



IAPD Report

Trajko Papuckoski

CRD# 4730258

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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

Trajko Papuckoski (CRD# 4730258)

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 **02/03/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	08/24/2023
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	09/14/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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	FISHER INVESTMENTS	107342	PLANO, TX	02/13/2018 - 08/09/2023
B	FARMERS FINANCIAL SOLUTIONS, LLC	103863	WOODLAND HILLS, CA	12/05/2016 - 02/14/2018
B	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	02/04/2016 - 11/16/2016

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
Financial	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 **51** 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 Representative	Approved	09/14/2023
B	Alabama	Agent	Approved	10/11/2023
IA	Alabama	Investment Adviser Representative	Approved	08/15/2025
B	Alaska	Agent	Approved	10/09/2023
B	Arizona	Agent	Approved	10/11/2023
B	Arkansas	Agent	Approved	10/13/2023
B	California	Agent	Approved	09/21/2023
B	Colorado	Agent	Approved	10/12/2023
B	Connecticut	Agent	Approved	09/21/2023
B	Delaware	Agent	Approved	10/19/2023
B	District of Columbia	Agent	Approved	10/03/2023
B	Florida	Agent	Approved	08/15/2024
B	Georgia	Agent	Approved	09/25/2023



Qualifications

Regulator	Registration	Status	Date
B Hawaii	Agent	Approved	10/27/2023
B Idaho	Agent	Approved	09/21/2023
B Illinois	Agent	Approved	11/17/2023
B Indiana	Agent	Approved	10/12/2023
B Iowa	Agent	Approved	09/22/2023
B Kansas	Agent	Approved	10/11/2023
B Kentucky	Agent	Approved	10/13/2023
B Louisiana	Agent	Approved	10/13/2023
B Maine	Agent	Approved	09/21/2023
B Maryland	Agent	Approved	10/20/2023
B Massachusetts	Agent	Approved	10/19/2023
B Michigan	Agent	Approved	10/13/2023
B Minnesota	Agent	Approved	10/13/2023
B Mississippi	Agent	Approved	10/13/2023
B Missouri	Agent	Approved	09/22/2023
B Montana	Agent	Approved	10/17/2023
B Nebraska	Agent	Approved	09/21/2023
B Nevada	Agent	Approved	10/09/2023
B New Hampshire	Agent	Approved	10/25/2023



Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	10/12/2023
B	New Mexico	Agent	Approved	10/12/2023
B	New York	Agent	Approved	11/21/2023
B	North Carolina	Agent	Approved	10/11/2023
B	North Dakota	Agent	Approved	10/16/2023
B	Ohio	Agent	Approved	09/21/2023
B	Oklahoma	Agent	Approved	10/11/2023
B	Oregon	Agent	Approved	09/21/2023
B	Pennsylvania	Agent	Approved	09/22/2023
B	Rhode Island	Agent	Approved	09/22/2023
B	South Carolina	Agent	Approved	09/22/2023
B	South Dakota	Agent	Approved	10/20/2023
B	Tennessee	Agent	Approved	09/26/2023
IA	Texas	Investment Adviser Representative	Approved	08/24/2023
B	Texas	Agent	Approved	10/11/2023
B	Utah	Agent	Approved	09/21/2023
B	Vermont	Agent	Approved	10/12/2023
IA	Vermont	Investment Adviser Representative	Approved	08/25/2025
B	Virginia	Agent	Approved	10/13/2023



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	10/12/2023
B West Virginia	Agent	Approved	10/12/2023
B Wisconsin	Agent	Approved	09/21/2023
B Wyoming	Agent	Approved	10/19/2023

Branch Office Locations

ADVICE AND PLANNING SERVICES

3965 Dallas Parkway
Frisco Regional
Frisco, TX 75034

ADVICE AND PLANNING SERVICES

Carrollton, 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 1 principal/supervisory exam, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	01/05/2009

General Industry/Product Exams

	Exam	Category	Date
	General Securities Representative Examination (S7TO)	Series 7TO	09/13/2023
	Securities Industry Essentials Examination (SIE)	SIE	08/25/2023
	General Securities Representative Examination (S7)	Series 7	11/04/2008
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/15/2004

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/20/2023
	Uniform Combined State Law Examination (S66)	Series 66	11/22/2008

