



## IAPD Report

# CRAIG ADAM COOPERSMITH

CRD# 4749244

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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

### CRAIG ADAM COOPERSMITH (CRD# 4749244)

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 **01/14/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	01/21/2004
<b>IA</b>	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	08/18/2016

### 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
<b>IA</b>	SUNTRUST INVESTMENT SERVICES, INC.	17499	ORLANDO, FL	07/05/2006 - 12/31/2016

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
Customer Dispute	3



## 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 2

Firm Name: **TRUIST INVESTMENT SERVICES, INC.**  
Main Address: 303 PEACHTREE STREET  
2ND FLOOR  
ATLANTA, GA 30303  
Firm ID#: 17499

Regulator	Registration	Status	Date
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	01/21/2004
<b>B</b> FINRA	General Securities Representative	Approved	11/30/2005
<b>B</b> FINRA	Investment Co./Variable Contracts Prin	Approved	08/14/2007
<b>B</b> Alabama	Agent	Approved	02/09/2011
<b>B</b> Alaska	Agent	Approved	08/07/2023
<b>B</b> Arizona	Agent	Approved	07/26/2023
<b>B</b> Arkansas	Agent	Approved	07/21/2023
<b>B</b> California	Agent	Approved	01/14/2011
<b>B</b> Colorado	Agent	Approved	11/27/2019
<b>B</b> Connecticut	Agent	Approved	06/11/2010
<b>B</b> Delaware	Agent	Approved	07/26/2023
<b>B</b> District of Columbia	Agent	Approved	07/18/2023
<b>B</b> Florida	Agent	Approved	01/21/2004



## Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	01/26/2004
B	Hawaii	Agent	Approved	01/22/2021
B	Idaho	Agent	Approved	07/14/2023
B	Illinois	Agent	Approved	08/17/2021
B	Indiana	Agent	Approved	01/23/2019
B	Iowa	Agent	Approved	07/17/2023
B	Kansas	Agent	Approved	03/01/2023
B	Kentucky	Agent	Approved	07/17/2023
B	Louisiana	Agent	Approved	07/14/2023
B	Maine	Agent	Approved	11/03/2010
B	Maryland	Agent	Approved	07/21/2023
B	Massachusetts	Agent	Approved	07/17/2023
B	Michigan	Agent	Approved	04/08/2016
B	Minnesota	Agent	Approved	07/14/2023
B	Mississippi	Agent	Approved	01/21/2011
B	Missouri	Agent	Approved	07/14/2023
B	Montana	Agent	Approved	07/14/2023
B	Nebraska	Agent	Approved	07/14/2023
B	Nevada	Agent	Approved	04/28/2022



## Qualifications

Regulator	Registration	Status	Date
<b>B</b> New Hampshire	Agent	Approved	07/21/2017
<b>B</b> New Jersey	Agent	Approved	01/14/2011
<b>B</b> New Mexico	Agent	Approved	01/24/2019
<b>B</b> New York	Agent	Approved	01/05/2010
<b>B</b> North Carolina	Agent	Approved	10/17/2017
<b>B</b> North Dakota	Agent	Approved	07/17/2023
<b>B</b> Ohio	Agent	Approved	01/19/2011
<b>B</b> Oklahoma	Agent	Approved	08/23/2019
<b>B</b> Oregon	Agent	Approved	01/14/2011
<b>B</b> Pennsylvania	Agent	Approved	01/19/2011
<b>B</b> Puerto Rico	Agent	Approved	07/17/2023
<b>B</b> Rhode Island	Agent	Approved	07/20/2023
<b>B</b> South Carolina	Agent	Approved	04/26/2019
<b>B</b> South Dakota	Agent	Approved	02/15/2022
<b>B</b> Tennessee	Agent	Approved	07/17/2023
<b>B</b> Texas	Agent	Approved	01/29/2011
<b>B</b> Utah	Agent	Approved	01/24/2011
<b>B</b> Vermont	Agent	Approved	07/18/2023
<b>B</b> Virginia	Agent	Approved	11/01/2006



