

## BrokerCheck Report

### PENI SUE WARREN

CRD# 1157535

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

[brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit [www.finra.org](http://www.finra.org).

**PENI S. WARREN**

CRD# 1157535

**Currently employed by and registered with the following Firm(s):**

**B** **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 55 KINGS HWY  
 DOVER, DE 19901  
 CRD# 7691  
 Registered with this firm since: 07/20/1983

**IA** **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 55 KINGS HWY  
 DOVER, DE 19901  
 CRD# 7691  
 Registered with this firm since: 01/01/1998

**Report Summary for this Broker**

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

**Broker Qualifications****This broker is registered with:**

- 9 Self-Regulatory Organizations
- 34 U.S. states and territories

**This broker has passed:**

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

**Registration History****This broker was previously registered with the following securities firm(s):**

No information reported.

**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 9 SROs and is licensed in 34 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Office Address: **ONE BRYANT PARK  
NEW YORK, NY 10036**

Firm CRD#: **7691**

	<b>SRO</b>	<b>Category</b>	<b>Status</b>	<b>Date</b>
<b>B</b>	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe Exchange, Inc.	General Securities Representative	Approved	03/03/1991
<b>B</b>	FINRA	General Securities Representative	Approved	07/21/1983
<b>B</b>	Investors' Exchange LLC	General Securities Representative	Approved	08/18/2016
<b>B</b>	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
<b>B</b>	New York Stock Exchange	General Securities Representative	Approved	07/20/1983

	<b>U.S. State/ Territory</b>	<b>Category</b>	<b>Status</b>	<b>Date</b>
<b>B</b>	Alaska	Agent	Approved	09/23/2013
<b>B</b>	Arizona	Agent	Approved	01/08/1998
<b>B</b>	Arkansas	Agent	Approved	07/10/2002
<b>B</b>	California	Agent	Approved	04/27/2015



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	01/08/1998
B	Connecticut	Agent	Approved	04/03/2013
B	Delaware	Agent	Approved	07/21/1983
IA	Delaware	Investment Adviser Representative	Approved	01/01/1998
B	District of Columbia	Agent	Approved	01/08/1998
B	Florida	Agent	Approved	01/14/1998
B	Georgia	Agent	Approved	01/08/1998
B	Hawaii	Agent	Approved	07/20/2018
B	Illinois	Agent	Approved	01/03/2013
B	Indiana	Agent	Approved	05/29/2020
B	Maine	Agent	Approved	03/12/2013
B	Maryland	Agent	Approved	01/08/1998
B	Massachusetts	Agent	Approved	01/25/2010
B	Michigan	Agent	Approved	01/24/2002
B	Minnesota	Agent	Approved	08/19/2014
B	Missouri	Agent	Approved	10/26/2006
B	New Hampshire	Agent	Approved	06/14/2000
B	New Jersey	Agent	Approved	01/13/1998
B	New York	Agent	Approved	10/22/2009
B	North Carolina	Agent	Approved	01/09/1998
B	Ohio	Agent	Approved	07/13/2015



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Oklahoma	Agent	Approved	05/29/2020
B	Oregon	Agent	Approved	11/20/2015
B	Pennsylvania	Agent	Approved	01/08/1998
B	South Carolina	Agent	Approved	09/13/2005
B	South Dakota	Agent	Approved	05/25/2004
B	Tennessee	Agent	Approved	03/10/2015
B	Texas	Agent	Approved	01/12/1998
IA	Texas	Investment Adviser Representative	Restricted Approval	01/12/1998
B	Vermont	Agent	Approved	04/11/2013
B	Virginia	Agent	Approved	01/09/1998
B	Washington	Agent	Approved	01/08/1998

### Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 55 KINGS HWY  
 DOVER, DE 19901



## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received 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
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	07/16/1983

### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	12/23/1997

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Broker Qualifications

### Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.





## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
No information reported.			

