IAPD Report

ENDRY SURJANTO

CRD# 4840914

Section Title	Page(s)

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

ENDRY SURJANTO (CRD# 4840914)

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 **01/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	01/18/2012
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	01/19/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	ADDISON AVENUE FINANCIAL PARTNERS, LLC	127283	SANTA CLARA, CA	10/19/2007 - 07/16/2012
B	ESSEX NATIONAL SECURITIES, INC.	25454	CUPERTINO, CA	10/02/2007 - 01/25/2012
IA	CITIGROUP GLOBAL MARKETS INC.	7059	BELMONT, CA	06/13/2007 - 10/11/2007

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 **21** 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	FINRA	General Securities Representative	Approved	01/18/2012
B	Arizona	Agent	Approved	04/05/2013
B	Arkansas	Agent	Approved	01/18/2018
B	California	Agent	Approved	01/18/2012
B	Colorado	Agent	Approved	11/10/2016
B	Florida	Agent	Approved	03/17/2022
B	Hawaii	Agent	Approved	09/18/2020
B	Idaho	Agent	Approved	08/17/2015
B	Illinois	Agent	Approved	09/23/2013
B	Kansas	Agent	Approved	06/04/2025
B	Kentucky	Agent	Approved	12/19/2022
B	Maryland	Agent	Approved	04/05/2021
B	Massachusetts	Agent	Approved	02/03/2012

Qualifications

	Regulator	Registration	Status	Date
B	Michigan	Agent	Approved	05/08/2015
B	Nevada	Agent	Approved	01/30/2020
B	New Jersey	Agent	Approved	07/01/2024
B	New York	Agent	Approved	11/21/2025
B	Oregon	Agent	Approved	01/18/2012
B	South Carolina	Agent	Approved	07/28/2017
B	Tennessee	Agent	Approved	08/20/2025
B	Washington	Agent	Approved	12/06/2019
B	Wisconsin	Agent	Approved	05/24/2016

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
19200 Stevens Creek Blvd
Suite 240
Cupertino, CA 95014

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
IA	California	Investment Adviser Representative	Approved	01/19/2012

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
19200 Stevens Creek Blvd Suite 240
Cupertino, CA 95014

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 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/27/2004

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/30/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/22/2004

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	10/19/2007 - 07/16/2012	ADDISON AVENUE FINANCIAL PARTNERS, LLC	CRD# 127283	SANTA CLARA, CA
B	10/02/2007 - 01/25/2012	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	CUPERTINO, CA
IA	06/13/2007 - 10/11/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	BELMONT, CA
B	05/29/2007 - 10/11/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	BELMONT, CA
B	09/28/2004 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	SAN BRUNO, 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
01/2012 - Present	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	CUPERTINO, CA, United States
01/2012 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	CUPERTINO, CA, United States
05/2014 - 12/2023	FIRST TECH FED CREDIT UNION	Advisor	Y	CUPERTINO, CA, United States
01/2012 - 12/2023	Addison Avenue Investment Services	Advisor	Y	Cupertino, 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.

(1)Name of Business: Addison Avenue Investment Services Address: 19960 Stevens Creek Blvd, Cupertino, CA, 95014, United States Activity Type: Support Company - Non Owner Position/Title: Associate/Employee Investment Related: No Start Date: 01/21/2012 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Provide Financial Advice to our members
(2)Name of Business: ATS Wealth Circle LLC Address: 19200 Stevens Creek Blvd Ste 240, Cupertino, CA, 95014-2530, United States Activity Type: Support Company - Owner Position/Title: Officer - President Investment Related: No Start Date: 12/25/2023 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Wealth Management Services
(3)Name of Business: EACS Corporation Address: 19200 Stevens Creek Blvd Suite #240, Cupertino, CA, 95014, United States

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Activity Type: Support Company - Owner Position/Title: Officer - President Investment Related: No Start Date: 12/27/2023 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Financial and Investment services

