



IAPD Report

Agustin Arroyo

CRD# 6339139

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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

Agustin Arroyo (CRD# 6339139)

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 **05/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	08/21/2024
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	08/21/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **40** 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	CHARLES SCHWAB & CO., INC.	5393	Fremont, CA	11/17/2021 - 05/06/2024
IA	CHARLES SCHWAB & CO., INC.	5393	Fremont, CA	11/16/2021 - 05/06/2024
IA	CWM, LLC	155344	Half Moon Bay, CA	10/03/2019 - 08/10/2021

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
Financial	3
Judgment/Lien	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 **40** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**
Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402
Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/21/2024
B	Arizona	Agent	Approved	12/19/2025
IA	California	Investment Adviser Representative	Approved	08/21/2024
B	California	Agent	Approved	09/03/2024
B	Colorado	Agent	Approved	12/17/2025
B	Connecticut	Agent	Approved	12/15/2025
B	District of Columbia	Agent	Approved	12/15/2025
B	Florida	Agent	Approved	12/15/2025
B	Georgia	Agent	Approved	12/16/2025
B	Hawaii	Agent	Approved	03/31/2026
B	Idaho	Agent	Approved	12/15/2025
B	Illinois	Agent	Approved	12/16/2025
B	Indiana	Agent	Approved	01/07/2026



Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	12/15/2025
B	Kansas	Agent	Approved	12/12/2025
B	Louisiana	Agent	Approved	12/15/2025
B	Maine	Agent	Approved	12/15/2025
B	Maryland	Agent	Approved	03/23/2026
B	Massachusetts	Agent	Approved	02/11/2026
B	Michigan	Agent	Approved	12/16/2025
B	Minnesota	Agent	Approved	12/15/2025
B	Mississippi	Agent	Approved	12/18/2025
B	Montana	Agent	Approved	01/13/2026
B	Nebraska	Agent	Approved	12/15/2025
B	Nevada	Agent	Approved	01/13/2026
B	New Hampshire	Agent	Approved	12/17/2025
B	New Jersey	Agent	Approved	12/15/2025
B	New Mexico	Agent	Approved	12/15/2025
B	New York	Agent	Approved	12/15/2025
B	North Carolina	Agent	Approved	12/15/2025
B	North Dakota	Agent	Approved	12/15/2025
B	Oregon	Agent	Approved	01/12/2026



Qualifications

	Regulator	Registration	Status	Date
B	Pennsylvania	Agent	Approved	12/15/2025
B	Rhode Island	Agent	Approved	12/15/2025
B	South Carolina	Agent	Approved	12/17/2025
B	Texas	Agent	Approved	12/16/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	12/15/2025
B	Utah	Agent	Approved	12/16/2025
B	Vermont	Agent	Approved	12/15/2025
B	Virginia	Agent	Approved	12/17/2025
B	Washington	Agent	Approved	12/12/2025
B	Wisconsin	Agent	Approved	12/15/2025
B	Wyoming	Agent	Approved	12/15/2025

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
1900 O'FARRELL ST
STE 180
SAN MATEO, CA 94403-1329

AMERIPRISE FINANCIAL SERVICES, LLC
Hayward, CA



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
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No information reported.

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	02/23/2018

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	05/24/2018



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
B	11/17/2021 - 05/06/2024	CHARLES SCHWAB & CO., INC.	CRD# 5393	Fremont, CA
IA	11/16/2021 - 05/06/2024	CHARLES SCHWAB & CO., INC.	CRD# 5393	Fremont, CA
IA	10/03/2019 - 08/10/2021	CWM, LLC	CRD# 155344	Half Moon Bay, CA
B	09/20/2019 - 08/09/2021	CETERA ADVISOR NETWORKS LLC	CRD# 13572	HALF MOON BAY, CA
IA	05/25/2018 - 08/26/2019	LPL FINANCIAL LLC	CRD# 6413	HALF MOON BAY, CA
B	02/23/2018 - 08/26/2019	LPL FINANCIAL LLC	CRD# 6413	HALF MOON BAY, 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
08/2024 - Present	AMERIPRISE FINANCIAL SERVICES, LLC	Registered Rep	Y	San Mateo, CA, United States
04/2024 - 08/2024	Paternity Leave	Paternity Leave	N	Hayward, CA, United States
09/2021 - 04/2024	Charles Schwab & Co., Inc.	Registered Representative/ Investment Advisor	Y	Fremont, CA, United States
09/2021 - 04/2024	Charles Schwab Bank, SSB	Shared Employee	Y	Fremont, CA, United States
09/2019 - 07/2021	CETERA ADVISOR NETWORKS	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
08/2019 - 07/2021	CWM, DBA CARSON GROUP PARTNERS	CLIENT SERVICE ASSOCIATE	Y	HALF MOON BAY, CA, United States
07/2017 - 07/2021	PARSON ACCOUNTING AND TAX SERVICES	ADMINISTRATIVE POSITION	N	HALF MOON BAY, CA, United States
07/2017 - 07/2021	PARSONS WEALTH MANAGEMENT	CLIENT SERVICE ASSOCIATE	Y	HALF MOON BAY, CA, United States
10/2018 - 03/2021	TC TRANSPORTATION	DOCKWORKER	N	HAYWARD, CA, United States
06/2017 - 09/2019	LPL FINANCIAL, LLC	ADMINISTRATIVE ASSOCIATE	Y	HALF MOON BAY, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2007 - 05/2017	Full time education	student	N	Berkeley, CA, United States
01/2013 - 04/2017	Nor-Cal Moving Services	Clerical Assistant	N	Hayward, CA, 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.

No information reported.



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
Financial	3
Judgment/Lien	1

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 3

Reporting Source: Individual

Action Type: Compromise

Action Date: 05/17/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 05/17/2018

If a compromise with creditor, provide:

Name of Creditor: Macys

Original Amount Owed: \$1,064.00

Terms Reached with Creditor: waived fees and paid balance. Settled for \$479.12

Disclosure 2 of 3

Reporting Source: Individual

Action Type: Compromise

Action Date: 04/13/2018

Organization Investment-Related?



Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 04/13/2018

If a compromise with creditor, provide:

Name of Creditor: Target

Original Amount Owed: \$259.20

Terms Reached with Creditor: balance paid off, settled for \$162, late fees waived

Disclosure 3 of 3

Reporting Source: Individual

Action Type: Compromise

Action Date: 05/12/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 05/12/2018

If a compromise with creditor, provide:

Name of Creditor: Barclays

Original Amount Owed: \$2,542.36

Terms Reached with Creditor: Balance paid off and fees waived. Paid taxes on the interest saved. Settled for \$1,017.00



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	State of California
Judgment/Lien Amount:	\$9,082.01
Judgment/Lien Type:	Tax
Date Filed with Court:	02/23/2024
Date Individual Learned:	03/13/2024
Type of Court:	State Court
Name of Court:	Alameda County Court
Location of Court:	Alameda, California
Docket/Case #:	2024028345
Judgment/Lien Outstanding?	Yes

Broker Statement

Set a payment plan with FTB on 3/13/24 which was approved on 3/29/24. My tax and income situation is also changing this year - will have a newborn that will qualify me as head of household filing status. My partner finished school in 2023 and due to the high-risk pregnancy was unable to work, which made it extremely hard for me to keep up with all our expenses. This year we moved into a lower cost studio that will allow us to have better cash flow and my partner plans to begin working towards the end of summer. I have been the sole income the last couple years as she has finished school. We are in a better place now and will be able to take care of this lien.



End of Report

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