUITABLE ADVISORS, LLC	6627	HONOLULU, HI	12/18/2017 - 12/24/2020
IA	EQUITABLE ADVISORS, LLC	6627	HONOLULU, HI	12/18/2017 - 12/24/2020
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	HONOLULU, HI	05/03/2017 - 12/19/2017

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

Employment 1 of 1

Firm Name: **ADVICE AND PLANNING SERVICES**
Main Address: 730 THIRD AVENUE
NEW YORK, NY 10017-3206
Firm ID#: 20472

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	08/15/2023
B FINRA	General Securities Representative	Approved	08/15/2023
B FINRA	Invest. Co and Variable Contracts	Approved	08/15/2023
B FINRA	Municipal Securities Principal	Approved	08/15/2023
B FINRA	Municipal Securities Representative	Approved	08/15/2023
B California	Agent	Approved	10/19/2023
B Hawaii	Agent	Approved	10/27/2023
IA Hawaii	Investment Adviser Representative	Approved	10/27/2023
B New Mexico	Agent	Approved	06/14/2024
B Washington	Agent	Approved	04/01/2026

Branch Office Locations

ADVICE AND PLANNING SERVICES
500 Ala Moana Blvd.
4th Floor
Honolulu, HI 96813

ADVICE AND PLANNING SERVICES
Kaneohe, HI



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, 6 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	12/15/2022
Municipal Securities Principal Examination (S53)	Series 53	12/15/2022

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination (S7TO)	Series 7TO	12/15/2022
Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	12/15/2022
Municipal Securities Representative Examination (S52TO)	Series 52TO	12/15/2022
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	10/15/1998
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/05/1998

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	10/18/2023
Uniform Investment Adviser Law Examination (S65)	Series 65	06/03/2016
Uniform Securities Agent State Law Examination (S63)	Series 63	05/05/1998



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	12/18/2017 - 12/24/2020	EQUITABLE ADVISORS, LLC	CRD# 6627	HONOLULU, HI
IA	12/18/2017 - 12/24/2020	EQUITABLE ADVISORS, LLC	CRD# 6627	HONOLULU, HI
IA	05/03/2017 - 12/19/2017	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	HONOLULU, HI
B	05/03/2017 - 12/19/2017	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	HONOLULU, HI
IA	06/06/2016 - 05/02/2017	BANCWEST INVESTMENT SERVICES, INC. (BWIS) AND BWIS D/B/A FHS	CRD# 29357	HONOLULU, HI
B	03/29/2016 - 05/02/2017	BANCWEST INVESTMENT SERVICES, INC.	CRD# 29357	HONOLULU, HI
B	02/04/2014 - 03/31/2016	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	KANEOHE, HI
B	12/06/2001 - 02/14/2014	LPL FINANCIAL LLC	CRD# 6413	KANEOHE, HI
B	08/19/1998 - 12/08/2001	EDWARD JONES	CRD# 250	ST. LOUIS, MO
B	05/27/1998 - 09/28/1998	MONY SECURITIES CORP.	CRD# 4386	NEW YORK, 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
07/2023 - Present	TIAA	Wealth Management Advisor	Y	Honolulu, HI, United States
07/2023 - Present	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	Registered Representative	Y	Honolulu, HI, United States
05/2023 - 07/2023	Unemployed	Unemployed	N	Honolulu, HI, United States
07/2022 - 05/2023	THRYV	Business Advisor	N	Honolulu, HI, United States
01/2022 - 07/2022	Unemployed	Unemployed	N	Honolulu, HI, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2021 - 12/2021	Navian Hawaii	Hospice Community Liaison & Volunteer	N	Honolulu, HI, United States
03/2020 - 05/2021	Humana, Independent Medicare Agent	Medicare Agent	N	Honolulu, HI, United States
12/2017 - 12/2020	EQUITABLE ADVISORS, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
12/2017 - 06/2020	AXA ADVISORS, LLC.	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
05/2017 - 12/2017	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	HONOLULU, HI, United States
05/2017 - 12/2017	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	HONOLULU, HI, United States
04/2016 - 12/2017	FIRST HAWAIIAN BANK	COMPLIANCE ADMINISTRATION	Y	HONOLULU, HI, United States
03/2016 - 05/2017	BANCWEST INVESTMENT SERVICES, INC.	COMPLIANCE ADMINISTRATION	Y	HONOLULU, HI, 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.

No information reported.



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:	LPL FINANCIAL
Allegations:	THE CLIENT'S DAUGHTER WHO IS AUTHORIZED ON HER MOTHER'S BEHALF ALLEGED THAT HER MOTHER SIGNED ALL ACCOUNT DOCUMENTS IN JANUARY 2014 BUT THE HANDWRITTEN INITIALS ON THE INSURANCE COMPANY'S QUESTIONNAIRE FORM WERE NOT HER MOTHER'S
Product Type:	Annuity-Fixed
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE BELIEVED TO BE GREATER THAN \$5,000
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:	12/15/2014
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/31/2015

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE INSURANCE COMPANY, AFTER DENYING THE COMPLAINT, NOTIFIED THE RR ON 01/31/2015 THAT IT NOW HAS AGREED TO WAIVE THE SURRENDER PENALTY AND RETURN ALL PREMIUMS.

Disclosure 2 of 2**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

LPL FINANCIAL

Allegations:

THE CLIENT STATED SHE WAS UNAWARE SHE PURCHASED TWO NEW FIXED ANNUITIES WITH MONEY MARKET FUNDS FROM HER BROKERAGE ACCOUNT IN FEBRUARY OF 2014 AND CLAIMS THEY WERE UNAUTHORIZED TRANSACTIONS.

Product Type:

Annuity-Fixed

Alleged Damages:

\$0.00

Alleged Damages Amount Explanation (if amount not exact):

DAMAGES ARE BELIEVED TO BE GREATER THAN \$5,000.

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:**

06/24/2014

Complaint Pending?

No

Status:

Denied

Status Date:

06/30/2014

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

THE REPRESENTATIVE'S CURRENT FIRM INVESTIGATED THIS MATTER AND FOUND NO EVIDENCE TO SUPPORT THE CLIENT'S CLAIMS AND ALLEGATIONS. THE INSURANCE CARRIER HAS DENIED THE CLAIM ON 6/24/2014.

I IN NO WAY DEFRAUDED, COERCED, OR IN ANY GUISE CAUSED THE CLIENT TO SIGN AN ANNUITY CONTRACT. THE CLIENT AND I WENT OVER THE CONTRACTS AND I EXPLAINED TO HER, ESPECIALLY THOSE THAT NEEDED SIGNATURES (THIS INCLUDED THE HYPOTHETICAL WITHDRAWAL CHARGES AND ILLUSTRATIONS, AND TRANSFER OF FUNDS FORMS) THAT MUST BE DISCLOSED TO THE CLIENT PRIOR TO SIGNING THE ANNUITY. FURTHERMORE, I HAVE KNOWN THE CLIENT AS A CLIENT FOR OVER 12 YEARS, AND I DID NOT DETECT NOR WAS THERE ANY INDICATION THAT THE CLIENT HAD ANY DECREASED CAPACITY, NOR THAT SHE WAS



UNAWARE OF WHAT SHE WAS SIGNING, WHEN SHE WAS SIGNING THE DOCUMENTS.



End of Report

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