



IAPD Report

Abby H Smith

CRD# 6651092

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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

Abby H Smith (CRD# 6651092)

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 **07/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	07/11/2018
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	07/11/2018

QUALIFICATIONS

This representative is currently registered in **6** 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
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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
Financial	5



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 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	07/11/2018
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	07/11/2018
B	Cboe Exchange, Inc.	General Securities Representative	Approved	07/11/2018
B	FINRA	General Securities Representative	Approved	07/11/2018
B	Nasdaq Stock Market	General Securities Representative	Approved	07/11/2018
B	New York Stock Exchange	General Securities Representative	Approved	07/11/2018
B	Alabama	Agent	Approved	07/20/2018
B	Alaska	Agent	Approved	08/01/2018
B	Arizona	Agent	Approved	07/20/2018
B	Arkansas	Agent	Approved	07/20/2018
B	California	Agent	Approved	07/20/2018
B	Colorado	Agent	Approved	07/20/2018
B	Florida	Agent	Approved	07/20/2018



Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	08/01/2018
B	Hawaii	Agent	Approved	07/25/2022
B	Idaho	Agent	Approved	07/20/2018
B	Indiana	Agent	Approved	08/01/2018
B	Iowa	Agent	Approved	08/01/2018
B	Kansas	Agent	Approved	07/20/2018
B	Kentucky	Agent	Approved	06/19/2023
B	Louisiana	Agent	Approved	07/20/2018
B	Maryland	Agent	Approved	03/16/2021
B	Massachusetts	Agent	Approved	07/20/2018
B	Michigan	Agent	Approved	07/09/2020
B	Minnesota	Agent	Approved	01/28/2022
B	Mississippi	Agent	Approved	11/08/2019
B	Missouri	Agent	Approved	07/20/2018
B	Nebraska	Agent	Approved	03/26/2025
B	Nevada	Agent	Approved	07/20/2018
B	New Hampshire	Agent	Approved	11/18/2022
B	New Mexico	Agent	Approved	08/01/2018
B	New York	Agent	Approved	07/20/2018



Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	07/20/2018
B	Ohio	Agent	Approved	07/20/2018
B	Oklahoma	Agent	Approved	07/20/2018
B	Oregon	Agent	Approved	06/06/2019
B	Pennsylvania	Agent	Approved	09/18/2018
B	South Carolina	Agent	Approved	07/20/2018
B	Tennessee	Agent	Approved	07/20/2018
B	Texas	Agent	Approved	07/11/2018
IA	Texas	Investment Adviser Representative	Approved	07/11/2018
B	Utah	Agent	Approved	07/20/2018
B	Virginia	Agent	Approved	07/20/2018
B	Washington	Agent	Approved	07/20/2018
B	West Virginia	Agent	Approved	01/05/2022
B	Wisconsin	Agent	Approved	07/12/2022
B	Wyoming	Agent	Approved	08/01/2018

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
4245 KEMP BLVD
WICHITA FALLS, TX 76308



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
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	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	07/11/2018

State Securities Law Exams

Exam	Category	Date
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		Uniform Combined State Law Examination (S66)	Series 66	04/06/2018
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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:

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
05/2016 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Client Associate	Y	Wichita Falls, TX, United States
02/2012 - Present	Herbalife, International	Indepentant Distributor and Health Coach. FT from 06/2015-10/2015	N	Wichita Falls, TX, 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.

Since March of 2012 I have been affiliated with Herbalife International as an independent distributor and health coach. I practice this business very minimally (2 hours week approximately) and only on personal time outside of my hours at Merrill Lynch. I am not growing this business nor am I invested in an of the company's stock or public interests. I only provide product for a select few loyal customers. I disclosed this and it was approved with Merrill Lynch when I was hired in May of 2016. I operate this out of my home mostly, so business address is my residential address. The nature of the business is retailing of health and wellness supplemental products provided by Herbalife International.

