



IAPD Report

ANDREW JOHN EVANS

CRD# 4779446

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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

ANDREW JOHN EVANS (CRD# 4779446)

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 **02/22/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PRIVATE CLIENT SERVICES, LLC	CRD# 120222	03/01/2023
IA	ROSSBY FINANCIAL, LLC	CRD# 324631	03/13/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	Melbourne, FL	08/07/2012 - 03/06/2023
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	Carmichaels, PA	08/06/2012 - 03/06/2023
IA	WADDELL & REED, INC.	866	MONROEVILLE, PA	01/25/2011 - 08/14/2012

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

Employment 1 of 2

Firm Name: **PRIVATE CLIENT SERVICES, LLC**

Main Address: 2225 LEXINGTON ROAD
LOUISVILLE, KY 40206

Firm ID#: 120222

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	03/01/2023
	FINRA	General Securities Representative	Approved	03/01/2023
	FINRA	Limited Representative-Prvt Scrts Ofrngs	Approved	03/01/2023
	FINRA	Private Securities Offerings Principal	Approved	03/01/2023
	Florida	Agent	Approved	03/01/2023
	Maryland	Agent	Approved	03/01/2023
	Massachusetts	Agent	Approved	03/01/2023
	Michigan	Agent	Approved	03/01/2023
	North Carolina	Agent	Approved	03/01/2023
	Ohio	Agent	Approved	03/01/2023
	Oregon	Agent	Approved	03/29/2023
	Pennsylvania	Agent	Approved	03/01/2023
	Texas	Agent	Approved	03/01/2023



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	03/01/2023
B West Virginia	Agent	Approved	03/01/2023

Branch Office Locations

PRIVATE CLIENT SERVICES, LLC

2412 Irwin Street
Melbourne, FL 32901

Employment 2 of 2

Firm Name: **ROSSBY FINANCIAL, LLC**
Main Address: 2412 IRWIN STREET
MELBOURNE, FL 32901
Firm ID#: 324631

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	03/13/2023

Branch Office Locations

ROSSBY FINANCIAL, LLC

2412 IRWIN STREET
MELBOURNE, FL 32901

ROSSBY FINANCIAL, LLC

Melbourne, FL



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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/31/2009

General Industry/Product Exams

	Exam	Category	Date
B	Limited Representative-Private Securities Offerings (S82TO)	Series 82TO	03/01/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	05/19/2006
B	General Securities Representative Examination (S7)	Series 7	05/13/2004

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/09/2004



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	08/07/2012 - 03/06/2023	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	Melbourne, FL
B	08/06/2012 - 03/06/2023	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	Carmichaels, PA
IA	01/25/2011 - 08/14/2012	WADDELL & REED, INC.	CRD# 866	MONROEVILLE, PA
B	01/11/2011 - 08/14/2012	WADDELL & REED, INC.	CRD# 866	MONROEVILLE, PA
IA	05/04/2009 - 12/21/2010	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	PITTSBURGH, PA
B	05/01/2009 - 12/21/2010	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	PITTSBURGH, PA
IA	04/19/2007 - 03/20/2009	CHARLES SCHWAB & CO., INC.	CRD# 5393	PITTSBURGH, PA
B	04/18/2007 - 03/20/2009	CHARLES SCHWAB & CO., INC.	CRD# 5393	PITTSBURGH, PA
IA	04/26/2006 - 04/04/2007	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	PITTSBURGH, PA
B	04/25/2006 - 04/04/2007	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PITTSBURGH, PA
IA	04/29/2005 - 01/26/2006	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	SARASOTA, FL
B	05/14/2004 - 01/26/2006	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	ST. PETERSBURG, 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
03/2023 - Present	Private Client Services	Registered Representative	Y	Melbourne, FL, United States
01/2023 - Present	Rossby Financial, LLC	CEO, President, CCO	Y	Melbourne, FL, United States
08/2012 - 03/2023	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2012 - 03/2023	CAMBRIDGE INVESTMENT RESEARCH, INC	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, IA, United States
11/2018 - 02/2023	TAG Advisors	Executive Vice President	Y	Melbourne, FL, United States
03/2016 - 11/2018	TAG Advisors	Managing Director	Y	Melbourne, FL, United States
04/2016 - 12/2016	Paoli Financial Advisors	Chief Compliance Officer	Y	Paoli, PA, 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) Rossby Financial LLC. Inv-related. 4447 Preservation Cir, Melbourne, FL 32934. RIA. CEO, President, CCO. 1/2023. 35 hrs/mo; 8 during trading hrs.
- 2) Rossby Insurance. Inv-related. 4447 Preservation Cir, Melbourne, FL 32934. Insurance agency providing fixed insurance and property casualty policy to individuals. Some clients are also advisory/bd clients, but not all. Also works under the DBA to ROffice or Rossby Office. Owner and agent, placing fixed insurance policies with client. None of these are FIA/EIA or variable products. WE also act as a third party to introduce various financial professionals with virtual help. Owner. 11/30/2021. 10 hrs/mo; 1 during trading hrs. Duties: insurance agent.
- 3) Rossby Wealth. Inv-related. 4447 Preservation Cir, Melbourne, FL 32934. Holding company for receiving income from financial services activities. Consulting to technology companies, reseller of software services. This is the operating company of the above description to pay bills and expenses. Owner. 11/30/2021. 30 hrs/mo; 8 during trading hrs.
- 4) Andrew J Evans. Non inv-rel. Tax Preparer. Melbourne, FL. Since 4/16/2015. Devotes 2 hrs/mo - none during trading.
- 5) Andrew J Evans. Non inv-rel. Melbourne, FL. Independent Insurance Agent. 7/26/17. For various independent insurance companies. 5 hrs/mo - 1/trading hr.
- 6) ROffice, Non investment related, Melbourne, FL, Owner, 05/2023, providing virtual and fractional services to financial services professionals.
- 7) Practice Intelligence, LLC, 1015 NW 6 TER Boca Raton, FL 33486, 3% ownership, Chief Experience Officer, 10 hours a month devoted, 2 hours a month devoted during securities trading hours, responsible for reviewing all content and Advisor engagement to make changes to the user interface.
- 8) TAG Advisors, 4801 Cox Rd. Suite 102, Glen Allen, VA 23060, Investment related, Former Owner, prior ownership payouts and buyouts, May 1st 2022, 0 hours per month devoted, 0 hours per month devoted during securities trading, Buyout (capital gain and interest in 1099), additional compensation that hadn't been paid out (1099 or K1).
- 9) Archive Intel, 8000 Avalon Blve Ste. 100 Alpharetta, GA 30005, surveillance and archiving technology company, Board Member, 01/31/2024, 10 hours per month devoted, 1 hours per month devoted during securities trading hours, provide feed back on the product and do warm introductions to my network.



