



IAPD Report

Abram Micah Loper

CRD# 6583915

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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

Abram Micah Loper (CRD# 6583915)

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 **04/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EQUITABLE ADVISORS, LLC	CRD# 6627	08/29/2023
IA	EQUITABLE ADVISORS, LLC	CRD# 6627	08/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	MML INVESTORS SERVICES, LLC	10409	Lynchburg, VA	02/05/2021 - 09/05/2023
B	MML INVESTORS SERVICES, LLC	10409	Lynchburg, VA	06/18/2020 - 09/05/2023
B	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	LYNCHBURG, VA	11/28/2016 - 11/14/2019

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
Financial	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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **EQUITABLE ADVISORS, LLC**
Main Address: 1345 AVENUE OF THE AMERICAS
NEW YORK, NY 10105
Firm ID#: 6627

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	08/29/2023
B	Arizona	Agent	Approved	08/29/2023
B	California	Agent	Approved	08/29/2023
B	Colorado	Agent	Approved	08/29/2023
B	Florida	Agent	Approved	08/29/2023
B	Kansas	Agent	Approved	08/29/2023
B	Maryland	Agent	Approved	05/13/2024
B	Michigan	Agent	Approved	07/24/2025
B	New York	Agent	Approved	08/29/2023
B	North Carolina	Agent	Approved	08/29/2023
B	Ohio	Agent	Approved	08/29/2023
B	South Carolina	Agent	Approved	08/29/2023
B	Texas	Agent	Approved	08/29/2023



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	08/29/2023
B Virginia	Agent	Approved	08/29/2023
IA Virginia	Investment Adviser Representative	Approved	08/29/2023
B Washington	Agent	Approved	03/05/2024
B Wisconsin	Agent	Approved	08/29/2023

Branch Office Locations

EQUITABLE ADVISORS, LLC
13400 BOOKER T. WASHINGTON HWY,
MONETA, VA 24121

EQUITABLE ADVISORS, LLC
121 GOLDENROD PLACE
LYNCHBURG, VA 24502



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/28/2016

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	01/26/2021
Uniform Securities Agent State Law Examination (S63)	Series 63	01/10/2017

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	02/05/2021 - 09/05/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	Lynchburg, VA
B	06/18/2020 - 09/05/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	Lynchburg, VA
B	11/28/2016 - 11/14/2019	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	LYNCHBURG, VA

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
08/2023 - Present	EQUITABLE ADVISORS, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
05/2020 - 08/2023	MML INVESTORS SERVICES, LLC	REGISTERED REP	Y	Lynchburg, VA, United States
11/2019 - 08/2023	MASSMUTUAL LIFE INSURANCE COMPANY	AGENT	Y	Lynchburg, VA, United States
07/2018 - 11/2019	Northwestern Mutual Wealth Management Company	Representative	Y	Lynchburg, VA, United States
03/2016 - 11/2019	Northwestern Mutual Investment Services LLC	Registered Representative	Y	Lynchburg, VA, United States
12/2015 - 11/2019	Northwestern Mutual Life Insurance Company	Agent	Y	Milwaukee, WI, United States
12/2013 - 12/2018	Liberty University	Instructor	N	Lynchburg, VA, United States
01/2013 - 12/2017	The White Hart Cafe	Owner	N	Lynchburg, VA, 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) LOPER PROPERTY. LLC, LYNCHBURG, VA, RESIDENTIAL REAL ESTATE INVESTING (RENTAL PROPERTIES), OWNER/PRESIDENT, 2 HRS/WK, START DATE: 12/2003 2) NOBILITY PARTNERS, LLC (FORMERLY ABE LOPER CONSULTING SERVICES), LYNCHBURG, VA, SMALL BUSINESS MANAGMENT CONSULTING, 2HRS/MO, START DATE: 6/2012 3) HORIZON BEHAVIORAL HEALTH, LYNCHBURG, VA, NON-PROFIT ORGANIZATION, BOARD MEMBER, Provide



Registration & Employment History



OTHER BUSINESS ACTIVITIES

insight and oversight, 2HRS/MO, STARTED 2018 4) LYNCHBURG MORNING ROTARY, LYNCHBURG, VA, NON-PROFIT ORGANIZATION, BOARD MEMBER, Provide insight and oversight, 2HRS/WK, STARTED 2016 5) SITTING WELL AT WELL, LYNCHBURG, VA, NON-PROFIT ORGANIZATION, BOARD MEMBER, Provide insight and oversight, 2HRS/MO, STARTED 2022 6) FREEDOM 4/24, LYNCHBURG, VA, BOARD MEMBER, NON-PROFIT ORGANIZATION, BOARD MEMBER, Provide insight and oversight, 2HRS/MO, STARTED 2019 7) LIBERTY UNIVERSITY ALUMNI ASSOCIATION, LYNCHBURG, VA, CHAPTER PRESIDENT, Provide insight and oversight, ALUMNI ASSOCIATE/NETWORKING, 5HRS/MO, STARTED 05/2023 8) PEAKLAND POOL, LYNCHBURG, VA, BOARD MEMBER, POOL MEMBERSHIP CLUB, 8HRS/MO, STARTED 01/2023 9) INDEPENDENT AGENT, SALES AND SERVICE OF FIXED INSURANCE PRODUCTS 10) DBA: LOPER FINANCIAL - OWNER/PRESIDENT 11) Other business-related email address: abe@loperfinancial.com, alias for [equitable.com](mailto:abe@equitable.com) email address; 12) Member of outside business website: www.abeloper.com, Used for Marketing purposes only, no mention of registered rep role, approved by Equitable; 13) Executor of an estate for a family member



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	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 1

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	07/29/2022
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	02/20/2024
If a compromise with creditor, provide:	
Name of Creditor:	Chase
Original Amount Owed:	\$48,351.11
Terms Reached with Creditor:	Agreed to settle for \$6960.00. 24 payments of \$290.00.



End of Report

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