

**BrokerCheck Report**  
**Randolph Nair Carver**  
 CRD# 1586558

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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.

## 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).



## Randolph N. Carver

CRD# 1586558

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

**IA RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
7473 CENTER STREET  
MENTOR, OH 44060  
CRD# 149018  
Registered with this firm since: 01/02/2009

**IA CARVER FINANCIAL SERVICES INC**  
7473 Center St  
Mentor, OH 44060  
CRD# 111258  
Registered with this firm since: 01/17/2003

**B RAYMOND JAMES FINANCIAL SERVICES, INC.**  
7473 CENTER STREET  
MENTOR, OH 44060  
CRD# 6694  
Registered with this firm since: 12/17/1990

## 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:**

- 1 Self-Regulatory Organization
- 51 U.S. states and territories

**This broker has passed:**

- 2 Principal/Supervisory Exams
- 4 General Industry/Product Exams
- 2 State Securities Law Exams

### Registration History

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

- IA RAYMOND JAMES FINANCIAL SERVICES**  
CRD# 6694  
ST. PETERSBURG, FL  
11/1999 - 01/2009
- B EDWARD D. JONES & CO., L.P.**  
CRD# 250  
ST. LOUIS, MO  
11/1986 - 12/1990
- B EDWARD D. JONES & CO., L.P.**  
CRD# 250  
03/1987 - 07/1988

### 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? **Yes**

**The following types of disclosures have been reported:**

Type	Count
Customer Dispute	3



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 1 SRO and is licensed in 51 U.S. states and territories through his or her employer.**

Employment 1 of 3

Firm Name: **CARVER FINANCIAL SERVICES INC**  
Main Office Address: **7473 CENTER ST  
MENTOR, OH 44060**  
Firm CRD#: **111258**

	U.S. State/ Territory	Category	Status	Date
IA	Ohio	Investment Adviser Representative	Approved	01/17/2003

Branch Office Locations

7473 CENTER STREET  
MENTOR, OH 44094

7473 Center St  
Mentor, OH 44060

Employment 2 of 3

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
Main Office Address: **880 CARILLON PARKWAY  
SAINT PETERSBURG, FL 33716**  
Firm CRD#: **149018**

	U.S. State/ Territory	Category	Status	Date
IA	Florida	Investment Adviser Representative	Approved	04/05/2024
IA	Ohio	Investment Adviser Representative	Approved	01/02/2009



## Broker Qualifications

### Employment 2 of 3, continued

	U.S. State/ Territory	Category	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	01/02/2009

### Branch Office Locations

7473 CENTER STREET  
MENTOR, OH 44060

Miami Beach, FL

### Employment 3 of 3

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

Main Office Address: **880 CARILLON PARKWAY  
ST. PETERSBURG, FL 33716**

Firm CRD#: **6694**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	12/17/1990
B	FINRA	General Securities Principal	Approved	03/15/1991
B	FINRA	Municipal Securities Representative	Approved	06/11/1991
B	FINRA	Municipal Securities Principal	Approved	07/24/1991

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	02/07/1996
B	Alaska	Agent	Approved	02/07/1996
B	Arizona	Agent	Approved	02/08/1996
B	Arkansas	Agent	Approved	02/08/1996

## Broker Qualifications



### Employment 3 of 3, continued

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	12/02/1991
B	Colorado	Agent	Approved	08/15/1994
B	Connecticut	Agent	Approved	04/11/1991
B	Delaware	Agent	Approved	02/07/1996
B	District of Columbia	Agent	Approved	02/09/1996
B	Florida	Agent	Approved	03/14/1994
B	Georgia	Agent	Approved	05/27/1992
B	Hawaii	Agent	Approved	02/22/1996
B	Idaho	Agent	Approved	02/26/1992
B	Illinois	Agent	Approved	12/17/1990
B	Indiana	Agent	Approved	09/11/1991
B	Iowa	Agent	Approved	02/08/1996
B	Kansas	Agent	Approved	02/07/1996
B	Kentucky	Agent	Approved	06/17/1994
B	Louisiana	Agent	Approved	02/08/1996
B	Maine	Agent	Approved	09/21/1995
B	Maryland	Agent	Approved	02/07/1996
B	Massachusetts	Agent	Approved	02/07/1996
B	Michigan	Agent	Approved	05/13/1992
B	Minnesota	Agent	Approved	01/03/1996
B	Mississippi	Agent	Approved	02/08/1996