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Washington	Agent	Approved	12/03/2009
<b>B</b> West Virginia	Agent	Approved	07/17/2023
<b>B</b> Wisconsin	Agent	Approved	07/17/2023
<b>B</b> Wyoming	Agent	Approved	07/14/2023

### Branch Office Locations

**SUNTRUST INVESTMENT SERVICES, INC.**  
 1880 W COUNTY ROAD 419  
 OVIEDO, FL 32765

**SUNTRUST INVESTMENT SERVICES, INC.**  
 OVIEDO, FL

### Employment 2 of 2

Firm Name: **TRUIST ADVISORY SERVICES, INC.**  
 Main Address: 303 PEACHTREE STREET  
 2ND FLOOR  
 ATLANTA, GA 30303  
 Firm ID#: 283390

Regulator	Registration	Status	Date
<b>IA</b> Florida	Investment Adviser Representative	Approved	08/18/2016
<b>IA</b> Louisiana	Investment Adviser Representative	Approved	07/13/2023
<b>IA</b> Rhode Island	Investment Adviser Representative	Approved	07/11/2023
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	03/13/2017

### Branch Office Locations

**TRUIST ADVISORY SERVICES, INC.**  
 1880 W COUNTY RD 419  
 OVIEDO, FL 32765




## 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 2 state securities law exams.**




#### Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/13/2007

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/29/2005
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/20/2004

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	06/26/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/23/2004

### 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	07/05/2006 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ORLANDO, FL

### 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
08/2016 - Present	TRUIST ADVISORY SERVICES, INC.	ADVISOR	Y	OVIEDO, FL, United States
10/2013 - Present	TRUIST INVESTMENT SERVICES, INC.	PFA	Y	OVIEDO, 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.

NAME OF BUSINESS: HOUSE RENTAL (NON-INVESTMENT RELATED)

LOCATION OF BUSINESS: OVIEDO, FL

NATURE OF BUSINESS: PROPERTY RENTAL

TITLE & DESCRIPTION OF DUTIES OF BUSINESS: OWNER

DATE ASSOCIATION BEGAN: 01/01/2013

TIME DEVOTED: 0-HOURS DEVOTED PER MONTH DURING BUSINESS HOURS/2-HOURS DEVOTED PER MONTH AFTER BUSINESS HOURS

SCOOTER PROPERTIES, LLC

POSITION: Partner NATURE: Rental properties INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING

HOURS: 0 START DATE: 06/01/2016

ADDRESS: Oviedo FL, United States

DESCRIPTION: property management

RNCC INVESTMENTS, LLC

POSITION: Managing Member NATURE: THIS LLC WILL INVEST IN A LIMITED PARTNERSHIP OWNING AN RV/BOAT STORAGE FACILITY. INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2018

ADDRESS: ORLANDO FL, UNITED STATES

DESCRIPTION: THIS LIMITED PARTNERSHIP DOES NOT REQUIRE ANY RESPONSIBILITIES FROM ME.

OVIEDO POLICE FOUNDATION

POSITION: Board Member NATURE: The Oviedo Police Foundation was established in 2013 as an independent, non-profit organization (under Section 501(c)(3) of the Internal Revenue Code) by a group of Oviedo citizens who desire to enhance the Oviedo Police Department. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 05/13/2024



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

ADDRESS: Oviedo FL, United States

DESCRIPTION: Volunteer to help with fundraising events and voting authority on use of funds raised.

