



IAPD Report

Victoria G Deyo

CRD# 6289029

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5



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

Victoria G Deyo (CRD# 6289029)

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 **01/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	11/25/2015
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	09/22/2020

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **1** 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
------	------	----------	--------------------

No information reported.

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 1 jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	11/25/2015
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	11/25/2015
B Cboe Exchange, Inc.	General Securities Representative	Approved	11/25/2015
B FINRA	General Securities Representative	Approved	11/25/2015
B Nasdaq Stock Market	General Securities Representative	Approved	11/25/2015
B New York Stock Exchange	General Securities Representative	Approved	11/25/2015
B Florida	Agent	Approved	09/22/2020
IA Florida	Investment Adviser Representative	Approved	09/22/2020

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
9000 SOUTHSIDE BLVD
BLDG 600
Jacksonville, FL 32256



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	11/25/2015
--	----------	------------

State Securities Law Exams

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

  Uniform Combined State Law Examination (S66)	Series 66	06/29/2020
---	-----------	------------

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:

No information reported.

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
01/2014 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	GWIM SR OPERATIONS ANALYST	N	JACKSONVILLE, FL, 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.

I*124326For profit or not for profit: Non-Profit OrganizationName of outside business organization: Friends of Jacksonville AnimalsInvestment related: NoAddress of business: Jacksonville, Florida 32204Position, title, association: Volunteer coordinatorStart date of relationship: 10/11/2018Number of hours devoted: 5 hours MonthlyNumber of hours devoted during trading hours: 0Duties: Fundraising organization to support local municipal animal shelter Volunteer coordinator, distributing event information

I*1161287For profit or not for profit: Entity For ProfitName of outside business organization: Foodie XperiencesInvestment related: NoAddress of business: Hilliard, Florida, 32046Position, title, association: Owner Start date of relationship: 3/1/2023Number of hours devoted: 8 hour(MonthlyNumber of hours devoted during trading hours: 0Duties: Personal business focused on reviewing independent restaurants in the US and abroad. I would serve as one of 4 partners in the LLC to manage the social media and branding.

I*: 2512304Entity Type: For ProfitName of OBA: Deyoasis LLCAddress: Hilliard, FL 32046Investment Related: NoPosition, Title, Association: General Partner/Managing MemberEmployee Start Date: 08/23/2024Number of Hours: 2 hrs mthlyNumber of Hours during trading: 0Duties: LLC co-owner, social media coordinator

I*3480265, Entity Type: Entity For Profit, Name of OBA: True North Strategy LLC, Address: Hilliard, Florida, 32045, Investment Related: N, Position, Title, Association: Owner, Employee Start Date: 01/12/2026, No Hours: 5 Weekly, No Hours during Trading: 0 Weekly, Duties: TNS provides strategic advisory services related to organizational effectiveness, workflow optimization, and the development of scalable, self-service resources. Services are advisory and operational in nature and are limited to internal business processes. TNS does not serve financial services firms, as doing so could present a potential conflict of interest with my role at Bank of America. The firm operates across a wide range of non-financial industries and primarily supports organizations in periods of growth or operational transformation. TNS does not provide financial advice, financial products, or regulated financial services. In contrast, my role at Bank of America is a learning and training design position (Design Consultant) focused exclusively on the creation of training materials and structured training programs for Merrill Financial Advisors. My responsibilities are limited to instructional design, curriculum development, and learner experience within an established corporate training framework. True North Strategy (TNS) is an independent business consulting firm that focuses on helping small to mid-sized organizations improve internal operating processes, governance structures, and client engagement models.



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:	SUPERIOR COURT OF FULTON COUNTY STATE OF GEORGIA
Location of Court:	FULTON COUNTY GEORGIA
Docket/Case #:	13SC116300
Charge Date:	01/01/2013
Charge(s) 1 of 1	
Formal Charge(s)/Description:	CRIMINAL DAMAGE TO PROPERTY 2ND DEGREE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NO CONTEST
Disposition of charge:	Pre-trial Intervention
Current Status:	Final
Status Date:	01/16/2013
Disposition Date:	01/16/2013
Sentence/Penalty:	PRETRIAL INTERVENTION ORDERED 01/16/2013, COMPLETED 05/07/2013 RESULTING IN EXPUNGEMENT.



End of Report

This page is intentionally left blank.