I*2029296, Entity Type, Entity for Profit, Name of OBA: Young Living, Address: Lehi, UT, 84043, Investment Related: No, Position, Title, Association: Other, Employee Start Date: 10/11/2024, No Hours: 10hrs/Ann, No Hours during trading: 0, Duties: I am not expected to perform any responsibilities or actions. This is a network marketing company that I have a Loyalty Rewards account with to order my product monthly at a discount. The potential for me to earn cash commissions is there if other friends or family sign up to do the same. This is just like the Herbalife disclosure. Commissions are not guaranteed and occasional depending on orders made by other loyalty customers referred by me.

I*3663270Entity Type: Fiduciary roleName of OBA: EST OF J. D H. ESTATEAddress: Wichita Falls, Texas, 76308Investment Related: NoPosition, Title, Association: ExecutorEmployee Start Date: 01/15/2026Number of Hours: 2, WeeklyNumber of Hours during trading: 2, WeeklyDuties: Executor/ Parents, Siblings

I*3650272, Entity Type: , Name of OBA: J D H Estate, Address: Wichita Falls, Texas, 76308, Investment Related: N, Position, Title, Association: Executor, Employee Start Date: 01/15/2026, No Hours: 5 Monthly, No Hours during Trading: 2 Monthly, Duties:

I*3755302, Entity Type: Entity For Profit, Name of OBA: Hancock Oil Properties, Address: Wichita Falls, Texas, 76308, Investment Related: N, Position, Title, Association: Treasurer, Other, Employee Start Date: 02/09/2026, No Hours: 1 Monthly, No Hours during Trading: 0 Monthly, Duties: Writing check to pay operating and monthly expense for oil lease. Family partnership for oil interest and oil lease operation. Legal process after my mother's passing required my brother and I be named in LP for continuing



Registration & Employment History



OTHER BUSINESS ACTIVITIES

operation.

I*4646300, Entity Type: , Name of OBA: Emmanuel Baptist Church, Address: Wichita Falls, Texas, 76306, Investment Related: N, Position, Title, Association: bookkeeper, Employee Start Date: 07/13/2026, No Hours: 5 Monthly, No Hours during Trading: 0 Monthly, Duties: Maintain spreadsheet for incoming and outgoing funds, prepare checks to utilities and pastoral team for check signers to sign and approve. No check writing or funds distribution authority. This is the church my husband and I attend. The pastor reached out to me to see if I would be interested or able to act as their bookkeeper, due to the fact that their current one just gave her notice. The duties would be to balance bank account, maintain spreadsheet for incoming funds and donations and outgoing bills. I would also have to prepare checks for bills and payment to pastoral team. There is no investing, no relationship to ML or BofA. No check signing or funds distribution



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	5

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 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 10/16/2020

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 10/16/2020

If a compromise with creditor, provide:

Name of Creditor: Chase Slate Card

Original Amount Owed: \$22,894.01

Terms Reached with Creditor: Creditor accepted \$11,448.00 as a settlement.

Disclosure 2 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/05/2020

Organization Investment-Related?

Action Pending? No



Disposition: Satisfied/Released

Disposition Date: 02/05/2020

If a compromise with creditor, provide:

Name of Creditor: Citibank

Original Amount Owed: \$2,335.00

Terms Reached with Creditor: Creditor accepted \$1,906.25 as a settlement agreement.

Disclosure 3 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 01/03/2020

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 01/03/2020

If a compromise with creditor, provide:

Name of Creditor: Citibank

Original Amount Owed: \$1,011.00

Terms Reached with Creditor: Creditor accepted \$612.84 as a settlement.

Disclosure 4 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/01/2019

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 02/01/2019

If a compromise with creditor, provide:

Name of Creditor: American Express

Original Amount Owed: \$9,699.00



Terms Reached with Creditor: Creditor accepted \$5,518.00 as settlement for the account.

Disclosure 5 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 09/01/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 09/01/2018

If a compromise with creditor, provide:

Name of Creditor: Discover

Original Amount Owed: \$8,043.00

Terms Reached with Creditor: Creditor accepted \$5,890.00 as settlement for account.



End of Report

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