

BrokerCheck Report

TAMMY TENNEY PAQUETTE

CRD# 5110668

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7
Disclosure Events	8



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.

**TAMMY T. PAQUETTE**

CRD# 5110668

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

IA LPL FINANCIAL LLC
 2355 W. PINNACLE PEAK RD
 PHOENIX, AZ 85027
 CRD# 6413
 Registered with this firm since: 06/30/2023

B LPL FINANCIAL LLC
 280 W MAIN ST
 SAFFORD, AZ 85546-2349
 CRD# 6413
 Registered with this firm since: 04/19/2012

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
- 22 U.S. states and territories

This broker has passed:

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

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

B EDWARD JONES
 CRD# 250
 WILLCOX, AZ
 06/2006 - 04/2012

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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY
FORT MILL, SC 29715**

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	04/19/2012

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	10/15/2020
B	Arizona	Agent	Approved	05/23/2012
IA	Arizona	Investment Adviser Representative	Approved	12/06/2024
B	Arkansas	Agent	Approved	05/17/2021
B	California	Agent	Approved	06/02/2015
IA	California	Investment Adviser Representative	Approved	06/30/2023
B	Colorado	Agent	Approved	01/29/2021
B	Delaware	Agent	Approved	03/24/2021
B	Florida	Agent	Approved	01/29/2021
B	Iowa	Agent	Approved	05/02/2019
B	Massachusetts	Agent	Approved	06/02/2025
B	Michigan	Agent	Approved	09/28/2020



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Minnesota	Agent	Approved	09/28/2020
B	Missouri	Agent	Approved	06/05/2023
B	Montana	Agent	Approved	11/15/2021
B	Nevada	Agent	Approved	06/02/2015
B	New Mexico	Agent	Approved	10/30/2014
B	North Carolina	Agent	Approved	03/20/2015
B	Ohio	Agent	Approved	06/05/2023
B	Pennsylvania	Agent	Approved	06/02/2015
IA	Texas	Investment Adviser Representative	Approved	11/28/2023
B	Texas	Agent	Approved	12/22/2023
B	Virginia	Agent	Approved	03/18/2015
B	Washington	Agent	Approved	04/18/2023
B	Wisconsin	Agent	Approved	11/16/2018

Branch Office Locations

LPL FINANCIAL LLC

280 W MAIN ST
SAFFORD, AZ 85546-2349

LPL FINANCIAL LLC

6456 ORACLE ROAD
TUCSON, AZ 85704

LPL FINANCIAL LLC

777 S. ALVERNON WAY
TUCSON, AZ 85711

Broker Qualifications



Employment 1 of 1, continued

LPL FINANCIAL LLC

10718 N. ORACLE ROAD
ORO VALLEY, AZ 85737

LPL FINANCIAL LLC

2355 W. PINNACLE PEAK RD
PHOENIX, AZ 85027



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	06/09/2006

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	06/29/2023
B Uniform Securities Agent State Law Examination	Series 63	06/23/2006

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 02/2020 - 12/2020	LPL FINANCIAL LLC	6413	TUCSON, AZ
B 06/2006 - 04/2012	EDWARD JONES	250	WILLCOX, AZ

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
12/2014 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	N	Tucson, AZ, United States
04/2012 - Present	ARIZONA STATE CREDIT UNION	FINANCIAL CONSULTANT	N	SAFFORD, AZ, 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. 4/10/2012 - OTHER - LAZY P LAZY P, LLC - INV REL - TIME SPENT 10% - CATTLE BUSINESS/OWNER
2. 3/9/2018 - OneAZ Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 2/28/2018 - 160 Hours Per Month/40 Hours During Trading.

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.
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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	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:	LPL FINANCIAL LLC
Allegations:	Customers allege that investments made in 2013 were unsuitable for the customers' investment objectives and risk tolerances.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Cannot be determined but over \$5,000.00.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	24-00296
Filing date of arbitration/CFTC reparation or civil litigation:	02/08/2024



Customer Complaint Information

Date Complaint Received: 02/08/2024

Complaint Pending? No

Status: Settled

Status Date: 05/06/2025

Settlement Amount: \$19,000.00

Individual Contribution Amount: \$0.00

Broker Statement I was not named as a Respondent in this arbitration, and I believe I committed no wrongdoing. As I do with all customers, I believe I provided excellent, tailored service to the customers. I believe the broker-dealer would have prevailed in the arbitration on the merits, but chose to settle for a nominal sum which was well under the cost of an arbitration hearing. I stand by my recommendations and the service I provided to the customers. I made no monetary contribution to the settlement.

