

BrokerCheck Report

Alma Marie Abrusley-Faulkner

CRD# 2471573

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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



For additional information about the contents of this report, please refer to the User Guidance or 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.

Alma M. Abrusley-Faulkner

CRD# 2471573

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

IA RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

4770 Campus Dr
Ste 210
Newport Beach, CA 92660
CRD# 149018
Registered with this firm since: 12/02/2025

B RAYMOND JAMES FINANCIAL SERVICES, INC.

4770 Campus Drive, Suite 210
Newport Beach, CA 92660
CRD# 6694
Registered with this firm since: 12/01/2025

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
- 1 U.S. state or territory

This broker has passed:

- 0 Principal/Supervisory Exams
- 5 General Industry/Product Exams
- 3 State Securities Law Exams

Registration History

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

B NYLIFE SECURITIES LLC

CRD# 5167
NEWPORT BEACH, CA
03/2025 - 04/2025

IA LPL FINANCIAL LLC

CRD# 6413
FORT MILL, SC
07/2024 - 10/2024

B LPL FINANCIAL LLC

CRD# 6413
IRVINE, CA
07/2024 - 10/2024

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
Financial	7

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 1 U.S. state or territory through his or her employer.

Employment 1 of 2

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	California	Investment Adviser Representative	Approved	12/02/2025

Branch Office Locations

4770 Campus Dr
Ste 210
Newport Beach, CA 92660

Employment 2 of 2

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	12/01/2025

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	12/02/2025

Broker Qualifications



Employment 2 of 2, continued

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES, INC.

4770 Campus Drive, Suite 210

Newport Beach, CA 92660

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 0 principal/supervisory exams, 5 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination	Series 7TO	01/31/2023
B Direct Participation Programs Representative Examination	Series 22TO	02/29/2020
B Securities Industry Essentials Examination	SIE	10/30/2017
B General Securities Representative Examination	Series 7	01/27/2017
B Investment Company Products/Variable Contracts Representative Examination	Series 6	12/11/1996

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	03/27/2023
B Uniform Securities Agent State Law Examination	Series 63	03/14/2020
IA Uniform Investment Adviser Law Examination	Series 65	08/14/1998

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/.

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 03/2025 - 04/2025	NYLIFE SECURITIES LLC	5167	NEWPORT BEACH, CA
B 07/2024 - 10/2024	LPL FINANCIAL LLC	6413	IRVINE, CA
IA 07/2024 - 10/2024	LPL FINANCIAL LLC	6413	IRVINE, CA
IA 06/2023 - 01/2024	CWM, LLC	155344	Irvine, CA
B 02/2023 - 01/2024	CETERA ADVISOR NETWORKS LLC	13572	IRVINE, CA
B 03/2020 - 08/2020	COURTLANDT SECURITIES CORPORATION	137356	NEWPORT BEACH, CA
IA 02/2017 - 10/2017	MORGAN STANLEY	149777	HOUSTON, TX
B 01/2017 - 10/2017	MORGAN STANLEY	149777	HOUSTON, TX
B 02/2006 - 05/2007	SCOTTRADE, INC.	8206	HOUSTON, TX
B 05/2004 - 04/2005	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
IA 05/2004 - 04/2005	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	6363	HOUSTON, TX
B 05/2004 - 04/2005	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B 06/2001 - 05/2004	EDWARD JONES	250	ST. LOUIS, MO
B 10/2000 - 03/2001	DEAN WITTER REYNOLDS INC.	7556	PURCHASE, NY
B 04/1998 - 10/2000	PAINEWEBBER INCORPORATED	8174	WEEHAWKEN, NJ
B 12/1996 - 05/1997	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA
B 12/1996 - 05/1997	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY

Employment History

Registration and Employment History



Employment History, continued

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
12/2025 - Present	Advanced Planning Wealth Management Group	Registered Associate	N	Newport Beach, CA, United States
12/2025 - Present	Raymond James Financial Services Advisors, Inc.	Investment Advisor Representative	Y	Newport Beach, CA, United States
12/2025 - Present	Raymond James Financial Services, Inc.	Registered Representative	Y	Newport Beach, CA, United States
03/2025 - Present	NYLIFE Securities LLC	Registered Rep	Y	Newport Beach, CA, United States
01/2025 - Present	New York Life Insurance Co	Agent	Y	Newport Beach, CA, United States
07/2024 - 10/2024	LPL Financial LLC	LPL Registered Administrative Associate	Y	Irvine, CA, United States
01/2024 - 07/2024	The Zandbergen Group	Client Service Specialist	Y	Laguna Beach, CA, United States
01/2023 - 01/2024	CETERA ADVISOR NETWORKS	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
09/2022 - 01/2024	APPLIED FINANCIAL PLANNING	RELATIONSHIP MANAGER	Y	IRVINE, CA, United States
07/2022 - 04/2023	SMART STAFFING SOLUTIONS	HOST	N	CORONA, CA, United States
09/2022 - 01/2023	CETERA ADVISOR NETWORKS	NON REGISTERED ASSOCIATED PERSON	Y	EL SEGUNDO, CA, United States
10/2021 - 09/2022	Winthrop Taylor Financial	Financial Advisor Assistant	Y	San Clemente, CA, United States
01/2021 - 09/2021	Right Guy Realtors/Keller Williams	Inside Sales/Telemarketer	N	San Clemente, CA, United States
09/2020 - 01/2021	Unemployed	Homemaker	N	Dana Point, CA, United States

