



IAPD Report

DEANNA MICHELLE WILLIAMSON

CRD# 4399708

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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

DEANNA MICHELLE WILLIAMSON (CRD# 4399708)

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 **07/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	J. W. COLE ADVISORS, INC.	CRD# 112294	04/05/2013
B	J.W. COLE FINANCIAL, INC.	CRD# 124583	04/15/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	INDEPENDENT FINANCIAL GROUP, LLC	7717	OCEANSIDE, CA	08/04/2010 - 09/04/2012
B	INDEPENDENT FINANCIAL GROUP, LLC	7717	OCEANSIDE, CA	08/03/2010 - 09/04/2012
B	LPL FINANCIAL CORPORATION	6413	OCEANSIDE, CA	09/02/2005 - 08/12/2010

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
Regulatory Event	2
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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **J.W. COLE FINANCIAL, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 124583

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	04/15/2013
	FINRA	General Securities Representative	Approved	04/15/2013
	California	Agent	Approved	04/15/2013
	Idaho	Agent	Approved	01/06/2023
	New Mexico	Agent	Approved	07/02/2013
	Oregon	Agent	Approved	08/30/2013
	Washington	Agent	Approved	03/23/2018

Branch Office Locations

1608 WINTERWARM DRIVE
FALLBROOK, CA 92028

Employment 2 of 2

Firm Name: **J. W. COLE ADVISORS, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 112294



Qualifications

Regulator	Registration	Status	Date
 California	Investment Adviser Representative	Approved	04/05/2013

Branch Office Locations

J. W. COLE ADVISORS, INC.
FALLBROOK, 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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	11/29/2005

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	08/30/2001
B	General Securities Representative Examination (S7)	Series 7	07/26/2001

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/09/2001



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	08/04/2010 - 09/04/2012	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	OCEANSIDE, CA
B	08/03/2010 - 09/04/2012	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	OCEANSIDE, CA
B	09/02/2005 - 08/12/2010	LPL FINANCIAL CORPORATION	CRD# 6413	OCEANSIDE, CA
IA	09/02/2005 - 08/12/2010	LPL FINANCIAL CORPORATION	CRD# 6413	OCEANSIDE, CA
IA	11/18/2001 - 09/08/2005	MORGAN STANLEY	CRD# 7556	CARLSBAD, CA
B	07/30/2001 - 09/08/2005	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, 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
04/2013 - Present	J.W. COLE ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	TAMPA, FL, United States
04/2013 - Present	J.W. COLE FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	TAMPA, FL, 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) 100% OWNER/FINANCIAL REPRESENTATIVE DBA "WILLIAMSON FINANCIAL INVESTMENTS AND PLANNING" PROVIDING INVESTMENT MANAGEMENT, ASSET ALLOCATION, RETIREMENT CONSULTING, AND INSURANCE SERVICES SINCE 2005. INVESTMENT RELATED. APPROXIMATELY 80% TIME SPENT.
- (2) INSURANCE AGENT OFFERING SALES OF FIXED INSURANCE ANNUITIES, LONG TERM CARE, HEALTH AND DISABILITY SINCE OCT 2001. APPROXIMATELY 15% TIME SPENT. BUSINESS CONDUCTED FROM OFFICE ADDRESS OF RECORD.
- (3) PERSONAL REAL ESTATE RENTAL PROPERTIES IN CA, DBA - "SCHLUMPBERGER PROPERTIES" SINCE 01/2006. NON-INVESTMENT RELATED. APPROX 5% TIME SPENT.
- (4) 50% SILENT OWNER - "RIGHT OF WAY ENGINEERING SERVICES, INC SINCE 02/2002. NON-INVESTMENT RELATED. APPROX 1% TIME SPENT.
- (5) POA/EXECUTOR FOR FATHER
- (6) POA/EXECUTOR FOR MOTHER



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
Regulatory Event	2
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	CALIFORNIA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Suspension
Date Initiated:	11/16/2013
Docket/Case Number:	LBB-3282A
Employing firm when activity occurred which led to the regulatory action:	LPL
Product Type:	No Product
Allegations:	AFTER A REVIEW OF THE ENFORCEMENT ACTION TAKEN BY FINRA ON AUGUST 8, 2012, THE CALIFORNIA DEPARTMENT OF INSURANCE HAS ISSUED A 30 DAY INSURANCE LICENSE SUSPENSION.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/16/2013
Sanctions Ordered:	Suspension

