



IAPD Report

TROY ALBERT OATES

CRD# 6061425

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

TROY ALBERT OATES (CRD# 6061425)

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 **01/30/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	04/20/2016
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	04/25/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	SPC	110692	SYCAMORE, IL	02/15/2013 - 04/15/2016
B	SIGMA FINANCIAL CORPORATION	14303	Sycamore, IL	12/20/2012 - 04/15/2016

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
Criminal	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 **16** 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	04/20/2016
B	Arizona	Agent	Approved	07/22/2025
B	Colorado	Agent	Approved	04/21/2016
B	Florida	Agent	Approved	04/20/2016
B	Georgia	Agent	Approved	06/07/2017
B	Illinois	Agent	Approved	04/20/2016
B	Iowa	Agent	Approved	06/10/2022
B	Kansas	Agent	Approved	04/07/2021
B	Michigan	Agent	Approved	04/26/2016
B	Missouri	Agent	Approved	01/12/2022
B	Montana	Agent	Approved	09/08/2022
B	Nevada	Agent	Approved	02/05/2025
B	Oklahoma	Agent	Approved	05/31/2016



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	06/26/2023
B Virginia	Agent	Approved	01/08/2021
B Wisconsin	Agent	Approved	04/20/2016
B Wyoming	Agent	Approved	07/25/2022

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

352 1/2 W State Street
Suite 102
Sycamore, IL 60178

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 Illinois	Investment Adviser Representative	Approved	04/25/2016

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

352 1/2 West State Street
Sycamore, IL 60178



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 1 state securities law exam.

Principal/Supervisory Exams


Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams



Exam	Category	Date
------	----------	------

 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
--	-----	------------

 General Securities Representative Examination (S7)	Series 7	12/19/2012
--	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

  Uniform Combined State Law Examination (S66)	Series 66	02/14/2013
---	-----------	------------

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	02/15/2013 - 04/15/2016	SPC	CRD# 110692	SYCAMORE, IL
B	12/20/2012 - 04/15/2016	SIGMA FINANCIAL CORPORATION	CRD# 14303	Sycamore, IL

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
04/2016 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	ST. CHARLES, IL, United States
04/2015 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	Financial Advisor	Y	ST. CHARLES, IL, United States
04/2017 - 10/2019	TWIN POWER	BOOKEEPING	N	GENOA, IL, 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: Forthright Financial Address: 352 1/2 West State Street, Sycamore, IL, 60178, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 10/07/2015 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Providing financial services

(2)Name of Business: Forthright Financial Planning / Alt Strategies Group Address: 352 1/2 West State Street, Sycamore, IL, 60178, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 07/25/2017 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Use 3rd party insurance broker to find alternative pricing and strategies on UL, IUL, and term life insurance. NOT VUL

(3)Name of Business: Forthright Financial Planning / Capitas Address: 352 1/2 West State Street, Sycamore, IL, 60178, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 07/25/2017 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Use 3rd party insurance broker to find alternative pricing and strategies on UL, IUL, and term life insurance. NOT VUL

(4)Name of Business: Forthright Financial Planning / Good Solutions Address: 352 1/2 West State Street, Sycamore, IL, 60178, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 07/25/2017 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Use 3rd party insurance broker to find alternative pricing and strategies on UL, IUL, and term life insurance. NOT VUL

(5)Name of Business: Forthright Financial Planning / MVP Address: 352 1/2 West State Street, Sycamore, IL, 60178, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 07/25/2017 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Use 3rd party insurance broker to find alternative pricing and strategies on UL, IUL, and term life insurance. NOT VUL



Registration & Employment History



OTHER BUSINESS ACTIVITIES

(6)Name of Business: Forthright Financial Planning / Pacific Life Address: 352 1/2 West State Street, Sycamore, IL, 60178, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 06/20/2018 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Use 3rd party insurance for pricing and strategies on UL, IUL and term life insurance.

(7)Name of Business: River Valley Group, LLC Address: 29990 Fehmarn Way, Genoa, IL, 60135, United States Activity Type: Business Owner Position/Title: Partner Investment Related: No Start Date: 01/01/2015 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Property rental and management company

(8)Name of Business: Skyline Rentals Address: 12181 Barcroft Circle, Huntley, IL, 60142, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 09/01/2012 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: property management and 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
------	-------

Criminal	1
----------	---

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	KANE COUNTY
Location of Court:	KANE COUNTY, IL
Docket/Case #:	92CF1536
Charge Date:	08/22/1992
Charge(s) 1 of 1	
Formal Charge(s)/Description:	RECKLESS HOMICIDE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	GUILTY
Disposition of charge:	Pled guilty
Current Status:	Final
Status Date:	08/12/1993
Disposition Date:	08/12/1993
Sentence/Penalty:	LOST DRIVING PRIVILEGES FOR 2 YEARS, 500 HOURS OF COMMUNITY SERVICE IN LOCAL HOSPITAL EMERGENCY ROOM, GAVE SPEECHES TO EVERY HIGH SCHOOL IN KANE COUNTY, IL ON THE CONSEQUENCES OF DRINKING AND DRIVING.
Broker Statement	ON AUGUST 22, 1992 I MADE A POOR CHOICE TO DRINK AND DRIVE WHICH COST MY BEST FRIEND (FROM THE AGE OF 11) HIS LIFE. AS A RESULT, I WAS CHARGED AND PLEAD GUILTY (8/13/1993) TO RECKLESS HOMICIDE



(CLASS 3 FELONY) IN KANE COUNTY, IL (CASE #92CF1536). I WAS PLACED ON SUPERVISION AND PERFORMED 500 HOURS OF COMMUNITY SERVICE AT A HOSPITAL EMERGENCY ROOM AS WELL AS GOING TO EVERY HIGH SCHOOL IN KANE COUNTY TO SHARE MY STORY WITH STUDENTS AND INFORM THEM ON THE DANGERS OF DRINKING AND DRIVING.



End of Report

This page is intentionally left blank.