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment	Employer Name	Position	Investment Related	Employer Location
05/2011 - Present	BANK OF AMERICA, N.A.	Senior Financial Advisor	Y	DOVER, DE, United States
03/1982 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	SENIOR FINANCIAL ADVISOR	Y	DOVER, DE, United States

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

I\*819384  
 For profit or not for profit: Entity Charitable  
 Name of outside business organization: Bayhealth Foundation  
 Investment related: N  
 Address of business: Dover, Delaware, 19901  
 Nature of business: ["Charitable Organization"]  
 Position, title, association: ["Committee"], [{"Fundraising committee"}]  
 Start date of relationship: 5/17/2022  
 Number of hours devoted: 1 hour(s) Monthly  
 Number of hours devoted during trading hours: 0  
 Duties: , The Foundation Arm is the fundraising arm of the hospital. I will be engaged in committee fundraising within the community as well as awareness events. No part of my involvement will be involved in investments or related activities of investments.

I\*96917  
 FOR PROFIT OR NOT FOR PROFIT: NON-PROFIT ORGANIZATION



## Registration and Employment History

### Other Business Activities, continued

NAME OF OUTSIDE BUSINESS ORGANIZATION: AI DUPONT NEMOURS CHILDREN'S HOSPITAL

INVESTMENT RELATED: N

ADDRESS OF BUSINESS:

WILMINGTON, DELAWARE 19803

NATURE OF BUSINESS: CHARITABLE ORGANIZATION,  
POSITION, TITLE, ASSOCIATION: COMMITTEE MEMBER,

START DATE OF RELATIONSHIP: 4/26/28

NUMBER OF HOURS DEVOTED: 2 HOUR(S) QUARTERLY

NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0

DUTIES: PLANNED GIVING COMMITTEE MEMBER

I\*55853

FOR PROFIT OR NOT FOR PROFIT: NON-PROFIT ORGANIZATION

NAME OF OUTSIDE BUSINESS ORGANIZATION: DELAWARE STATE FAIR INC

INVESTMENT RELATED: N

ADDRESS OF BUSINESS:

HARRINGTON, DELAWARE 19952

NATURE OF BUSINESS: CHARITABLE ORGANIZATION,  
POSITION, TITLE, ASSOCIATION: DIRECTOR,

START DATE OF RELATIONSHIP: 7/3/2012

NUMBER OF HOURS DEVOTED: 15 HOUR(S) ANNUALLY

NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 4

DUTIES: THIS WILL BE FOR A BOARD POSITION THAT WILL INVOLVE WORKING WITH VARIOUS COMMITTEES THAT OVERSEE THE OPERATIONS FOR THE DELAWARE STATE FAIR WHICH OCCURS ANNUALLY AND INCLUDES ENTERTAINMENT AND AGRICULTURAL EVENTS.

I\*123456

For profit or not for profit: Non-Profit Organization

Name of outside business organization: The Fund for Women

Investment related: N

Address of business:

Newark, Delaware 19711

Nature of business: Charitable Organization,  
Position, title, association: Committee Member,

Start date of relationship: 5/1/2019

Number of hours devoted: 4 hour(s) Quarterly

Number of hours devoted during trading hours: 0

Duties: Working on a committee in Kent County to raise money for the fund for Women which is a non profit that supports young women in need of assistance

I\*129302

For profit or not for profit: Non-Profit Organization

Name of outside business organization: Wesley United Methodist Church

Investment related: N



## Registration and Employment History

### Other Business Activities, continued

Address of business:

Dover, Delaware 19901

Nature of business: Charitable Organization,  
Position, title, association: Committee Member,  
Start date of relationship: 1/16/2020

Number of hours devoted: 8 hour(s) Annually

Number of hours devoted during trading hours: 0

Duties: I will be on the finance committee that sets the church budget for the year. This committee is not responsible for the investment decisions of the church. I will be responsible for tracking their progress of pledged giving, income and expenses.

I\*1301261

For profit or not for profit: Entity Charitable

Name of outside business organization: Delaware Community Foundation

Investment related: N

Address of business: Wilmington, Delaware, 19801, United States

Nature of business: ["Charitable Organization"]

Position, title, association: ["Committee"], [{"Fundraising committee"}, {"Other"}]

Start date of relationship: 6/15/2023

Number of hours devoted: 10 hour(s) Yearly

Number of hours devoted during trading hours: 0

Duties: , This will be a committee position to work toward identifying potential opportunities for donors and to educate the community about the DCF.

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## End of Report



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