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	02/13/2018 - 08/09/2023	FISHER INVESTMENTS	CRD# 107342	PLANO, TX
B	12/05/2016 - 02/14/2018	FARMERS FINANCIAL SOLUTIONS, LLC	CRD# 103863	WOODLAND HILLS, CA
B	02/04/2016 - 11/16/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	02/04/2016 - 11/16/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
B	02/04/2016 - 11/16/2016	CETERA ADVISORS LLC	CRD# 10299	EL SEGUNDO, CA
B	02/04/2016 - 11/16/2016	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	EL SEGUNDO, CA
B	02/04/2016 - 11/16/2016	CETERA INVESTMENT SERVICES LLC	CRD# 15340	EL SEGUNDO, CA
B	02/04/2016 - 11/16/2016	FIRST ALLIED SECURITIES, INC.	CRD# 32444	El Segundo, CA
B	02/04/2016 - 11/16/2016	GIRARD SECURITIES, INC.	CRD# 18697	EL SEGUNDO, CA
B	02/04/2016 - 11/16/2016	LEGEND EQUITIES CORPORATION	CRD# 30999	El Segundo, CA
B	02/04/2016 - 11/16/2016	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	EL SEGUNDO, CA
B	02/04/2016 - 11/09/2016	INVESTORS CAPITAL CORP.	CRD# 30613	EL SEGUNDO, CA
B	02/04/2016 - 11/09/2016	VSR FINANCIAL SERVICES, INC.	CRD# 14503	el segundo, CA
IA	02/15/2013 - 11/20/2015	KEELEY ASSET MANAGEMENT CORP	CRD# 104994	CHICAGO, IL
B	02/12/2013 - 11/20/2015	KEELEY INVESTMENT CORP.	CRD# 7346	CHICAGO, IL
IA	12/04/2008 - 02/21/2013	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	SCHAUMBURG, IL



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
			103044	
B	02/22/2008 - 02/21/2013	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	SCHAUMBURG, IL
B	10/24/2006 - 12/21/2007	FIFTH THIRD SECURITIES, INC.	CRD# 628	MOUNT PROSPECT, IL
B	07/06/2005 - 09/08/2006	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	HIGHLAND, IN
B	06/24/2004 - 07/06/2005	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	01/19/2004 - 02/10/2004	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	01/19/2004 - 02/10/2004	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	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
08/2023 - Present	TIAA	Wealth Advisor	Y	Lewisville, TX, United States
08/2023 - Present	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	Registered Representative	Y	Lewisville, TX, United States
02/2018 - 08/2023	FISHER INVESTMENTS	INVESTMENT COUNSELOR	Y	PLANO, TX, United States
12/2016 - 02/2018	FARMERS FINANCIAL SOLUTIONS	LIFE AND FINANCIAL SALES SPECIALIST	Y	AGOURA HILLS, CA, United States
01/2016 - 11/2016	CETERA ADVISORS LLC	WEALTH MANAGMENT SPECIALIST	Y	DENVER, CO, United States
01/2016 - 11/2016	CETERA Advisor Networks LLC	Registered Representative	Y	Denver, CO, United States
01/2016 - 11/2016	CETERA Financial Specialists LLC	Registered Representative	Y	Denver, CO, United States
01/2016 - 11/2016	CETERA Investment Services, LLC	Registered Representative	Y	Denver, CO, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2016 - 11/2016	First Allied Securities, Inc.	Registered Representative	Y	Denver, CO, United States
01/2016 - 11/2016	Girard Securities, Inc.	Registered Representative	Y	Denver, CO, United States
01/2016 - 11/2016	Investors Capital Corp.	Registered Representative	Y	Denver, CO, United States
01/2016 - 11/2016	Legend Equities Corporation	Registered Representative	Y	Denver, CO, United States
01/2016 - 11/2016	Summit Brokerage Services, Inc.	Registered Representative	Y	Denver, CO, United States
01/2016 - 11/2016	VSR Financial Services, Inc.	Registered Representative	Y	Denver, CO, 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) Name: The Nativity of the Blessed Virgin Mary Macedonian Orthodox Church
 Position: Board Member Nature: Church Investment Related: No Hours: 2 Securities Trading Hours: 0 Start Date: 02/29/2020
 Address: 2705 Keller Springs Ct, Carrollton TX 75007, United States
 Description: Volunteer as Board Member

(2) SAINTS CONSTANTINE & HELEN ANTIOCHIAN ORTHODOX CHURCH
 POSITION: Financial Committee NATURE: Started as a Sunday School volunteer in August 2021. Joined the Board last year as a non-Officer. I was Treasurer from 2024 to 2025. I am now part of the Financial Committee, so I will no longer have check writing abilities. The Financial Committee helps the Treasurer with more longer term planning. Items such as deciding on paying down the mortgage faster than scheduled. No planned investing at all.? INVESTMENT RELATED: No NUMBER OF HOURS: 2
 SECURITIES TRADING HOURS: 1 START DATE: 08/01/2021
 ADDRESS: 1225 E Rosemeade Pkwy, Carrollton TX 75007, United States
 DESCRIPTION: Treasurer oversea income and expenses of the church. Approve Priest and Admi to pay expenses. Work with outside CPA in preparing financial reports. Potentially help Ushers count lose change after service.



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
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Financial	1
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Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	07/30/2020
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	FEDERAL EASTERN DISTRICT OF TEXAS
Location of Court:	PLANO, TEXAS
Docket/Case #:	20-41679
Action Pending?	No
Disposition:	Discharged
Disposition Date:	03/31/2022
If a compromise with creditor, provide:	
Name of Creditor:	CHASE, BANK OF AMERICA, CAPITAL ONE, LAWYERS
Original Amount Owed:	
Terms Reached with Creditor:	
Broker Statement	Family Court ordered me to pay for majority of legal fees, child custody evaluation, parenting facilitator, etc. I paid back all my debt ahead of schedule.



End of Report

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