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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES,INC
Allegations:	MISREPRESENTATION
Product Type:	Other: OUTSIDE MONEY MANAGER WRAP ACCOUNT
Alleged Damages:	$10,000.00
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:	09/09/2013
Complaint Pending?	No
Status:	Denied
Status Date:	10/07/2013
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	THE CLIENT ALLEGED FAILURE TO DISCLOSE CDSC AND UNSUITABILITY WITH RESPECT TO VARIABLE ANNUITY--6/26/2007. DAMAGES UNSPECIFIED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
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:	01/14/2008
Complaint Pending?	No
Status:	Denied
Status Date:	04/16/2008
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	CLAIM DENIED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS
Allegations:	THE CLIENT ALLEGED FAILURE TO DISCLOSE CDSC AND UNSUITABILITY WITH RESPECT TO VARIABLE ANNUITY 06/26/2008 DAMAGES UNSPECIFIED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
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:	01/14/2008
Complaint Pending?	No
Status:	Denied
Status Date:	04/16/2008

Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I HAVE BEEN ACQUAINTED WITH [CUSTOMER] AND [SPOUSE] SINCE NOVEMBER 2005. [CUSTOMER] IS TAKING OVER THEIR PORTFOLIO FOR THE PAST FIVE YEARS FROM HER HUSBAND [SPOUSE] DUE TO HIS DETERIORATING HEALTH. [CUSTOMER] ATTENDED FOUR SCHEDULED APPOINTMENTS WITH ME AS WELL AS NUMEROUS UNSCHEDULED APPOINTMENTS TO REVIEW THIS PORTFOLIO OVER A PERIOD OF APPROXIMATELY ONE YEAR BEFORE MAKING A DECISION ON ANY CHANGES TO IT. DURING THIS ONE YEAR PERIOD, I FAMILIARIZED MYSELF WITH HER BACKGROUND, FINANCIAL SITUATION AND HER BEHAVIOR TOWARDS INVESTMENT, AT THE SAME TIME EDUCATED HER ON THE RISKS INVOLVED IN HER PORTFOLIO. ORIGINALLY THE PORTFOLIO WAS APPROXIMATELY $970,000; $700,000 IN ENERGY AND OIL STOCKS (CHEVRON REPRESENT $500,000 = 52% FROM TOTAL PORTFOLIO); $80,000 IN CORPORATE BONDS; AND $90,000 IN GROWTH MUTUAL FUNDS. [CUSTOMER'S] OBJECTIVES ARE TO GROW THE PORTFOLIO CONSERVATIVELY, REDUCE THE RISK TO PORTFOLIO, INCOME, AND PRINCIPAL PRESERVATION. I RECOMMENDED REDUCING THE CHEVRON AND INDIVIDUAL STOCK HOLDINGS TO REDUCE OVERALL RISK AND DIVERSIFY THE PORTFOLIO. I MOVED THEM INTO UNIT INVESTMENT TRUSTS FOR DIVERSIFIED GROWTH AND INCOME AND A FOUR YEAR NATIONWIDE BALANCED VA WITH PRINCIPAL PROTECTION AT THE END OF THE FIFTH YEAR (THE AMOUNT INVESTED IN THIS VA WAS $155,000). SHE UNDERSTOOD THE CDSC IN THIS PORTFOLIO. WE REDUCED THE MUTUAL FUNDS BONDS AND MOVED THEM INTO MORTGAGE BACKED SECURITIES, THUS REDUCING THE COST EMBEDDED IN THE MUTUAL FUNDS. [CUSTOMER] STILL HOLDS $390,000 WORTH OF CHEVRON STOCKS AND SOME OTHER INDIVIDUAL STOCKS DESPITE THE RECOMMENDATION TO DIVERSIFY. I DID A FEW SCHEDULED REVIEWS AFTER THE CHANGE AND SHE UNDERSTOOD AND WAS COMFORTABLE WITH THE RISK. THIS NEW ALLOCATION REDUCED RISK, PROVIDED MODERATE DIVERSIFICATION, INCOME, LIQUIDITY, AND SOME PRINCIPAL PROTECTION. I SUSPECT SHE NEEDS THE SAME ONGOING EDUCATION AND SUPPORT WE HAD PROVIDED PREVIOUSLY, AND THE REMAINING STOCKS IN THE PORTFOLIO ARE A LEGITIMATE SOURCE OF UNEASINESS ABOUT

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GMI
Allegations:	CLIENT VERBALLY ALLEGED MISREPRESENTATION OF GOVT DEBT AND UIT - 4/24/07 TO 5/23/07. DAMAGES UNSPECIFIED.
Product Type:	Debt - Government
Other Product Type(s):	UNIT INVESTMENT TRUST

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 10/11/2007

Complaint Pending? No

Status: Settled

Status Date: 10/11/2007

Settlement Amount: $16,515.82

Individual Contribution Amount: $0.00

Firm Statement TRADES WERE CANCELLED RESULTING IN A LOSS OF $16,515.82.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITIGROUP GMI

Allegations: CLIENT VERBALLY ALLEGED MISREPRESENTATION OF GOVT DEBT AND UIT - 4/24/2007 TO 05/23/2007. DAMAGES UNSPECIFIED.

