



IAPD Report

ROSEMARY KNIGHT CAFFREY

CRD# 714220

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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

ROSEMARY KNIGHT CAFFREY (CRD# 714220)

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 **07/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	08/05/2016
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	09/28/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	WELLS FARGO ADVISORS, LLC	19616	SCRANTON, PA	11/20/2013 - 08/25/2016
B	WELLS FARGO ADVISORS, LLC	19616	SCRANTON, PA	01/01/2008 - 08/25/2016
IA	WELLS FARGO ADVISORS, LLC	19616	SCRANTON, PA	12/20/2011 - 12/31/2012

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
Customer Dispute	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 **8** 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	08/05/2016
B California	Agent	Approved	07/10/2025
B Florida	Agent	Approved	08/05/2016
B Kansas	Agent	Approved	08/05/2016
B New Jersey	Agent	Approved	08/05/2016
B New York	Agent	Approved	08/05/2016
B Pennsylvania	Agent	Approved	08/05/2016
B South Carolina	Agent	Approved	08/05/2016
B Virginia	Agent	Approved	01/13/2025

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
200 ABINGTON EXECUTIVE PARK
CLARKS SUMMIT, PA 18411

RAYMOND JAMES FINANCIAL SERVICES
Scott Township, PA

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**

Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716



Qualifications

Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	09/28/2016

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
200 ABINGTON EXECUTIVE PARK
CLARKS SUMMIT, PA 18411



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
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 General Securities Representative Examination (S7)	Series 7	08/16/1980
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State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	10/07/1980
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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	11/20/2013 - 08/25/2016	WELLS FARGO ADVISORS, LLC	CRD# 19616	SCRANTON, PA
B	01/01/2008 - 08/25/2016	WELLS FARGO ADVISORS, LLC	CRD# 19616	SCRANTON, PA
IA	12/20/2011 - 12/31/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	SCRANTON, PA
B	05/04/1988 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	SCRANTON, PA
B	08/03/1984 - 05/12/1988	BUTCHER & SINGER INC.	CRD# 6517	
B	09/22/1983 - 06/21/1984	THOMSON MCKINNON SECURITIES INC.	CRD# 829	
B	08/22/1980 - 10/14/1983	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	
B	08/22/1980 - 05/26/1982	ELKINS & CO.	CRD# 6789	

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
09/2016 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	CLARKS SUMMIT, PA, United States
08/2016 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	CLARKS SUMMIT, PA, United States
05/2009 - 08/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SCRANTON, PA, 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
Customer Dispute	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: A.G. EDWARDS & SONS, INC.

Allegations: ALLEGED UNSUITABLE INVESTMENTS. UPDATED LITIGATION ALLEGATIONS: PLAINTIFF IS ALLEGING THAT FA PLACED HIM IN UNSUITABLE AND HIGHLY SPECULATIVE SECURITIES WHICH WERE IMPROPER AND UNSUITABLE FOR AN UNSOPHISTICATED INVESTOR SUCH AS HIMSELF. PLAINTIFF IS ALSO ALLEGING THAT UNAUTHORIZED TRADING WAS DONE IN THE ACCOUNT AND WITHOUT COMPLETION OF REQUIRED NEW ACCOUNT DOCUMENT FORMS. PLAINTIFF SEEKING DAMAGES OF \$30,000. (ACCOUNT OPENED ON OR ABOUT JANUARY 3, 2000)
**ARBITRATION FILED ON 07/07/2009.
ARBITRATION ALLEGATIONS: CLAIMANT, A PENNSYLVANIA RESIDENT, ALLEGES THAT IN 2000 FA INVESTED IN THE PURCHASE OF HIGHLY SPECULATIVE SECURITIES, WHICH WAS NOT THE OBJECTIVE AND RISK TOLERANCE OF CLAIMANT, AND RESULTED IN MONETARY LOSSES. CLAIMANT IS SEEKING \$35,000 IN LOSSES.

Product Type: Equity-OTC

Alleged Damages: \$35,000.00

Customer Complaint Information

Date Complaint Received: 07/19/2004

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 07/10/2009



Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 09-02127

Date Notice/Process Served: 07/10/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/10/2009

Monetary Compensation Amount: \$14,500.00

Individual Contribution Amount: \$0.00

Civil Litigation Information

Type of Court: State Court

Name of Court: COURT OF COMMON PLEAS OF LACKAWANNA COUNTY, PA

Location of Court: LACKAWANNA COUNTY, PA

Docket/Case #: 04 CV 403

Date Notice/Process Served: 09/29/2008

Litigation Pending? No

Disposition: Other: ARBITRATION SERVED ON 07/10/2009

Disposition Date: 07/10/2009

Broker Statement

A.G. EDWARDS CONSIDERS THIS MATTER CLOSED AS THE PLAINTIFF HAS NOT PURSUED THE CASE SINCE A.G. EDWARDS' DECEMBER 6, 2004 DEMAND THAT THE SUIT BE DISCONTINUED DUE TO THE PLAINTIFF'S AGREEMENT TO ARBITRATE ANY DISPUTES BEFORE THE NASD. **ON 9/29/08 WACHOVIA SECURITIES, LLC RECEIVED NOTICE OF NEW ALLEGATIONS FILED BY THE PLAINTIFF. CASE WAS SETTLED FOR \$14,500. RESPONDENTS DENIED ALL ALLEGATIONS OF WRONGDOING.



End of Report

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