## Broker Qualifications



### Employment 3 of 3, continued

	U.S. State/ Territory	Category	Status	Date
B	Missouri	Agent	Approved	02/08/1996
B	Montana	Agent	Approved	02/08/1996
B	Nebraska	Agent	Approved	02/07/1996
B	Nevada	Agent	Approved	02/07/1996
B	New Hampshire	Agent	Approved	02/07/1996
B	New Jersey	Agent	Approved	12/17/1990
B	New Mexico	Agent	Approved	02/07/1996
B	New York	Agent	Approved	08/13/1991
B	North Carolina	Agent	Approved	05/15/1995
B	North Dakota	Agent	Approved	02/07/1996
B	Ohio	Agent	Approved	12/17/1990
B	Oklahoma	Agent	Approved	02/07/1996
B	Oregon	Agent	Approved	02/07/1996
B	Pennsylvania	Agent	Approved	12/17/1990
B	Rhode Island	Agent	Approved	02/07/1996
B	South Carolina	Agent	Approved	02/08/1996
B	South Dakota	Agent	Approved	02/13/1996
B	Tennessee	Agent	Approved	01/20/2016
B	Texas	Agent	Approved	01/09/1991
B	Utah	Agent	Approved	02/07/1996
B	Vermont	Agent	Approved	02/08/1996

Broker Qualifications



Employment 3 of 3, continued

	U.S. State/ Territory	Category	Status	Date
B	Virginia	Agent	Approved	02/08/1996
B	Washington	Agent	Approved	02/07/1996
B	West Virginia	Agent	Approved	02/08/1996
B	Wisconsin	Agent	Approved	02/08/1996
B	Wyoming	Agent	Approved	02/07/1996

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES, INC.  
7473 CENTER STREET  
MENTOR, OH 44060

RAYMOND JAMES FINANCIAL SERVICES, INC.  
Miami Beach, FL

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## 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. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**This individual has passed 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> Municipal Securities Principal Examination	Series 53	07/23/1991
<b>B</b> General Securities Principal Examination	Series 24	03/14/1991

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Municipal Securities Representative Examination	Series 52TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> Futures Managed Funds Examination	Series 31	12/22/2006
<b>B</b> General Securities Representative Examination	Series 7	11/15/1986

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	09/20/2023
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	12/15/1986

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
<b>IA</b> 11/1999 - 01/2009	RAYMOND JAMES FINANCIAL SERVICES	6694	Miami Beach, FL
<b>B</b> 11/1986 - 12/1990	EDWARD D. JONES & CO., L.P.	250	ST. LOUIS, MO
<b>B</b> 03/1987 - 07/1988	EDWARD D. JONES & CO., L.P.	250	

### 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
01/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	MASS TRANSFER	Y	MENTOR, OH, United States
12/1990 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	NOT PROVIDED	Y	MENTOR, OH, United States
01/1990 - Present	Carver Financial Services Inc.	Owner/Proprietor	N	Mentor, OH, United States
06/2017 - 08/2023	ELITE ADVISOR WEALTH SYMPOSIUM	COACH	Y	MENTOR, OH, United States
06/2017 - 04/2023	TOP PRODUCER INTERNATIONAL LLC	Officer - Secretary	N	MENTOR, OH, 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.

(1) Annual Accredited CLE - CPE Udate 7473 Center St, Mentor, Other, 44060, Professor/Teacher Position/Title: I/R: No 11/06/2020 HPM: 2-10 HPM THs: 0-1 Duties:

(2) Apptuation 7473 Center St, Mentor, OH, 44060, Business Owner Position/Title: Officer - CEO I/R: No 05/01/2014 HPM: 0-1 HPM THs: 0-1 Duties: I am the sole LLC member - this was set up to hold a single property

(3) Carver Asset Management Inc. 7473 Center St. Mentor OH, Mentor, OH, 44060, Rental Real Estate Position/Title: Partner I/R: Yes 04/23/1993 HPM: 2-10 HPM THs: 0-1 Duties: NOT REQUIRED AT TIME OF SUBMISSION

(4) Carver Financial Services 7473 Center St. Mentor OH 44060, Mentor , OH, 44060, Other Position/Title: Owner/Proprietor I/R: No 01/01/1990

## Registration and Employment History



### Other Business Activities, continued

HPM: 81+ HPM THs: 41- 80 Duties: NOT REQUIRED AT TIME OF SUBMISSION

(5) Carver Financial Services Inc. 7473 Center St, Mentor, OH, 44060, Independent RIA Position/Title: Owner/Proprietor I/R: Yes 01/20/1990

HPM: 0-1 HPM THs: 0-1 Duties: Running the business

(6) ICCF Aviation LLC 7473 Center St, Mentor, OH, 44060, Business Owner Position/Title: Partner I/R: No 04/16/2019 HPM: 0-1 HPM THs: 0-1 Duties: I am a member of this LLC which owns a fractional share of an airplane

