



## IAPD Report

# YVAN HUU CAO

CRD# 4638428

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7



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

### YVAN HUU CAO (CRD# 4638428)

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 **01/31/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	02/11/2011
<b>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	02/25/2011

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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>IA</b>	EDWARD JONES	250	FOUNTAIN VALLEY, CA	02/05/2007 - 02/16/2011
<b>B</b>	EDWARD JONES	250	FOUNTAIN VALLEY, CA	05/15/2003 - 02/16/2011

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

### Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**  
Main Address: 880 CARILLON PARKWAY  
ST. PETERSBURG, FL 33716  
Firm ID#: 6694

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	02/11/2011
<b>B</b>	FINRA	General Securities Principal	Approved	07/12/2011
<b>B</b>	Arizona	Agent	Approved	02/11/2011
<b>B</b>	Arkansas	Agent	Approved	10/06/2023
<b>B</b>	California	Agent	Approved	02/11/2011
<b>B</b>	Colorado	Agent	Approved	06/13/2011
<b>B</b>	Florida	Agent	Approved	02/21/2022
<b>B</b>	Georgia	Agent	Approved	06/01/2015
<b>B</b>	Hawaii	Agent	Approved	05/06/2020
<b>B</b>	Idaho	Agent	Approved	09/27/2024
<b>B</b>	Kansas	Agent	Approved	04/11/2024
<b>B</b>	Maryland	Agent	Approved	03/12/2024
<b>B</b>	Minnesota	Agent	Approved	11/30/2023



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Missouri	Agent	Approved	10/27/2020
<b>B</b> Nevada	Agent	Approved	09/26/2012
<b>B</b> New Jersey	Agent	Approved	05/05/2020
<b>B</b> Oklahoma	Agent	Approved	02/03/2021
<b>B</b> Oregon	Agent	Approved	07/06/2018
<b>B</b> Texas	Agent	Approved	02/11/2011
<b>B</b> Utah	Agent	Approved	08/16/2017
<b>B</b> Washington	Agent	Approved	08/10/2012
<b>B</b> West Virginia	Agent	Approved	02/11/2011

### Branch Office Locations

#### RAYMOND JAMES FINANCIAL SERVICES

4675 MacArthur Court  
Suite 450  
Newport Beach, CA 92660

### Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**

Main Address: 880 CARILLON PARKWAY  
SAINT PETERSBURG, FL 33716

Firm ID#: 149018

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	02/25/2011
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	07/29/2011

### Branch Office Locations



## Qualifications

**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**

4675 MacArthur Court  
Suite 450  
Newport Beach, CA 92660




## 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, 2 general industry/product exams, and 2 state securities law exams.**




#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	07/11/2011

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/28/2003

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	01/26/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/01/2003

### 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	02/05/2007 - 02/16/2011	EDWARD JONES	CRD# 250	FOUNTAIN VALLEY, CA
B	05/15/2003 - 02/16/2011	EDWARD JONES	CRD# 250	FOUNTAIN VALLEY, CA

#### 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
03/2011 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	Newport Beach, CA, United States
02/2011 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	Newport Beach, CA, United States
02/2011 - Present	YHC WEALTH MANAGEMENT GROUP, INC	SUPPORT COMPANY / DBA (OWNER)	N	NEWPORT BEACH, CA, 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.

Name of Business : YHC Wealth Management Group, Inc.  
 Address: Newport Beach, CA  
 Nature of the Business: Support Company/DBA (Owner)  
 Position/Title: Support Company/DBA (Owner)  
 Investment Related:No  
 Start Date: 02/25/2011  
 Hours per month devoted to this business: 40  
 Hours per month devoted to this business during trading hours: 0  
 Description of duties: Owner - Financial Advisor and Branch Manager



## 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	1

### 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 1

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** 7/18/08-8/09; CLIENT CLAIMS SOLD HOME IN JULY 2008 AND SPOKE TO FA ABOUT THEIR PLAN TO BUY PROPERTY AND BUILD A NEW HOME. CLIENT CLAIMED THEY NEEDED A SAFE PLACE DURING THE SHORT TIME PERIOD REQUIRED TO BUY AND CONSTRUCT THE HOME. CLIENT CLAIMS FA ASSURED HIM THE MONEY WAS SAFE AND THEY COULD COUNT ON BETTER INTEREST RATE THAT CURRENT CD RATES. IN AUG 2008 INFORMED FA THEY NEEDED OVER \$200,000 FOR DOWN PAYMENT ON THE HOME/LAND AND THEY CLOSED ESCROW SEPT. 2008. IN APRIL 2009 THEY BEGAN PLANS TO CONSTRUCT HOME. CLIENTS CLAIM THEY WERE GIVEN CHECKS AND TOLD TO WRITE THEM AND THEY DID. CLIENTS CLAIM THEY WERE LATER TOLD THEY NO LONGER HAD THE PRINCIPAL BALANCE THEY ORIGINALLY HAD. CLIENTS CLAIM THEY WERE SHOCKED AS FA CONTINUALLY ASSURED HIM THAT HIS MONEY WAS SAFE. CLIENT CLAIMS THEY NEVER WANTED OR AUTHORIZED THE MONEY TO BE EXPOSED TO MARKET UPS AND DOWNS AND WITH HIS OTHER ACCOUNTS AND FA KNEW THIS MONEY WAS EARMARKED FOR THIS PARTICULAR PROJECT AND HE WOULD NEED TO COUNT ON IT BEING THERE. CLIENT CLAIMS HE WAS INFORMED BY FA HIS MONEY WAS SAFE AND HE WOULD HAVE ALL HIS ORIGINAL PRINCIPAL RETURNED.

**Product Type:** Debt-Municipal

**Alleged Damages:** \$5,000.00



**Alleged Damages Amount** ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000  
**Explanation (if amount not exact):**

**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:** 08/19/2009

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 10/13/2009

**Settlement Amount:** \$21,706.28

**Individual Contribution Amount:** \$0.00

### Broker Statement

OUR RECORDS INDICATED THE TRADES IN QUESTION OCCURRED IN JULY 2008. AT THE TIME OF THE TRANSACTIONS, FA INDICATED HE REVIEWED ALL DETAILS ASSOCIATED WITH THE BONDS. HE FURTHER STATED HE DOES NOT BELIEVE HE WAS INFORMED AT THAT TIME THE FUNDS WOULD BE NEEDED FOR CLIENT'S HOUSE OR IN SUCH A SHORT-TERM TIMEFRAME. HOWEVER, AS A RESULT OF ANY POTENTIAL MISUNDERSTANDING, EDWARD JONES IS EXTENDING AN OFFER IN THE AMOUNT OF \$20,000. SETTLEMENT OF CLAIM SENT TO CLIENT. AGREED TO ADD LINE OF CREDIT INTEREST TO THE OFFER TO INCREASE OUR OFFER TO \$21,706.28. CLIENT HAS ACCEPTED OFFER AND CREDIT WAS MADE TO THE CLIENTS' ACCOUNT.



## End of Report

This page is intentionally left blank.