IAPD Report

KATHLEEN ANNE MULDOON

CRD# 867826

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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

KATHLEEN ANNE MULDOON (CRD# 867826)

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 **10/28/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	07/01/1993
IA	CARTER ADVISORY SERVICES, INC	CRD# 116249	07/12/1995
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	01/02/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	RAYMOND JAMES FINANCIAL SERVICES	6694	DALLAS, TX	10/17/2005 - 01/02/2009
B	KEOGLER, MORGAN & COMPANY, INC.	16546	ATLANTA, GA	08/15/1985 - 07/02/1993
B	FSC SECURITIES CORPORATION	7461	ATLANTA, GA	09/07/1979 - 08/26/1985

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

Employment 1 of 3

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	07/01/1993
B	Arizona	Agent	Approved	07/01/1993
B	Arkansas	Agent	Approved	01/26/2022
B	California	Agent	Approved	07/07/1993
B	Colorado	Agent	Approved	07/07/1993
B	Connecticut	Agent	Approved	08/26/2025
B	Florida	Agent	Approved	03/20/2000
B	Kansas	Agent	Approved	05/25/2023
B	Maine	Agent	Approved	03/01/2010
B	Maryland	Agent	Approved	01/27/2011
B	New Mexico	Agent	Approved	11/07/2022
B	North Carolina	Agent	Approved	01/28/2000
B	Ohio	Agent	Approved	01/04/2008

Qualifications

	Regulator	Registration	Status	Date
B	Oregon	Agent	Approved	10/22/2020
B	Texas	Agent	Approved	07/01/1993
B	Utah	Agent	Approved	01/03/2012
B	Washington	Agent	Approved	01/03/2012

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
12222 MERIT DRIVE
SUITE 1800
DALLAS, TX 75251

RAYMOND JAMES FINANCIAL SERVICES
Dallas, TX

Employment 2 of 3

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

Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716

Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Approved	01/02/2009

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
12222 MERIT DRIVE
SUITE 1800
DALLAS, TX 75251

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
Dallas, TX

Employment 3 of 3

Firm Name: **CARTER ADVISORY SERVICES, INC**

Main Address: 12222 MERIT DRIVE
SUITE 1800
DALLAS, TX 75251

Firm ID#: 116249

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Approved	07/12/1995

Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

CARTER ADVISORY SERVICES, INC
12222 MERIT DR.
STE. 1800
DALLAS, TX 75251

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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	06/08/2009
B	General Securities Representative Examination (S7)	Series 7	06/16/1979

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/17/1993
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/13/1983

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at http://www.nasaa.org

User Guidance

www.adviserinfo.sec.gov

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	10/17/2005 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	DALLAS, TX
B	08/15/1985 - 07/02/1993	KEOGLER, MORGAN & COMPANY, INC.	CRD# 16546	ATLANTA, GA
B	09/07/1979 - 08/26/1985	FSC SECURITIES CORPORATION	CRD# 7461	
B	06/21/1979 - 11/05/1979	PREFERENTIAL BROKERAGE INC.	CRD# 6296	

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
01/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	Investment Advisory Representative	Y	DALLAS, TX, United States
07/1995 - Present	CARTER ADVISORY SERVICES INC.	Financial Planner	Y	DALLAS, TX, United States
07/1993 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	Registered Representative	Y	DALLAS, 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.

