



IAPD Report

PAMELA JO MAYBURY

CRD# 4334173

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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

PAMELA JO MAYBURY (CRD# 4334173)

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 **12/13/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	01/03/2022
IA	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	01/05/2022

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
IA	ARBOR POINT ADVISORS	165127	MEADOW VISTA, CA	01/21/2021 - 12/31/2021
IA	SECURITIES AMERICA ADVISORS, INC.	110518	MEADOW VISTA, CA	09/18/2020 - 12/31/2021
B	SECURITIES AMERICA, INC.	10205	MEADOW VISTA, CA	09/18/2020 - 12/31/2021

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: **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**

Main Address: 7333 EAST DOUBLETREE RANCH RD, SUITE 120
SCOTTSDALE, AZ 85258

Firm ID#: 20804

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/03/2022
B	California	Agent	Approved	01/03/2022
IA	California	Investment Adviser Representative	Approved	01/05/2022
B	Colorado	Agent	Approved	01/03/2022
B	Oregon	Agent	Approved	01/03/2022
B	Washington	Agent	Approved	01/03/2022

Branch Office Locations

UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER
MEADOW VISTA, 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 0 principal/supervisory exams, 2 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
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General Securities Representative Examination (S7)	Series 7	03/12/2001
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	04/22/2014
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Uniform Securities Agent State Law Examination (S63)	Series 63	03/15/2001
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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	01/21/2021 - 12/31/2021	ARBOR POINT ADVISORS	CRD# 165127	MEADOW VISTA, CA
IA	09/18/2020 - 12/31/2021	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	MEADOW VISTA, CA
B	09/18/2020 - 12/31/2021	SECURITIES AMERICA, INC.	CRD# 10205	MEADOW VISTA, CA
IA	04/24/2014 - 09/18/2020	SSN ADVISORY, INC.	CRD# 126090	Meadow Vista, CA
B	06/21/2012 - 09/18/2020	SECURITIES SERVICE NETWORK, LLC	CRD# 13318	CARMICHAEL, CA
B	03/09/2009 - 06/29/2012	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	CARMICHAEL, CA
B	08/13/2008 - 03/11/2009	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
B	11/07/2002 - 08/13/2008	PENSION PLANNERS SECURITIES, INC.	CRD# 14068	SACRAMENTO, CA
B	03/13/2001 - 11/06/2002	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
01/2022 - Present	UNITED PLANNERS FINANCIAL SERVICES	REGISTERED REPRESENTATIVE	Y	SCOTTSDALE, AZ, United States
01/2021 - 01/2022	ARBOR POINT ADVISORS	IAR	Y	MEADOW VISTA, CA, United States
09/2020 - 01/2022	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	MEADOW VISTA, CA, United States
09/2020 - 01/2022	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	MEADOW VISTA, CA, United States
06/2012 - 09/2020	SECURITIES SERVICE NETWORK	REGISTERED REPRESENTATIVE	Y	CARMICHAEL, 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.

- 1.) PAMELA MAYBURY - LICENSEE - LIFE INSURANCE FOR ESTATE PLANNING - MEADOW VISTA, CA - SINCE 03/2021 - INVESTMENT RELATED
- 2.) MAYBURY FINANCIAL - OWNER - DBA NAME FOR MARKETING PURPOSES ONLY - MEADOW VISTA, CA - SINCE 01/2001 - INVESTMENT RELATED



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:	Securities Service Network, LLC
Allegations:	The client alleges that Ms. Maybury provided inaccurate information regarding the taxation of a withdrawal from the client's non-qualified annuity. The client alleges that this error resulted in the client incurring a large unexpected tax liability. The events occurred in early February 2020.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	The exact amount is unknown however the firm cannot determine that any damages would be less than \$5000.
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:	02/21/2020
Complaint Pending?	No
Status:	Denied
Status Date:	03/04/2020

**Settlement Amount:****Individual Contribution Amount:****Disclosure 2 of 2****Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

CLIENT STATES THAT IR MADE UNAUTHORIZED TRADES IN HER ACCOUNT. CLIENT STATES THAT HARTFORD ANNUITIES WERE CASHED OUT BEFORE CLIENT UNDERSTOOD THE TAX RAMIFICATIONS OF DOING SO. CLIENT ALSO CLAIMS SHE DID NOT RECEIVE A CONFIRMATION RELATING TO THESE TRANSACTIONS. CLIENT FURTHER ALLEGES THAT THE IR TOLD THE CLIENT THAT IR THOUGHT THE TRADE WAS AUTHORIZED BUT THERE MUST HAVE BEEN MISCOMMUNICATION. CLIENT CLAIMS TO HAVE ASKED IR TO CONTACT HER SON REGARDING ANY RECOMMENDATIONS IN ACCOUNT. CLIENT ALLEGES THAT IR BOUGHT BONDS THAT HAD BEEN SUGGESTED TO CLIENT'S GRANDSON, BUT WITHOUT CLIENT'S AUTHORIZATION. LOSSES POTENTIALLY EXCEED \$5,000.

