IAPD Report

Joseph Patrick Timmerman

CRD# 5092911

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

Joseph Patrick Timmerman (CRD# 5092911)

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 **01/16/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	10/25/2023
IA	ADVICE AND PLANNING SERVICES	CRD# 20472	01/02/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	ADVICE AND PLANNING SERVICES	20472	San Antonio, TX	10/25/2023 - 12/05/2023
B	VICTORY CAPITAL SERVICES, INC.	37059	San Antonio, TX	07/01/2019 - 07/27/2020
IA	USAA INVESTMENT MANAGEMENT COMPANY	5475	SAN ANTONIO, TX	01/08/2018 - 07/03/2019

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
Regulatory Event	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 **8** 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	10/25/2023
B	Connecticut	Agent	Approved	10/25/2023
B	Maine	Agent	Approved	10/25/2023
IA	Maine	Investment Adviser Representative	Approved	01/02/2024
B	Massachusetts	Agent	Approved	10/25/2023
B	New Hampshire	Agent	Approved	11/01/2023
B	New Jersey	Agent	Approved	11/14/2023
B	New York	Agent	Approved	10/25/2023
B	Rhode Island	Agent	Approved	10/26/2023
B	Vermont	Agent	Approved	10/25/2023
IA	Vermont	Investment Adviser Representative	Approved	01/20/2026

Branch Office Locations

ADVICE AND PLANNING SERVICES
Skowhegan, ME

ADVICE AND PLANNING SERVICES
24 Munson Road
Chadbourne Hall, Room 005

Qualifications

Orono, ME 04469

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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	07/21/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/17/2006

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/05/2023

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	10/25/2023 - 12/05/2023	ADVICE AND PLANNING SERVICES	CRD# 20472	San Antonio, TX
B	07/01/2019 - 07/27/2020	VICTORY CAPITAL SERVICES, INC.	CRD# 37059	San Antonio, TX
IA	01/08/2018 - 07/03/2019	USAA INVESTMENT MANAGEMENT COMPANY	CRD# 5475	SAN ANTONIO, TX
B	04/23/2010 - 07/01/2019	USAA FINANCIAL ADVISORS, INC.	CRD# 129035	SAN ANTONIO, TX
IA	04/15/2010 - 01/08/2018	USAA FINANCIAL PLANNING SERVICES	CRD# 106352	SAN ANTONIO, TX
B	03/13/2008 - 05/21/2008	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	HOUSTON, TX
IA	03/13/2008 - 05/21/2008	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	HOUSTON, TX
IA	08/03/2006 - 02/21/2008	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	COLUMBUS, OH
B	04/18/2006 - 02/21/2008	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	COLUMBUS, OH

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
10/2023 - Present	TIAA	Wealth Management Advisor	Y	Orono, ME, United States
10/2023 - Present	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Orono, ME, United States
06/2023 - 10/2023	Unemployed	Unemployed	N	HELOTES, TX, United States
08/2021 - 06/2023	NORTHSIDE ISD	TEACHER	N	SAN ANTONIO, TX, United States
07/2020 - 07/2021	FREDERICKSBURG ISD	TEACHER	N	FREDERICKSBURG, TX, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2019 - 07/2020	VICTORY CAPITAL ADVISERS, INC.	Registered Representative	Y	BROOKLYN, OH, United States
01/2018 - 07/2019	USAA INVESTMENT MANAGEMENT COMPANY	Registered Investment Advisor	Y	SAN ANTONIO, TX, United States
03/2010 - 07/2019	USAA FINANCIAL ADVISORS, INC.	REGISTERED REP	Y	SAN ANTONIO, TX, United States
03/2010 - 01/2018	USAA FINANCIAL PLANNING SERVICES	WEALTH ADVISOR	Y	SAN ANTONIO, TX, 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.

GOAT HOLLOW FARM, LLC
POSITION: Farmer/Owner NATURE: This is a small farming operation on our homestead. We will sell hay, and will have livestock and chickens. INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 06/07/2024
ADDRESS: Home Address, Skowhegan ME 04976, United States
DESCRIPTION: Part-time work with family members

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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	New York State Department of Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	09/24/2024
Docket/Case Number:	2024-0207-S
Employing firm when activity occurred which led to the regulatory action:	USAA Financial Advisors, Inc.
Product Type:	No Product
Allegations:	Respondent stipulated and agreed with the State of New York's finding that he provided materially incomplete information within the meaning of Section 2110(a)(2) of the Insurance Law, on his original application to act as an agent pursuant to Section 2103(a) of the Insurance Law, submitted to the Department on or about December 11, 2013, for failing to disclose misdemeanor convictions from 1999.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	09/24/2024

Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: $750 fine
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$750.00
Portion Levied against individual:	$750.00
Payment Plan:	Paid in full
Is Payment Plan Current:	Yes
Date Paid by individual:	09/20/2024
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	In 2013, on my producer licensing application, I misinterpreted and answered "no" to the question that asked, "Have you ever been convicted of a crime, had a judgement withheld or deferred, or are you currently charged with a crime?" I should have answered "yes" because in my senior year of high school, I was convicted of misdemeanors related to underage consumption of alcohol. In 2023, when I reapplied for licensure with the State of New York, I answered yes to the same question which, resulted in this action. I paid a monetary penalty and agreed to take all necessary steps to prevent the recurrence of similar violations.

End of Report

This page is intentionally left blank.

