

## BrokerCheck Report

**EVELYN BERROYER**

CRD# 4949551

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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:
  - 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](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).



**EVELYN BERROYER**  
CRD# 4949551

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

- B PFS INVESTMENTS INC.**  
74 BRICK BLVD  
STE 107-C  
BRICK, NJ 08723  
CRD# 10111  
Registered with this firm since: 01/10/2006

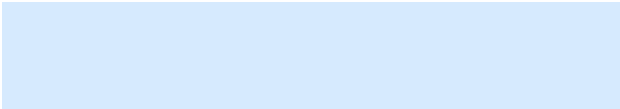
Report Summary for this Broker

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
- 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? **Yes**

The following types of disclosures have been reported:

| Type      | Count |
|-----------|-------|
| Financial | 6     |



## 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 1

Firm Name: **PFS INVESTMENTS INC.**

Main Office Address: **1 PRIMERICA PARKWAY  
DULUTH, GA 30099-0001**

Firm CRD#: **10111**

| SRO            | Category                          | Status   | Date       |
|----------------|-----------------------------------|----------|------------|
| <b>B</b> FINRA | Invest. Co and Variable Contracts | Approved | 01/10/2006 |

| U.S. State/ Territory | Category | Status   | Date       |
|-----------------------|----------|----------|------------|
| <b>B</b> New Jersey   | Agent    | Approved | 01/10/2006 |

### Branch Office Locations

**PFS INVESTMENTS INC.**

74 BRICK BLVD  
STE 107-C  
BRICK, NJ 08723

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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 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> Investment Company Products/Variable Contracts Representative Examination | Series 6 | 01/09/2006 |

### State Securities Law Exams

| Exam                                                    | Category  | Date       |
|---------------------------------------------------------|-----------|------------|
| <b>B</b> Uniform Securities Agent State Law Examination | Series 63 | 11/28/2005 |

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            |
|-------------------|------------------------------|-----------------------|--------------------|------------------------------|
| 04/2005 - Present | PFS INVESTMENTS INC.         | SALES                 | Y                  | BRICK, NJ, United States     |
| 10/1999 - Present | PRIMERICA FINANCIAL SERVICES | SALES                 | Y                  | BRICK, NJ, United States     |
| 09/2005 - 04/2023 | ATLANTIC MEDICAL IMAGING     | X-RAY<br>TECHNOLOGIST | N                  | MANASQUAN, NJ, 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.

Sales of investment-related products; part-time or full-time, for companies affiliated with PFS Investments Inc. I may also receive non-investment related compensation from Primerica Mortgage, LLC for the sale of loan products and/or Primerica Client Services, Inc. (a co-located affiliate of PFS Investments Inc.) for part-time referrals of home security and automation products, as well as other home related services.

Rental Property, Manchester, NJ, Sole Owner, 07/2007 to Present.

## 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       | 6     | 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 6

|                                                           |                                           |
|-----------------------------------------------------------|-------------------------------------------|
| <b>Reporting Source:</b>                                  | Broker                                    |
| <b>Action Type:</b>                                       | Compromise                                |
| <b>Action Date:</b>                                       | 11/06/2019                                |
| <b>Organization Investment-Related?</b>                   |                                           |
| <b>Action Pending?</b>                                    | No                                        |
| <b>Disposition:</b>                                       | PAID AS AGREED                            |
| <b>Disposition Date:</b>                                  | 11/06/2019                                |
| <b>If a compromise with creditor, provide:</b>            |                                           |
| <b>Name of Creditor:</b>                                  | J.P. MORGAN CHACE BANK/ ALLTRAN FINANCIAL |
| <b>Original Amount Owed:</b>                              | \$15,195.03                               |
| <b>Terms Reached with Creditor:</b>                       | \$4254.61                                 |
| <b>Amount Paid:</b>                                       |                                           |
| <b>SIPA (Securities Investor Protection Act) Trustee:</b> |                                           |
| <b>Currently Open?</b>                                    | No                                        |



**Date Direct Payment  
Initiated/Filed or Trustee  
Appointed:**

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#### Disclosure 2 of 6

**Reporting Source:** Broker  
**Action Type:** Compromise  
**Action Date:** 05/15/2019  
**Organization Investment-Related?** No  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 07/24/2019

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

**Name of Creditor:** Cardmember Services/Elan Financial Services  
**Original Amount Owed:** \$12,417.56  
**Terms Reached with Creditor:** Agreed \$5,587.91

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#### Disclosure 3 of 6

**Reporting Source:** Broker  
**Action Type:** Compromise  
**Action Date:** 05/15/2019  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 07/30/2019



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

**Name of Creditor:** Cardmember Services/Elan Financial Services  
**Original Amount Owed:** \$12,521.66  
**Terms Reached with Creditor:** Agreed \$5,634.75

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#### Disclosure 4 of 6

**Reporting Source:** Broker  
**Action Type:** Compromise  
**Action Date:** 04/30/2019  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 05/15/2019

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

**Name of Creditor:** BANK OF AMERICA  
**Original Amount Owed:** \$12,282.27  
**Terms Reached with Creditor:** AGREED TO SETTLE \$3,100.00- PAID

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#### Disclosure 5 of 6

**Reporting Source:** Broker  
**Action Type:** Compromise  
**Action Date:** 04/30/2019  
**Organization Investment-Related?**  
**Action Pending?** No



**Disposition:** Satisfied/Released  
**Disposition Date:** 05/15/2019  
**If a compromise with creditor, provide:**  
**Name of Creditor:** BANK OF AMERICA  
**Original Amount Owed:** \$3,617.97  
**Terms Reached with Creditor:** AGREED TO SETTLE \$925.00- PAID

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#### Disclosure 6 of 6

**Reporting Source:** Broker  
**Action Type:** Compromise  
**Action Date:** 04/30/2019  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 05/15/2019  
**If a compromise with creditor, provide:**  
**Name of Creditor:** BANK OF AMERICA  
**Original Amount Owed:** \$5,105.78  
**Terms Reached with Creditor:** AGREED TO SETTLE \$1,300- PAID

## End of Report



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