(7) NA Kirtland Hills, OH, 44060, Other Position/Title: Author I/R: Yes 03/01/2011 HPM: 0-1 HPM THs: 0-1 Duties: Helping daughter

(8) NA Kirtland Hills, OH, 44060, Other Position/Title: Author I/R: No 02/04/2014 HPM: 0-1 HPM THs: 0-1 Duties: Co Author

(9) N/A, Mentor, OH, 44060, A/T: Other, P/T: Other, I/R: No 01/16/2025, HPM 0-1, HPM TH: 0-1 Duties: This is a personal web site

(10) Toy Box Properties LLC 9000 Osborne Dr, Mentor, OH, 44060, Rental Real Estate Position/Title: Partner I/R: Yes 05/12/2016 HPM: 0-1 HPM THs: 0-1 Duties: This LLC was set up to buy a building in which I store things

(11) Truechain Kirtland Hills , OH, 44060, Business Owner Position/Title: Partner I/R: No 10/20/2017 HPM: 2-10 HPM THs: 0-1 Duties: Passive Investor in start-up company of a friend

(12) What the Ultra-Successful Do to 8805 Pheasant Run Lane, Kirtland Hills, OH, 44060, Other Position/Title: Author I/R: No 10/10/2017 HPM: 0-1 HPM THs: 0-1 Duties: This will be a book on how to achieve success. I am the sole person involved in writing this.

(13) Name of Business: 8805 Pheasant Run , Kirtland Hills , OH, 44060, United States A/T: Other Position/Title: Author I/R: No 05/04/2024 HPM: 2-10 HPM THs: 0-1 Duties: Working on writing an autobiography

(14) Ultimate Vacation - The definitive guide to living well today and retiring well tomorrow, 8805 Pheasant run Lane, Kirtland Hills , OH, 44060 A/T: Other Position/Title: Author I/R: Yes 04/24/2019 HPM: 2-10 HPM trading hours: 0-1 Duties: Author of new book

(15) Mile High Club Aviation LLC Kirtland Hills , OH, 44060 A/T: Other Position/Title: Partner I/R: No 06/20/2024 HPM: 0-1, HPM THs: 0-1 Duties: Single member LLC to own part of an aircraft

## Disclosure Events



### What you should know about reported disclosure events:

1. 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.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
  -
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
  - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - A "pending" event involves allegations that have not been proven or formally adjudicated.
    - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" event has been concluded and its resolution is not subject to change.
  - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	3	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	RAYMOND JAMES FINANCIAL SERVICES
<b>Allegations:</b>	[CUSTOMER] CLAIMS THAT HIS FINANCIAL ADVISOR, RANDY CARVER, PURCHASED 10 BOSTON CHICKEN BONDS ON 2/23/98 AND 10 GLOBAL OCEAN CARRIERS BONDS ON 3/10/98 WITHOUT AUTHORIZATION OF THE CLIENT.
<b>Product Type:</b>	Debt - Corporate
<b>Alleged Damages:</b>	\$40,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	10/18/1999
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	07/17/2000
<b>Settlement Amount:</b>	\$17,782.98
<b>Individual Contribution Amount:</b>	\$17,782.98



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 2

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES FINANCIAL SERVICES

**Allegations:** CUSTOMER CLAIMS SHE WAS NEVER INFORMED OF A SURRENDER CHANGE/PERIOD. SHE DOES NOT BELIEVE SHE SHOULD PAY THE APPROX \$7000.00 SURRENDER CHARGE. MR CARVER HAS TOW SIGNED RECEIPTS ACKNOWLEDGING THE SURRENDER CHARGE BY THE CLIENT.

**Product Type:** Annuity(ies) - Fixed

**Alleged Damages:** \$7,000.00

### Customer Complaint Information

**Date Complaint Received:** 11/20/1999

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 01/11/1999

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

### Disclosure 2 of 2

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES FINANCIAL SERVICES

**Allegations:** CUSTOMER CLAIMS SHE WAS NEVER INFORMED OF A SURRENDER CHARGE/PERIOD. SHE DOES NOT BELIEVE SHE SHOULD PAY THE \$7000 CHARGE. MR CARVER HAD TWO SIGNED RECEIPTES ACKNOWLEDGING THE SURRENDER CHARGE& PERIOD AS WELL AS A LETTER SENT TO THE CLIENT EXPLAINING THE SAME



**Product Type:** Annuity(ies) - Fixed

**Alleged Damages:** \$7,000.00

**Customer Complaint Information**

**Date Complaint Received:** 11/16/1999

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 11/27/1999

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

## End of Report



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