



IAPD Report

AMBER ECHO KRAMER

CRD# 4999006

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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

AMBER ECHO KRAMER (CRD# 4999006)

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 **07/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	STATE FARM VP MANAGEMENT CORP.	CRD# 43036	01/04/2019
IA	STATE FARM INVESTMENT MANAGEMENT CORP.	CRD# 3487	11/14/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	ALLSTATE FINANCIAL SERVICES, LLC	18272	ROCK SPRINGS, WY	09/09/2005 - 05/02/2017

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?

No



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

Employment 1 of 2

Firm Name: **STATE FARM INVESTMENT MANAGEMENT CORP.**
Main Address: ONE STATE FARM PLAZA
B-2
BLOOMINGTON, IL 61710-0001
Firm ID#: 3487

	Regulator	Registration	Status	Date
IA	Colorado	Investment Adviser Representative	Approved	10/22/2024
IA	Montana	Investment Adviser Representative	Approved	10/22/2024
IA	Utah	Investment Adviser Representative	Approved	11/14/2019
IA	Wyoming	Investment Adviser Representative	Approved	11/14/2019

Branch Office Locations

STATE FARM INVESTMENT MANAGEMENT CORP.
906 Dewar Dr
Rock Springs, WY 82901-5915

STATE FARM INVESTMENT MANAGEMENT CORP.
341 Uinta Drive
Green River, WY 82935

Employment 2 of 2

Firm Name: **STATE FARM VP MANAGEMENT CORP.**
Main Address: ONE STATE FARM PLAZA
BLOOMINGTON, IL 61710-0001
Firm ID#: 43036

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	01/04/2019
B	Colorado	Agent	Approved	12/08/2020
B	Montana	Agent	Approved	12/08/2020



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	01/04/2019
B Wyoming	Agent	Approved	01/04/2019

Branch Office Locations

906 Dewar Dr
Rock Springs, WY 82901-5915

341 Uinta Drive
Green River, WY 82935



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	05/02/2017
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/08/2005

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/11/2019
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/08/2005



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
B	09/09/2005 - 05/02/2017	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	ROCK SPRINGS, WY

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
01/2023 - Present	Amber Kramer Insurance Agency	Owner/Operator	Y	Green River, WY, United States
01/2023 - Present	STATE FARM VP MANAGEMENT CORP	Registered Representative	Y	Green River, WY, United States
01/2023 - Present	State Farm Investment Management Corp	Investment Adviser Representative	Y	Green River, WY, United States
11/2019 - Present	State Farm Investment Management Corp	Investment Adviser Representative	Y	Rock Springs, WY, United States
06/2019 - Present	Amber Kramer Insurance Agency	Owner/ Operator	Y	Rock Springs, WY, United States
12/2018 - Present	STATE FARM VP MANAGEMENT CORP	REGISTERED REPRESENTATIVE	Y	ROCK SPRINGS, WY, United States
01/2019 - 05/2019	State Farm Insurance	Agency Intern	Y	Rock Springs, WY, United States
05/2017 - 01/2019	DICK BOETTCHER INSURANCE AGENCY	EMPLOYEE	Y	ROCK SPRINGS, WY, United States
02/2005 - 05/2017	ALLSTATE INS. CO.	AGENT	Y	ROCK SPRINGS, WY, 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) United Way Board Member; non-investment-related; 510 S. Main St, Rock Springs, WY 82901; Public Service; Board member; 10/27/2021; 1; 0; attend meetings and one helping hands day only.

2) Amber Kramer's Insurance Agency; Insurance Agency; Investment-related; 906 Dewar Dr Rock Springs, WY 82901-5915; Investment or Commercial Property; Insurance (State Farm Mutual Automobile Insurance Company and its affiliates); Owner; Agent; 06/01/2019; 80; 80; Service customers and supervise employees.

3) Holy Spirit Catholic School; Non-investment-related; 210 A Street, Rock Springs, WY 82901; Education;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Membership/Civic/Fraternal Organization; Board Member; Board Member; 9/1/2011; 3; 0; review the financials and give opinions as parents in an advisory capacity.

4) Amber Kramer Agency, LLC; investment-related; 2712 Affirmed Drive, Rock Springs, WY 82901; Investment or Commercial Property; Owner; Owner; 3/1/2005; 5; 0; control of checkbook, review bank statements, make deposits, pay bills/co-signor on checking account.



End of Report

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