



IAPD Report

ELVIA HOSTIGUIN VARGAS

CRD# 4131054

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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

ELVIA HOSTIGUIN VARGAS (CRD# 4131054)

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 **06/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	11/25/2014
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	10/13/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **52** 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	BBVA WEALTH SOLUTIONS INC.	110476	DALLAS, TX	02/25/2014 - 06/23/2014
B	BBVA SECURITIES INC.	27060	DALLAS, TX	02/24/2014 - 06/23/2014
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PLANO, TX	07/18/2008 - 09/23/2013

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?

No



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 **52** 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
	FINRA	General Securities Representative	Approved	11/25/2014
	FINRA	Investment Co./Variable Contracts Prin	Approved	01/12/2018
	FINRA	General Securities Principal	Approved	04/09/2019
	Alabama	Agent	Approved	01/02/2015
	Alaska	Agent	Approved	01/02/2015
	Arizona	Agent	Approved	01/02/2015
	Arkansas	Agent	Approved	01/02/2015
	California	Agent	Approved	01/02/2015
	Colorado	Agent	Approved	01/02/2015
	Connecticut	Agent	Approved	01/02/2015
	Delaware	Agent	Approved	01/02/2015
	District of Columbia	Agent	Approved	01/02/2015
	Florida	Agent	Approved	01/02/2015



Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	01/02/2015
B	Hawaii	Agent	Approved	01/02/2015
B	Idaho	Agent	Approved	01/02/2015
B	Illinois	Agent	Approved	01/02/2015
B	Indiana	Agent	Approved	01/02/2015
B	Iowa	Agent	Approved	01/02/2015
B	Kansas	Agent	Approved	01/02/2015
B	Kentucky	Agent	Approved	01/02/2015
B	Louisiana	Agent	Approved	01/02/2015
B	Maine	Agent	Approved	01/02/2015
B	Maryland	Agent	Approved	01/02/2015
B	Massachusetts	Agent	Approved	01/02/2015
B	Michigan	Agent	Approved	01/02/2015
B	Minnesota	Agent	Approved	01/02/2015
B	Mississippi	Agent	Approved	01/02/2015
B	Missouri	Agent	Approved	01/02/2015
B	Montana	Agent	Approved	01/02/2015
B	Nebraska	Agent	Approved	01/02/2015
B	Nevada	Agent	Approved	01/02/2015



Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	01/02/2015
B	New Jersey	Agent	Approved	01/02/2015
B	New Mexico	Agent	Approved	01/02/2015
B	New York	Agent	Approved	01/02/2015
B	North Carolina	Agent	Approved	01/09/2015
B	North Dakota	Agent	Approved	01/02/2015
B	Ohio	Agent	Approved	01/02/2015
B	Oklahoma	Agent	Approved	01/02/2015
B	Oregon	Agent	Approved	01/02/2015
B	Pennsylvania	Agent	Approved	01/02/2015
B	Puerto Rico	Agent	Approved	03/02/2015
B	Rhode Island	Agent	Approved	01/02/2015
B	South Carolina	Agent	Approved	01/02/2015
B	South Dakota	Agent	Approved	01/02/2015
B	Tennessee	Agent	Approved	01/06/2021
B	Texas	Agent	Approved	11/25/2014
IA	Texas	Investment Adviser Representative	Approved	10/13/2022
B	Utah	Agent	Approved	01/02/2015
B	Vermont	Agent	Approved	01/02/2015



Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	01/02/2015
B	Washington	Agent	Approved	01/02/2015
B	West Virginia	Agent	Approved	01/02/2015
B	Wisconsin	Agent	Approved	01/02/2015
B	Wyoming	Agent	Approved	01/02/2015

Branch Office Locations

ADVICE AND PLANNING SERVICES

Frisco, TX





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 3 state securities law exams.





Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	04/09/2019
	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/12/2018

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Limited Representative-Equity Trader Exam (S55)	Series 55	09/08/2004
	General Securities Representative Examination (S7)	Series 7	03/03/2000

State Securities Law Exams

	Exam	Category	Date
 	Uniform Combined State Law Examination (S66)	Series 66	10/13/2022
	Uniform Investment Adviser Law Examination (S65)	Series 65	08/18/2006
	Uniform Securities Agent State Law Examination (S63)	Series 63	03/31/2000

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	02/25/2014 - 06/23/2014	BBVA WEALTH SOLUTIONS INC.	CRD# 110476	DALLAS, TX
B	02/24/2014 - 06/23/2014	BBVA SECURITIES INC.	CRD# 27060	DALLAS, TX
B	07/18/2008 - 09/23/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PLANO, TX
IA	07/18/2008 - 09/23/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PLANO, TX
B	05/29/2007 - 07/31/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
IA	05/29/2007 - 07/31/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
B	02/08/2007 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	NEW YORK, NY
IA	02/08/2007 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	NEW YORK, NY
IA	08/21/2006 - 01/25/2007	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	NEW YORK, NY
B	06/26/2006 - 01/25/2007	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	NEW YORK, NY
B	09/20/2004 - 06/09/2006	BANESTO SECURITIES, INC.	CRD# 131165	NEW YORK, NY
B	03/06/2000 - 06/15/2004	LEHMAN BROTHERS INC.	CRD# 7506	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
11/2014 - Present	TIAA	Financial Consulting	Y	Frisco, TX, United States
11/2014 - Present	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Frisco, TX, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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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.



End of Report

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