Registration and Employment History



Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
02/2020 - 08/2020	Courtlandt Financial	Financial Advisor Assistant	Y	Irvine, CA, United States
11/2019 - 01/2020	Madaluxe Vault	Part Time Sales Associate	N	San Clemente, CA, United States
11/2018 - 11/2019	Unemployed	Homemaker	N	Kingwood, TX, United States
03/2017 - 10/2018	Morgan Stanley Private Bank, National Association	Financial Advisor	Y	New York, NY, United States
12/2016 - 10/2018	Morgan Stanley	Financial Advisor	Y	Houston, TX, United States
05/2007 - 12/2016	Unemployed	Homemaker	N	Houston, TX, 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)Name of Business: Advanced Planning Wealth Management Group Address: 4770 Campus Dr Ste 210, Newport Beach, CA, 92660-1834, United States Activity Type: Support Company - Non Owner Position/Title: Associate/Employee Investment Related: No Start Date: 12/01/2025 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 2-10 Description of duties: Licensed Associate Wealth Advisor

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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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
Financial	0	7	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.

Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 7

Reporting Source: Broker

Action Type: Compromise

Action Date: 02/26/2022

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 02/26/2022

If a compromise with creditor, provide:

Name of Creditor: Merrick Bank

Original Amount Owed: \$1,343.01

Terms Reached with Creditor: Amount Negotiated Down to is \$671.50. Compromise \$671.50

Disclosure 2 of 7

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/15/2022

**Organization Investment-Related?****Action Pending?** No**Disposition:** Satisfied/Released**Disposition Date:** 12/15/2022**If a compromise with creditor, provide:****Name of Creditor:** Comenity Bank - Talbots**Original Amount Owed:** \$769.71**Terms Reached with Creditor:** I negotiated down to \$577.28, compromised \$192.43. I finally found the company that had the account after calling many numbers and was able to come up with an agreement to negotiate it down. It was suppose to had been paid off on a payment plan I had with the credit card.**Disclosure 3 of 7****Reporting Source:** Broker**Action Type:** Compromise**Action Date:** 02/28/2022**Organization Investment-Related?****Action Pending?** No**Disposition:** Satisfied/Released**Disposition Date:** 02/28/2022**If a compromise with creditor, provide:****Name of Creditor:** Capital One Walmart**Original Amount Owed:** \$1,925.00**Terms Reached with Creditor:** Amount Negotiated Down to is \$1,100.00, Compromise \$825.00

**Disclosure 4 of 7**

Reporting Source: Broker

Action Type: Compromise

Action Date: 02/26/2022

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 02/26/2022

If a compromise with creditor, provide:

Name of Creditor: Comenity Bank - Ann Taylor Credit Card

Original Amount Owed: \$680.14

Terms Reached with Creditor: I negotiated down to \$476.331, compromised \$204.13

Disclosure 5 of 7

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/15/2022

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/15/2022

If a compromise with creditor, provide:

Name of Creditor: Synchrony Bank - Banana Republic

Original Amount Owed: \$2,117.00



Terms Reached with Creditor: I negotiated down to \$1,115.81. Compromised \$1,001.19. I have been in a dispute with this card due to there were charges on the account and I was in a payment plan with them earlier that they did not tell me they stopped the payments due to switching to Barclays and did not tell me and added the \$1,001.19. I have been waiting for an answer that this was not correct and just decided to pay what they would negotiate it down to.

Disclosure 6 of 7

Reporting Source: Broker
Action Type: Compromise
Action Date: 02/26/2022
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 02/26/2022
If a compromise with creditor, provide:
Name of Creditor: Comenity Bank Palais Royal
Original Amount Owed: \$307.26
Terms Reached with Creditor: Amount negotiated Down to is \$230.45, Compromised \$76.81

Disclosure 7 of 7

Reporting Source: Broker
Action Type: Compromise
Action Date: 02/26/2022
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released



Disposition Date: 02/26/2022

**If a compromise with creditor,
provide:**

Name of Creditor: Synchrony Bank - PayPal Credit Card

Original Amount Owed: \$837.39

Terms Reached with Creditor: I negotiated down to 506.00, Compromised \$331.39

End of Report



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