Product Type:

Annuity(ies) - Variable

Alleged Damages:

\$5,000.00

Customer Complaint Information**Date Complaint Received:** 08/13/2003**Complaint Pending?** No**Status:** Denied**Status Date:** 09/25/2003**Settlement Amount:****Individual Contribution Amount:****Firm Statement**

ACCORDING TO OUR RECORDS, ON AUGUST 16, 2002, HARTFORD LIFE & ANNUITY CONTRACTS WERE LIQUIDATED. BOTH CLIENTS SIGNED ALL THE REQUIRED ANNUITY PAPERWORK AND WERE MAILED A LETTER DIRECTLY FROM HARTFORD REGARDING THE LIQUIDATION. IR INDICATED SHE HAD DISCUSSED THE CLIENTS' REQUEST TO LIQUIDATE THE ANNUITY CONTRACTS, AS WELL AS THE POSSIBLE TAX RAMIFICATIONS AND RECOMMENDED THE CLIENT MEET WITH A TAX ADVISOR. IN ADDITION, IR MET WITH BOTH CLIENTS AND A BOOKKEEPING ASSISTANT ON DIFFERENT OCCASIONS TO DISCUSS THE REINVESTMENT. IR DISCUSSED LADDERING BONDS AND INDICATED CLIENT AGREED TO MOVE FORWARD WITH THE BOND PURCHASES. AT THE TIME OF THE PURCHASES, CLIENT WOULD HAVE RECEIVED CONFIRMATIONS AND STATEMENTS REGARDING THE ACTIVITY IN THE ACCOUNT. CLIENTS INDICATED THEY WANTED THE IR TO DISCUSS THEIR ACCOUNT WITH THEIR GRANDSON; HOWEVER, THE IR INDICATED THAT THE CLIENTS HAD NOT REQUESTED IR TO SPEAK TO THEIR GRANDSON ON THEIR BEHALF AT ANYTIME. IN ADDITION, IR HAD NOT INITIATED ANY CONTACTS WITH GRANDSON AND WHEN GRANDSON WOULD CALL, THE IR WOULD NOT PROVIDE HIM WITH ANY INFORMATION REGARDING THE CLIENTS ACCOUNTS WITHOUT THE PROPER AUTHORIZATION, WHICH HAD NOT BEEN PROVIDED. ACCORDING TO IR,



SHE DID PROVIDE COPIES OF ALL CONFIRMATIONS AND HAND DELIVERED THEM TO THE CLIENT. BASED UPON OUR RESEARCH, CLIENT RECEIVED THE NECESSARY INFORMATION TO MAKE AN INFORMED DECISION. CLAIM DENIED.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: EDWARD JONES INVESTMENTS
Allegations: AUGUST 16, 2002 - ALLEGED IMPROPER TRADING. ALLEGED THEY DID NOT REVIEW STATEMENTS AND CONFIRMATIONS
Product Type: Annuity(ies) - Variable
Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 08/13/2003
Complaint Pending? No
Status: Denied
Status Date: 09/25/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement

MR & MRS.ALLPORT CONTACTED MY OFFICE WITH A REQUEST TO SELL THEIR ANNUITIES.THEY REQUESTED I PURCHASE A LADDERED FEDERAL BOND PORTFOLIO.ALL ECORDS, PAPPERWORK & SIGNATURES ARE IN ORDER. SUBSEQUENTLY, THE CLIENT'S GRANDSON, DON BAIN BEGAN A CAMPAIGN OF DROPPING BY MY OFFICE & TELEPHONING IN AN ATTEMPT TO GATHER SPECIFIC AMTS IN THE ALLPORT ACCT. DON BAIN REQUESTED CHECKS FOR THE CASH IN THE ACCT AND CONTINUALLY REQUESTED THAT I TRANSFER THE ACCT TO SCHWAB, HIS BROKER.MR.BAIN NOT ONLY WAS NEVER AUTHORIZED TO TRADE IN THE ACCT. I WAS SPECIFICALLY TOLD NOT TO SHARE ANY INFORMATION WITH HIM. THE CLIENTS STATED ON SEVERAL OCCASIONS THAT MR. BAIN HAD FINANCIAL TROUBLES AND WA LOOKING TOWARD HIS FUTURE INHERITANCE TO RESOLVE THEM.



End of Report

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