Product Type: Debt - Government

Other Product Type(s): UNIT INVESTMENT TRUST 3 YEAR PRINCIPAL PROTECTED NOTES.

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 10/11/2007

Complaint Pending? No

Status: Settled

Status Date: 10/11/2007

Settlement Amount: $16,515.82

Individual Contribution Amount: $0.00

Broker Statement

[CUSTOMER'S] CASE
SUMMARY
[CUSTOMER] AND [SPOUSE] CONTACTED US TO INVEST $1,300,000.00 IN VARIOUS ACCOUNTS. THEIR INVESTMENT CRITERIA WAS TO SEEK CONSERVATIVE RETURN OF MORE THAN CD RATE OF 5% WITH 3-4 YEAR TIME HORIZON.
BACKGROUND
THE CLIENTS HAVE $2,300,000.00 IN LIQUID NET WORTH, WITH $1,000,000 INVESTED IN AN AGGRESSIVE EQUITY PORTFOLIO AT LPL. [CUSTOMER] AND [SPOUSE] ARE SUCCESSFUL PROPERTY BROKERS AND SOPHISTICATED INVESTORS WHO UNDERSTAND THE MARKET RISK, HAVE MORE THAN 17 YEARS EXPERIENCE AND KNOWLEDGE OF STOCKS, MUTUAL FUNDS AND BONDS.
ACTIONS
I MET WITH THE [CUSTOMERS] TWICE TO PROFILE THEIR SITUATION, ANALYZE THE FINANCIAL SITUATION AND DEVELOP A PORTFOLIO. WE DISCUSSED THE ASSET ALLOCATION AND RISK ASSOCIATED WITH THE

PORTFOLIO AND USED THE SMITH BARNEY ALLOCATION RECOMMENDED FOR A CONSERVATIVE RISK TOLERANCE WITH THEIR DESIRED TIME FRAME. OUT OF THE PORTFOLIO OF $1,300,000.00, ABOUT $600,000.- WAS DIVERSIFIED BETWEEN GOVERNMENT BONDS, UNIT INVESTMENT TRUSTS (UIT'S), 3 YEAR STRUCTURED NOTES WITH PRINCIPAL PROTECTION. THE REMAINING $700,000.00 WAS INVESTED INTO THE MONEY MARKET FUNDS. THE CLIENT ACKNOWLEDGED AND UNDERSTOOD THE RISK WITH PORTFOLIO.
THE MARKET HAD A SHORT TERM CORRECTION RIGHT AFTER THE INITIAL TRADES WERE PLACED. THE PORTFOLIO WAS HIT AND THE CLIENT WANTED TO GET OUT OF THE MARKET AND RECEIVED ALL OF THE PRINCIPAL BACK.
MY MANAGER [MANAGER] THEN HAD SEVERAL CONVERSATIONS WITH THE [CUSTOMERS]. THE LAST CONVERSATION I HAD WITH [MANAGER] AND THE SMITH BARNEY LEGAL DEPARTMENT WAS THAT THE COMPLAINT FROM CLIENT WAS UNJUSTIFIED AND DECLINED.
AT THE TIME THE COMPLIANCE DEPARTMENT FELT THAT THE FILE WAS VERY WELL DOCUMENTED AND THE RECOMMENDATIONS WERE SUITABLE. THEY NOTED THAT I HAD MET THE CLIENT SEVERAL TIMES AND DID NOT RUSH INTO DECISION. AS A MATTER OF FACT, THE CLIENT PUSHED TO MOVE THE FUNDING MORE QUICKLY. APPARENTLY IN OCTOBER AFTER I LEFT CITIGROUP, SMITH BARNEY DECIDED TO CANCEL THE TRADES.

End of Report

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