

BrokerCheck Report

RAYMOND K BRAMER

CRD# 28691

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Events	8

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:

- o 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
- o 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.](http://www.finra.org)

RAYMOND K. BRAMER

CRD# 28691

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

B SECURITIES AMERICA, INC.
 4535 MOUNT TAYLOR DR
 SANTA ROSA, CA 95404
 CRD# 10205
 Registered with this firm since: 07/25/2017

IA ARBOR POINT ADVISORS
 4535 MOUNT TAYLOR DR
 SANTA ROSA, CA 95404
 CRD# 165127
 Registered with this firm since: 11/13/2020

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
- 8 U.S. states and territories

This broker has passed:

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

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

- IA VERUS CAPITAL PARTNERS, LLC**
 CRD# 151568
 SCOTTSDALE, AZ
 07/2017 - 10/2020
- IA WELLS FARGO CLEARING SERVICES, LLC**
 CRD# 19616
 ST. LOUIS, MO
 07/2007 - 06/2017
- B WELLS FARGO CLEARING SERVICES, LLC**
 CRD# 19616
 SANTA ROSA, CA
 09/1995 - 06/2017

**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	2



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 8 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **ARBOR POINT ADVISORS**

Main Office Address: **12325 PORT GRACE BLVD.
LAVISTA, NE 68128**

Firm CRD#: **165127**

U.S. State/ Territory	Category	Status	Date
IA California	Investment Adviser Representative	APPROVED	11/13/2020

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.

Employment 2 of 2

Firm Name: **SECURITIES AMERICA, INC.**

Main Office Address: **12325 PORT GRACE BLVD.
LAVISTA, NE 68128**

Firm CRD#: **10205**

SRO	Category	Status	Date
B FINRA	General Securities Representative	APPROVED	07/25/2017

U.S. State/ Territory	Category	Status	Date
B Arizona	Agent	APPROVED	08/16/2017
B California	Agent	APPROVED	07/26/2017
B Florida	Agent	APPROVED	10/25/2017



Broker Qualifications

Employment 2 of 2, continued

U.S. State/ Territory	Category	Status	Date
B Nebraska	Agent	APPROVED	07/26/2017
B New York	Agent	APPROVED	08/22/2017
B Pennsylvania	Agent	APPROVED	07/26/2017
B Texas	Agent	APPROVED	07/26/2017
B Washington	Agent	APPROVED	08/02/2017

Branch Office Locations

SECURITIES AMERICA, INC.
4535 MOUNT TAYLOR DR
SANTA ROSA, CA 95404



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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor Examination (Options Module & General Module)	Series 8	08/06/1993

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B AMEX Put and Call Exam	PC	09/08/1977
B Registered Representative Examination	Series 1	01/23/1974

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	05/06/1994
B Uniform Securities Agent State Law Examination	Series 63	10/29/1987

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
IA 07/2017 - 10/2020	VERUS CAPITAL PARTNERS, LLC	151568	SANTA ROSA, CA
IA 07/2007 - 06/2017	WELLS FARGO CLEARING SERVICES, LLC	19616	SANTA ROSA, CA
B 09/1995 - 06/2017	WELLS FARGO CLEARING SERVICES, LLC	19616	SANTA ROSA, CA
B 05/1993 - 09/1995	SUTRO & CO. INCORPORATED	801	SAN FRANCISCO, CA
B 09/1978 - 05/1993	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
B 01/1974 - 09/1978	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	572	

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
11/2020 - Present	ARBOR POINT ADVISORS	IAR	Y	SANTA ROSA, CA, United States
07/2017 - Present	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	SANTA ROSA, CA, United States
07/2017 - 11/2020	VERUS CAPITAL PARTNERS, LLC	INVESTMENT ADVISOR REP	Y	SANTA ROSA, CA, United States
11/2016 - 04/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SANTA ROSA, CA, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SANTA ROSA, CA, United States



Registration and Employment History

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.

BRAMER FARM

POSITION: Owner NATURE: 40 acres of farm land in Iowa rented to agricultural farmer. Corn and Soy Bean farming INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 01/01/2005
ADDRESS: 2400 1000th Street, Harlan IA 51537, United States
DESCRIPTION: Owner of 40 acres of farmland in Iowa - rented to soy bean and corn farmer for an annual rental income of approximately \$10,000

ANTIQUJE JUNCTION

POSITION: owner NATURE: Antique sales INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2000
ADDRESS: 4535 Mt. Taylor Drive, Santa Rosa CA 95404, United States
DESCRIPTION: Antique buy and sell

VERUS CAPITAL PARTNERS, LLC

POSITION: Investment Advisor Representative NATURE: Verus Capital Partners, LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 30 START DATE: 07/25/2017
ADDRESS: 14256 N. Northsight Blvd., Suite 110, Scottsdale AZ 85260, United States
DESCRIPTION: Advisory services offered through Verus Capital Partners, LLC. This OBA is for my fee based business

RKB FINANCIAL INVESTMENTS

POSITION: Insurance Sales NATURE: Insurance Sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 07/26/2017
ADDRESS: 4535 Mt. Taylor Drive, Santa Rosa CA 95404, United States
DESCRIPTION: Insurance sales - fixed index annuities

BRAMER FAMILY TRUST

POSITION: Account Manager/ Trustee NATURE: Brokerage Trust Account - Pam Anderson / Raymond Bramer trustees. Day Bramer Trust. This trust is intended to benefit the children of Day Bramer and the principle passed on to his grandchildren INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 07/01/2005
ADDRESS: 4535 Mt Taylor Dr., Santa Rosa CA 95404, United States
DESCRIPTION: Day Bramer Trust account is managed by Raymond Bramer. Money is distributed to the children of Day Bramer.