1) BCF Management Services 12222 Merit Dr Ste 1800, Dallas, TX, 75251-3296, Support Company - Owner Other I/R: No 06/13/16 HPM: 0-1 HPM T-H: 0-1 minority owner in LP that manages Carter Financial Management, investment related.
(2) Carter Advisory Services 12222 Merit Dr Ste 1800, Dallas, TX, 75251, Independent RIA Other I/R: Yes 01/1/1993 HPM: 11-20 HPM T-H: 11-20 investment advisory representative
(3) Carter Financial Mangement 12222 Merit Dr Ste 1800, Dallas, TX, 75251, Support Company - Owner Other I/R: No 12/28/16 HPM: 2-10 HPM T-H: 2-10 financial advisor
(4) Catholic Charities Dallas 1421 W Mockingbird Lane , dallas, TX, 75247, Non profit Board Mbr, Finance/Invest cmmttMbr, Chair of the Board, Executive Mbr, Mbr I/R: Yes 07/1/21 HPM: 21-40 HPM T-H: 11-20 Board Mbr \nall committees participant\n\n Chair. Duties begin July 1, 2024. Term ends June 30,2026
(5) Cistercian Preparatory School One Cistercian Preparatory School, Irving, TX, 75039, Non profit Advisory Board, CmteMbr I/R: Yes 09/1/12 HPM: 2-10 HPM T-H: 0-1 chair Invest cmmttadvisory Cmteand Mbr of school board advisory committee\n
(6) Cistercian Preparatory School One Cistercian Way, Irving , TX, 75039, Non profit Advisory Board, Finance/Invest cmmttMbr I/R: Yes 09/1/12 HPM: 2-10 HPM T-H: 2-10 Advisory school board Mbr\nand\nchair investment committee
(7) Diocese of Dallas Finance Council 3725 Blackburn , Dallas, TX, 75219, Non profit Finance/Invest cmmttMbr I/R: Yes 02/17/09 HPM: 2-10 HPM T-H: 2-10 Mbr of the Bishop's Invest cmmttof the Finance Council. Not on Finance Council.\n
(8) Jesuit College Preparatory School of Dallas 12345 Inwood Rd , Dallas, TX, 75234, Non profit Finance/Invest cmmttMbr

Registration & Employment History

OTHER BUSINESS ACTIVITIES

I/R: Yes 10/1/1999 HPM: 2-10 HPM T-H: 2-10 Budget/Finance CmteMbr:annual budget and tuition setting review -incidental client contact (other parents of students or alums)
(9) Jesuit Preparatory School 12345 Inwood Rd , Dallas, TX, 75234, Non profit Finance/Invest cmmttMbr I/R: Yes 07/1/1998 HPM: 2-10 HPM T-H: 0-1 Finance Comm reviews budget and tuition setting policy
(10) NA Insurance Designers 5910 N Central Expy , Dallas, TX, 75231, Non-variable Insurance Agent I/R: Yes 06/2/09 HPM: 0-1 HPM T-H: 0-1 term insurance resource no new business,renewals only
(11) Parkland Health and Hospital Fdn 1341 W Mockingbird Ln, Dallas, TX, 75247, Board Mbr, Board SubCmteMbr, Officer, or Director CmteMbr I/R: Yes 03/5/10 HPM: 2-10 HPM T-H: 0-1 Mbr Parkland Health and Hospital FdnPlanned Giving Council.\nMbr Inveswtment Cmtefor Parkland Health and Hospital Foundation.\n
(12) Parkland Health and Hospital Fdn 1341 W Mockingbird Ln, Dallas, TX, 75247, Non profit Advisory Board, Finance/Invest cmmttMbr I/R: Yes 12/15/06 HPM: 2-10 HPM T-H: 0-1 planned giving council ~ purpose is to raise money and awareness of Parkland Health and Hospital Foundation's medical,community mission.\n\nInvest cmmttMbr \n
(13) Name of Business: UNUM Address: 12222 Merit Dr Ste 1800, Dallas, TX, 75251-3296, United States Activity Type: Non-variable Insurance Position/Title: Other Investment Related: Yes Start Date: 01/01/1982 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: former agent of record for Athene. Reappointed but through Raymond James 9/2025\n\nagent of record for UNUM

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:	RAYMOND JAMES FINANCIAL SERVICES, INC.
Allegations:	Beneficiaries of deceased client's trust allege FA misrepresented that sale proceeds of one item of artwork in client's estate had to be deposited into the trust. Allegation Activity Date: On or about July, 2012.
Product Type:	No Product
Alleged Damages:	$1,200,000.00
Alleged Damages Amount Explanation (if amount not exact):	Future damages of $350,000 to $500,000.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	Dallas County, TX - 298th Judicial District Court
Docket/Case #:	DC-19-00996
Filing date of arbitration/CFTC reparation or civil litigation:	01/24/2022

Customer Complaint Information

Date Complaint Received:	01/24/2022
Complaint Pending?	No
Status:	Denied
Status Date:	10/21/2024
Settlement Amount:	
Individual Contribution Amount:	

 Report about KATHLEEN ANNE MULDOON.

End of Report

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