HIGH FIVE CAPITAL, LLC

POSITION: Member NATURE: This LLC is an entity being opened to establish a pool of funds from other investors / friends. The LLC will be investing the funds into an investment real estate venture named Collection 674 Oviedo which is building an automotive storage facility. INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2026

ADDRESS: Orlando FL, United States

DESCRIPTION: Passive investor



## 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	3

### 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 3

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	SUNTRUST INVESTMENT SERVICES, INC
<b>Allegations:</b>	THE CLIENT SUBMITTED FREE-LOOK REQUEST ON 4/17/13, ALLEGING SHE DID NOT NEED THIS ANNUITY SINCE SHE ALREADY HAS ANOTHER ANNUITY TO WHICH SHE COULD HAVE ADDED FUNDS.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$14,030.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/26/2013
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	05/23/2013
<b>Settlement Amount:</b>	

**Individual Contribution Amount:**

**Disclosure 2 of 3**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC

**Allegations:** [CUSTOMER] ALLEGES THAT WHEN HE MOVED HIS INHERITED IRA FROM SCHWAB TO STIS IN AUGUST 2012 THE ASSETS WERE SOLD AND A DISTRIBUTION PROCESSED FOR THE FULL AMOUNT WITHOUT HIS PERMISSION. HE IS DISPUTING THE TAX LIABILITY OF \$10,810.

**Product Type:** Mutual Fund

**Alleged Damages:** \$10,810.00

**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:** 02/27/2013

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 05/22/2013

**Settlement Amount:** \$6,530.73

**Individual Contribution Amount:** \$0.00

**Disclosure 3 of 3**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC.

**Allegations:** THE CLIENT'S ATTORNEY ALLEGED, AMONG OTHER THINGS, THAT THE REPRESENTATIVE MADE UNAUTHORIZED AND UNSUITABLE INVESTMENT RECOMMENDATIONS [SIC] TO PURCHASE A CORPORATE BOND AND THAT THE FIRM FAILED TO ADEQUATELY SUPERVISE THE REPRESENTATIVE'S INVESTMENT ACTIVITY.

**Product Type:** Debt-Corporate

**Alleged Damages:** \$100,000.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA ARBITRATION



**Docket/Case #:** CASE # 09-04156

**Filing date of arbitration/CFTC reparation or civil litigation:** 07/08/2009

**Customer Complaint Information**

**Date Complaint Received:** 07/21/2009

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 09/20/2010

**Settlement Amount:** \$47,500.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

THE FIRM MADE A BUSINESS DECISION TO SETTLE THIS MATTER TO AVOID ANY ADDITIONAL COST OF LITIGATION. THE REPRESENTATIVE INHERITED THIS CLIENT'S RELATIONSHIP FROM ANOTHER REPRESENTATIVE. UPON OBTAINING THIS RELATIONSHIP, HE MET WITH THE CLIENT TO ADDRESS ANY QUESTIONS OR CONCERNS THAT SHE MIGHT HAVE. SHE EXPLAINED THAT SHE WAS LOOKING TO RECEIVE A HIGHER INCOME DISTRIBUTION FROM HER INVESTMENTS. AFTER SEVERAL DISCUSSIONS, THE REPRESENTATIVE TOLD HER THAT HE WOULD START RESEARCHING OTHER POSSIBLE INVESTMENTS. THE CLIENT HAD A HISTORY OF MAKING INVESTMENTS IN BONDS AND WAS FAMILIAR WITH THE POSSIBLE RISKS OF BONDS, ESPECIALLY THE RISK OF MARKET LOSS, AS SOME OF HER PREVIOUS BOND INVESTMENTS HAD LOST ALMOST 100% OF THEIR VALUES. THE REPRESENTATIVE EXPLAINED THE DETAILS OF THE LEHMAN BROTHERS BOND, INCLUDING ITS RATING, COUPON RATE, MATURITY, AND CALL DATE, ETC. HE ALSO EXPLAINED THE SURVIVOR'S PUT SINCE THE CLIENT HAD TOLD HIM THAT ALL OF THIS MONEY WOULD GO TO HER CHILDREN AND SHE WOULD ONLY USE THE FUNDS FOR HER INCOME. THE REPRESENTATIVE SPOKE WITH THE CLIENT MANY TIMES AFTERWARDS AND SHE NEVER EXPRESSED ANY CONCERN ABOUT THIS TRANSACTION UNTIL THE LEHMAN BROTHERS BANKRUPTCY FILING.



## End of Report

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