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
Customer Dispute	0	2	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 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	FIRST UNION SECURITIES INC. (CURRENTLY KNOWN AS WACHOVIA SECURITIES INC.)
Allegations:	WULBRECHT WAS THE BRANCH MANAGER AND THE CLAIM AGAINST HIM WAS ONLY FAILURE TO SUPERVISE.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$97,000.00

Customer Complaint Information

Date Complaint Received:	12/16/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/16/2002
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	PCX CASE # 02-S058
---	--------------------



Date Notice/Process Served: 12/16/2002
Arbitration Pending? No
Disposition: Settled
Disposition Date: 11/04/2005
Monetary Compensation Amount: \$40,000.00
Individual Contribution Amount: \$0.00
Broker Statement SETTLED FOR \$40,000 TO AVOID COSTS AND UNCERTAINTIES OF LITIGATION.

Disclosure 2 of 2

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: MERRILL, LYNCH, PIERCE, FENNER & SMITH, INC.
Allegations: BRCH OF FIDUCIARY DT; ACCOUNT RELATED-NEGLIGENCE; EXECUTIONS-FAILURE TO EXECUTE
Product Type:
Alleged Damages: \$35,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #93-02927
Date Notice/Process Served: 07/28/1993
Arbitration Pending? No
Disposition: Settled
Disposition Date: 02/28/1994
Disposition Detail: CASE IS CLOSED, SETTLED
 Not Provided

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: MERRILL, LYNCH, PIERCE, FENNER & SMITH, INC.

Allegations: CUSTOMERS ALLEGE THAT THERE WAS A ONE MONTH DELAY IN ENTERING A CURRENCY FORWARD CONVERSION CONTRACT DURING THE SUMMER OF 1992. DAMAGES OF \$35,000 ARE CLAIMED.

Product Type:

Alleged Damages: \$35,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 93-02927

Date Notice/Process Served: 07/28/1993

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/28/1994

Monetary Compensation Amount: \$17,500.00

Individual Contribution Amount: \$0.00

Firm Statement CLAIM DISMISSED WITH PREJUDICE AGAINST RAYMOND BRAMER BY THE CLAIMANTS. MERRILL LYNCH SETTLED WITH THE CLAIMANTS FOR \$17,500 TO AVOID THE EXPENSES OF ARBITRATION. ALL CHARGES OF WRONGDOING AND LIABILITY AND ALL CLAIMS FROM DAMAGES ARE DENIED. THE CUSTOMERS WERE



DISCUSSING
 CURRENCY CONVERSION ALTERNATIVES WITH PERSONNEL IN LONDON
 AND
 DID NOT ENTER A FIRM ORDER TO EFFECT THE FORWARD CONVERSION
 CONTRACT UNTIL SEPTEMBER 1992. ANY DELAYS WERE CAUSED BY THE
 CUSTOMERS' FAILURE TO COMPLETE ACCOUNT DOCUMENTS. NO
 LOSSES
 WERE REALIZED BY THE CUSTOMERS.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: MERRILL, LYNCH, PIERCE, FENNER & SMITH, INC.

Allegations: CUSTOMERS ALLEGE THAT THERE WAS A ONE MONTH DELAY IN ENTERING A CURRENCY FORWARD CONVERSION CONTRACT DURING THE SUMMER OF 1992. DAMAGES OF \$35,000 ARE CLAIMED.

Product Type:

Alleged Damages: \$35,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 93-02927

Date Notice/Process Served: 07/28/1993

Arbitration Pending? No

Disposition: Settled



Disposition Date: 02/28/1994

Monetary Compensation Amount: \$17,500.00

Individual Contribution Amount: \$0.00

Broker Statement

CLAIM DISMISSED WITH PREJUDICE AGAINST RAYMOND K BRAMER BY THE CLAIMANTS MERRILL LYNCH SETTLED WITH THE CLAIMANTS FOR \$17,500, TO AVOID THE EXPENSES OF ARBITRATION. ALL CHARGES OF WRONG DOING AND LIABILITY AND ALL CLAIMS FRM DAMAGES ARE DENIED. THE CUSTOMERS WERE DISCUSSING CURRENCY CONVERSION ALTERNATIVES WITH PERSONNEL IN LONDON AND DID NOT ENTER A FIRM ORDER TO EFFECT THE FORWARD CONVERSION CONTRACT UNTIL SEPTEMBER 1992. ANY DELAYS WERE CAUSED BY MISINFORMATION FROM LONDON ON THE CLIENTS ABILITY TO DO CURRENCY CONVERSIONS AND THE FAILURE TO COMPLETE ACCOUNT DOCUMENTS. NO LOSSES WERE REALIZED BY THE CUSTOMERS.

End of Report



This page is intentionally left blank.