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:	Firm
Employing firm when activities occurred which led to the complaint:	CHARLES SCHWAB & CO., INC.
Allegations:	CLIENT ALLEGES THAT RECOMMENDATIONS MADE, AS WELL AS THE REFERRAL TO "STOCK PORTFOLIO MANAGERS" WERE NOT SUITABLE.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$91,739.66
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:	03/31/2010
Complaint Pending?	No
Status:	Denied
Status Date:	06/10/2010
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CHARLES SCHWAB & CO., INC

Allegations: CLIENT ALLEGES THAT RECOMMENDATIONS MADE, AS WELL AS THE REFERRAL TO "STOCK PORTFOLIO MANAGERS" WERE NOT SUITABLE.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$91,739.66

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: 03/31/2010

Complaint Pending? No

Status: Denied

Status Date: 06/10/2010

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CHARLES SCHWAB & CO., INC.

Allegations: CUSTOMER ALLEGES UNSUITABLE INVESTMENTS AND UNAUTHORIZED TRADING IN 2008.

Product Type: Debt-Corporate
Debt-Government
Debt-Municipal
Equity Listed (Common & Preferred Stock)

Alleged Damages: \$220,000.00

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: 05/29/2009

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 06/23/2009



Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 09-04777

Date Notice/Process Served: 09/03/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/23/2010

Monetary Compensation Amount: \$65,000.00

Individual Contribution Amount: \$0.00

Firm Statement THE FIRM SETTLED THE CLAIMS TO AVOID THE COST AND UNCERTAINTY OF LITIGATION, WITH NO ADMISSION OF WRONGDOING AND NO MONETARY CONTRIBUTION FROM THE REPRESENTATIVE.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CHARLES SCHWAB & CO., INC

Allegations: CUSTOMER ALLEGES UNSUITABLE INVESTMENTS AND UNAUTHORIZED TRADING IN 2008.

Product Type: Debt-Corporate
Debt-Government
Debt-Municipal
Equity Listed (Common & Preferred Stock)

Alleged Damages: \$220,000.00

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: 05/29/2009

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 09/03/2009

Settlement Amount:

Individual Contribution Amount:



Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 09-04777

Date Notice/Process Served: 09/03/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/23/2010

Monetary Compensation Amount: \$65,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE FIRM SETTLED THE CLAIMS TO AVOID THE COST AND UNCERTAINTY OF LITIGATION, WITH NO ADMISSION OF WRONGDOING AND NO MONETARY CONTRIBUTION FROM THE REPRESENTATIVE.



End of Report

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