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 4/08-1-10/09; THE CLIENT STATED THAT THE FA RECOMMENDED A VARIABLE ANNUITY TO HER AND THE CLIENT CLAIMS SHE ASKED IF PURCHASING A MUTUAL FUND WAS A GOOD IDEA AND STATES THAT THE FA SAID THIS WAS A NEW TYPE OF INVESTMENT AND THAT A MUTUAL FUND COULD BE PURCHASED BUT A GUARANTEE COULD BE PUT ON THE INVESTMENT. THE CLIENT SAID SHE WAS TOLD THAT PRINCIPAL COULD BE WITHDRAWN AT ANYTIME. THE CLIENT STATES SHE TALKED THE INVESTMENT OVER WITH HER HUSBAND AND THE CLIENT TOLD THE FA TO "GO AHEAD AND PURCHASE THIS VARIABLE ANNUITY AS LONG AS IT WAS NOT AN ANNUITY". THE CLIENT STATES THE FA WAS TOLD THAT SHE DID NOT WANT AN ANNUITY AND CLAIMS THE FA ASSURED HER THIS WAS NOT AN ANNUITY. THE CLIENT WAS CONCERNED THAT HER FIRST HANCOCK STATEMENT DID NOT SHOW DIVIDENDS BEING PAID AND CLAIMS THE FA EXPLAINED IT WAS AGAINST THE LAW FOR THEIR STATEMENT TO SHOW A DIVIDEND WAS BEING PAID. THE CLIENT STATES THAT SHE CONTACTED JOHN HANCOCK IN JANUARY AND WAS TOLD THAT THEY ONLY HAD A DEATH BENEFIT AND THE INVESTMENT WAS NOT INSURED. THE CLIENT



CLAIMS THAT THE FA EXPLAINED JOHN HANCOCK GOT THE WRONG INFORMATION AND THE CONTRACT WAS RE-DONE TO INCLUDE A LIFE RIDER WHICH GUARANTEED 7% PER YEAR. THE CLIENT STATES THAT IF THEY WANTED THEIR MONEY BACK THAT JOHN HANCOCK OFFERED \$4,800 PLUS THE FACE VALUE (APPROX. \$30,000). THE CLIENT STATES SHE DID NOT WANT AN ANNUITY AND IS REQUESTING ALL OF THEIR MONEY BACK. THE DECREASE IN THE VALUE OF THE INVESTMENT AT THE TIME OF SURRENDER EXCEEDS \$5,000. *** ARBITRATION:CLAIMANT CLAIMS NEGLIGENCE, MISREPRESENTATION, UNSUITABILITY, AND BREACH OF FIDUCIARY DUTY REGARDING THE SALE OF AN ANNUITY. (AMOUNT CLAIMED: \$25,000 IN COMPENSATORY DAMAGES PLUS DISGORGEMENT OF COMMISSIONS, ATTORNEY FEES, COSTS AND INTEREST.)

Product Type: Annuity-Variable

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/18/2009

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 03/19/2009

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA



Docket/Case #: 09-01265
Date Notice/Process Served: 03/25/2009
Arbitration Pending? No
Disposition: Settled
Disposition Date: 12/08/2009
Monetary Compensation Amount: \$3,000.00
Individual Contribution Amount: \$0.00

Broker Statement

THE FA STATED THAT SEVERAL OPTIONS WERE OFFERED TO THE CLIENT FOR INVESTING THEIR FUNDS AND THE CLIENT LIKED THE IDEA OF INVESTING IN A VARIABLE ANNUITY. THE CLIENT ALSO OWNED A FIXED ANNUITY AND CONSIDERED DOING A 1035 EXCHANGE, HOWEVER, DECIDED TO WAIT. THE CLIENT AGREED WITH THE PURCHASE AND THE POLICY WAS DELIVERED ON 5/7/08. AT THIS TIME THE FA STATED THAT THE DETAILS OF THE INVESTMENT WERE DISCUSSED AGAIN AND THE APPROPRIATE DOCUMENTATION WAS COMPLETED AND A CURRENT PROSPECTUS WAS PROVIDED. IT WAS LATER DISCOVERED THAT THE INCOME RIDER WAS NOT PLACED ON THE CONTRACT SO THE FA WORKED TO GET THE RIDER ADDED AND WAS WILLING TO ABSORB THIS COST HERSELF. THE FA NOTIFIED THE CLIENT ON 2/12/09 THAT THE NEW POLICY WITH THE RIDER HAD BEEN RECEIVED AND IT WAS AT THAT TIME THE FA STATED THE CLIENT INDICATED THEY WANTED THE POLICY CANCELLED. IT APPEARS AS THOUGH APPROPRIATE INFORMATION WAS PROVIDED TO THE CLIENT TO MAKE THE CLIENT AWARE OF THE DETAILS OF THE INVESTMENT, THE CONTRACT WAS DELIVERED AND SIGNED BY THE CLIENT. THE CLIENT'S CLAIM THAT THEY WERE NOT AWARE THEY WERE PURCHASING AN ANNUITY WAS DENIED. ***ARBITRATION SETTLED FOR \$3,000.00

End of Report



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