**Sanction 1 of 1**

Sanction Type:	Suspension
Capacities Affected:	INSURANCE LICENSE ONLY
Duration:	30 DAYS
Start Date:	09/23/2013
End Date:	10/22/2013

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	08/08/2012
Docket/Case Number:	2010023800401
Employing firm when activity occurred which led to the regulatory action:	LPL FINANCIAL CORPORATION
Product Type:	No Product
Allegations:	FINRA RULE 2010, NASD RULES 2110, 3110: WILLIAMSON MADE COPIES OF SIGNATURE PAGES FOR DOCUMENTS SUBMITTED BY SEVERAL CUSTOMERS AND REUSED THOSE SIGNATURE PAGES FOR OTHER, UNSIGNED, DOCUMENTS. THEREFORE, WILLIAMSON CREATED DOCUMENTS THAT FALSELY APPEARED TO HAVE BEEN SIGNED BY CUSTOMERS AND CAUSED HER MEMBER FIRM'S BOOKS AND RECORDS TO BE INACCURATE BY CREATING THESE FALSE DOCUMENTS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/08/2012
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	FOUR MONTHS
Start Date:	09/04/2012



End Date: 01/03/2013

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 08/23/2012

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, WILLIAMSON CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, SHE IS FINED \$10,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR FOUR MONTHS. THE SUSPENSION IS IN EFFECT FROM SEPTEMBER 4, 2012, THROUGH JANUARY 3, 2013. FINE PAID IN FULL ON 08/23/2012.

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Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 08/08/2012

Docket/Case Number: 2010023800401

Employing firm when activity occurred which led to the regulatory action: LPL FINANCIAL CORPORATION

Product Type: No Product

Allegations: FINRA RULE 2010, NASD RULES 2110, 3110: WILLIAMSON MADE COPIES OF SIGNATURE PAGES FOR DOCUMENTS SUBMITTED BY SEVERAL CUSTOMERS AND RE-USED THOSE SIGNATURE PAGES FOR OTHER UNSIGNED DOCUMENTS. THEREFORE, WILLIAMSON CREATED DOCUMENTS THAT FALSLEY APPEARED TO HAVE BEEN SIGNED BY CUSTOMERS AND CAUSED HER MEMBER FIRM'S BOOKS AND RECORDS TO BE INACCURATE BY CREATING THE FALSE DOCUMENTS.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No



Resolution Date: 08/08/2012

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: ANY CAPACITY

Duration: FOUR MONTHS

Start Date: 09/04/2012

End Date: 01/03/2013

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

IN JULY, 2012, WITHOUT ADMITTING OR DENYING THE CHARGES, MS. WILLIAMSON AGREED TO A SETTLEMENT REGARDING FINRA'S FINDINGS OF RULE VIOLATIONS INVOLVING 11 CUSTOMERS OVER A 4 YEAR PERIOD. THE FINDINGS STATED THAT MS. WILLIAMSON CREATED DOCUMENTS THAT FALSELY INDICATED THAT THEY HAD BEEN SIGNED BY CUSTOMERS WHEN THEY HAD NOT. MS. WILLIAMSON ACCEPTED A \$10,000 FINE AND A 4 MONTH SUSPENSION, THUS AVOIDING THE HIGH COST OF A DEFENSE. THIS ACTION WAS NOT THE RESULT OF ANY CUSTOMER COMPLAINT AND MS. WILLIAMSON RECEIVED NO FINANCIAL BENEFIT FROM THIS CONDUCT.



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: Firm
Firm Name: LPL FINANCIAL
Termination Type: Discharged
Termination Date: 07/14/2010
Allegations: FIRM REVIEWED DOCUMENTS REFLECTING TRANSPOSED CUSTOMER SIGNATURES.
Product Type: No Product

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Reporting Source: Individual
Firm Name: LPL FINANCIAL CORPORATION
Termination Type: Discharged
Termination Date: 07/14/2010
Allegations: FIRM REVIEWED DOCUMENTS REFLECTING TRANSPOSED CUSTOMER SIGNATURES.
Product Type: No Product



End of Report

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