



IAPD Report

CHARLES RAY BROWN JR.

CRD# 5117817

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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

CHARLES RAY BROWN JR. (CRD# 5117817)

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 **11/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	03/13/2025
IA	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	03/13/2025

QUALIFICATIONS

This representative is currently registered in **9** 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	CITY NATIONAL SECURITIES, INC.	103705	Walnut Creek, CA	09/20/2016 - 03/26/2025
IA	CITY NATIONAL SECURITIES, INC.	103705	Walnut Creek, CA	09/20/2016 - 03/26/2025
B	USAA FINANCIAL ADVISORS, INC.	129035	SAN FRANCISCO, CA	06/23/2014 - 07/22/2016

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	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 **4** jurisdiction(s) and 9 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RAYMOND JAMES & ASSOCIATES, INC.**
Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716
Firm ID#: 705

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	03/13/2025
	FINRA	General Securities Sales Supervisor	Approved	03/13/2025
	Investors' Exchange LLC	General Securities Representative	Approved	11/07/2025
	MEMX LLC	General Securities Representative	Approved	11/07/2025
	MEMX LLC	General Securities Sales Supervisor	Approved	11/07/2025
	NYSE American LLC	General Securities Representative	Approved	03/13/2025
	NYSE American LLC	General Securities Sales Supervisor	Approved	03/13/2025
	NYSE Arca, Inc.	General Securities Representative	Approved	11/07/2025
	NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	11/07/2025
	NYSE Texas, Inc.	General Securities Representative	Approved	11/07/2025
	NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	11/07/2025
	Nasdaq PHLX LLC	General Securities Representative	Approved	03/13/2025
	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	03/13/2025



Qualifications

	Regulator	Registration	Status	Date
B	Nasdaq Stock Market	General Securities Representative	Approved	03/13/2025
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	03/13/2025
B	New York Stock Exchange	General Securities Representative	Approved	03/13/2025
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	03/13/2025
B	Alabama	Agent	Approved	03/13/2025
B	Arizona	Agent	Approved	03/13/2025
B	California	Agent	Approved	03/13/2025
IA	California	Investment Adviser Representative	Approved	03/13/2025
B	Louisiana	Agent	Approved	03/13/2025

Branch Office Locations

RAYMOND JAMES & ASSOCIATES, INC.

5800 Armada Dr
Ste 100
Carlsbad, CA 92008



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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	08/31/2012
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	03/07/2012

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	05/23/2006

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/31/2009
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/26/2006



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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
B	09/20/2016 - 03/26/2025	CITY NATIONAL SECURITIES, INC.	CRD# 103705	Walnut Creek, CA
IA	09/20/2016 - 03/26/2025	CITY NATIONAL SECURITIES, INC.	CRD# 103705	Walnut Creek, CA
B	06/23/2014 - 07/22/2016	USAA FINANCIAL ADVISORS, INC.	CRD# 129035	SAN FRANCISCO, CA
IA	06/23/2014 - 07/22/2016	USAA FINANCIAL PLANNING SERVICES	CRD# 106352	SAN FRANCISCO, CA
IA	02/14/2011 - 05/05/2014	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MENLO PARK, CA
B	08/24/2010 - 05/05/2014	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MENLO PARK, CA
IA	01/04/2010 - 07/13/2010	EDWARD JONES	CRD# 250	SAN JOSE, CA
B	05/24/2006 - 07/13/2010	EDWARD JONES	CRD# 250	SAN JOSE, 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
03/2025 - Present	RAYMOND JAMES & ASSOCIATES	REGISTERED REPRESENTATIVE	Y	SAN DIEGO, CA, United States
09/2016 - 03/2025	city national securities	financial advisor	Y	walnut creek, CA, United States
05/2014 - 03/2025	USAA FINANCIAL ADVISORS INC	REGISTERED REP	Y	SAN FRANCISCO, CA, United States
05/2014 - 03/2025	USAA FINANCIAL PLANNING SERVICES	WEALTH MANAGER	Y	SAN FRANCISCO, CA, United States



Registration & Employment History



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-ERP LLC; INVESTMENT RELATED-YES; BUSINESS ADDRESS-2016 TRINITY ST., SAN MATEO;
NATURE OF BUSINESS-REAL ESTATE INVESTMENT; POSITION-LIMITED PARTNER; START DATE-06/15/18; HOURS PER MONTH-3; HOURS DURING TRADING-0; DUTIES-PASSIVE INVESTOR

the name of the other business; C. Brown Properties LLC

whether the business is investment-related; Yes

the address of the other business; 260 Manzanilla Way Oceanside CA 92057

the nature of the other business; Creating an LLC for the purpose of buying rental properties.

your position; I will be the Owner/CEO of the business along with my wife

title, or relationship with the other business; Owner

the start date of your relationship; 01/21/22

the approximate number of hours/month you devote to the other business; 5

the number of hours you devote to the other business during securities trading hours; 0

and briefly describe your duties relating to the other business; Pick location to buy rental properties. Once properties are purchased manage the rentals.



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	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	12/09-2/10; CLIENT CLAIMS SHE DID NOT UNDERSTAND WHAT SHE WAS INVESTING IN AND CLAIMS SHE DID NOT WANT ANYTHING THAT COULD LOSE MONEY AS THIS WAS THE ONLY MONEY SHE HAD TO LIVE ON AFTER HER HUSBAND'S DEATH.
Product Type:	Annuity-Variable
Alleged Damages:	\$16,527.36
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:	02/16/2010
Complaint Pending?	No
Status:	Settled
Status Date:	04/20/2010
Settlement Amount:	\$8,260.05
Individual Contribution Amount:	\$0.00

**Broker Statement**

BASED ON OUR REVIEW, EDWARD JONES DOES AGREE TO REIMBURSE CLIENT FOR THE LOSSES INCURRED ON THE LIQUIDATION OF THE ANNUITIES. OUR RECORDS INDICATE CLIENT INVESTED \$130,000 IN A JOHN HANCOCK ANNUITY IN THE TRUST ACCOUNT AND \$50,000 IN A JOHN HANCOCK ANNUITY IN THE IRA AND BOTH ANNUITIES WERE LIQUIDATED IN FEBRUARY 2010. AS A RESULT, EDWARD JONES WILL CREDIT THE TRUST ACCOUNT IN THE AMOUNT OF \$5,267.94 AND THE IRA IN THE AMOUNT OF \$2,992.11. OFFER CONVEYED. 4/20/10 CLIENT ACCEPTED OFFER AND ADJUSTMENT WERE MADE TO THE ACCOUNT.



End of Report

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