

**RAYMOND JAMES®**  
FINANCIAL SERVICES ADVISORS, INC.  
A Registered Investment Adviser

Brochure Supplement (Form ADV 2B) for:

**Peter Loncar**  
446 3rd St  
Beaver, PA 150092227  
Office Phone 724-987-6755  
PETE.LONCAR@RAYMONDJAMES.COM

December 20, 2022

This brochure supplement, Form ADV Part 2B, provides information about the above named investment adviser representative (hereinafter "your representative") that supplements the Raymond James Financial Services Advisors, Inc. brochure, Form ADV Part 2A. Please contact your representative if you did not receive a copy of the Raymond James Financial Services Advisors, Inc. Form ADV Part 2A or if you have questions on the contents of this brochure supplement. Additional information about your representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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880 Carillon Parkway // St. Petersburg, FL 33716 // T 800.248.8863 // [raymondjames.com](http://raymondjames.com)

## EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

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Name of Representative: Peter Loncar  
Year of Birth: 1964

### **Education and Training**

West Virginia University, Bachelors of Science, Finance, 1986

Series 7, General Securities Representative Examination

Series 9, General Securities Sales Supervisor Examination - Options

Series 10, General Securities Sales Supervisor Examination - General Module

Series 31, Futures Managed Funds Examination

Series 63, Uniform Securities Agent State Law Examination

Series 65, Uniform Investment Adviser Law Examination

### **Certified Financial Planner (CFP®)**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: a) complete an advanced college-level course of study addressing the financial planning subject areas including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; b) pass the comprehensive CFP® Certification Examination (170- question, multiple choice test that consists of two 3- hour sessions during one day. c) complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 6,000 hours per year); d) agree to be bound by CFP Board's Standards of Professional Conduct; e) complete 30 hours of continuing education hours every two years; and f) renew an agreement to be bound by the Standards of Professional Conduct.

### **Previous 5 Years of Business Experience**

Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 07/2015-Present

Raymond James Financial Services, Inc., Financial Advisor, 07/2015 - Present

Bank of America, NA, Financial Advisor, 12/2009 - 07/2015

Merrill Lynch, Pierce, Fenner & Smith, Inc., Financial Advisor, 09/1989 - 07/2015

## DISCIPLINARY AND OTHER INFORMATION

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*Your investment adviser has no material disciplinary events to disclose.*

## OTHER BUSINESS ACTIVITIES

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Raymond James Financial Services Associates, Inc. (RJFSA) is registered as an investment adviser with the Securities & Exchange Commission (SEC). As an investment adviser representative of RJFSA, your representative can offer, and receive compensation for, investment advisory services. Your representative may also receive commissions on certain products in your account that are excluded from advisory fee billing. Your representative is also a registered representative through Raymond James Financial Services, Inc. (RJFS), a broker-dealer registered with the SEC and an affiliate of RJFSA. Through RJFS, your representative can offer brokerage products and services and receive transaction-based compensation, including trail fees. In addition, your representative may receive incentive compensation from Raymond James based on revenues earned from client accounts, assets under management, and other performance metrics and non-cash compensation from product sponsors, which are described in more detail in the **Additional Compensation** section of this ADV 2B disclosure. The receipt of these forms of compensation can create an incentive for your representative to recommend investment products to you based on the compensation received, rather than on a client's needs. To ensure your representative is providing appropriate investment advice, we monitor the appropriateness of existing advisory accounts on an ongoing basis by conducting various reviews, such as account concentration and household account transaction activity.

The other outside business activities listed below, if any, are performed by your representative in his/her individual capacity and not in the capacity as a representative of RJFSA or any of its affiliates.

I have insurance company affiliations through a related firm, Raymond James Insurance Group, Inc., an affiliate of RJFSA from which I receive commissions. Clients are under no obligation to execute recommendations relating to insurance and/or annuity products through Raymond James Insurance Group, Inc. If you choose to use me in my individual capacity as an insurance agent, I will receive a commission.

#### **Additional Business Activities**

1720 Hawaii Ct, Marco Island, FL - Partner

R3S LLC - Rental Real Estate, Owner

Serb National Federation - Agent

GCU - Agent

Rivertowne Advisors, LLC - Owner/Proprietor

#### **ADDITIONAL COMPENSATION**

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Your representative may receive incentive compensation from Raymond James based on revenues earned from client accounts, assets under management, and the professional certifications acquired through educational programs. Incentive compensation may include cash payments, stock options, and restricted stock units. Your representative may also receive compensation related to attendance at our conferences, events as well as reward trips, marketing services and materials, and other valuable financial incentives. In addition, your representative may receive promotional items, meals and entertainment, or other non-cash compensation from product sponsors. Consistent with applicable laws and regulations, these product investment companies may pay for or provide training and educational programs for our representatives and their existing and prospective clients. Non-cash compensation can vary by vendor and event. Separately, when financial professionals affiliate with us, they may receive compensation in connection with transitioning from their prior firm. These arrangements include, but are not limited to transition assistance, production awards, enhanced pay-outs, repayable business transition or working capital loans, and administrative fee reimbursements.

#### **SUPERVISION**

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Raymond James Financial Services, Inc. has established and maintains policies and procedures reasonably designed to comply with the Investment Advisers Act of 1940, including direct supervision of its investment advisory activities with clients. The name and contact information for the Supervisory Principal responsible for monitoring your representative is listed below.

Michael C. Rodenburg  
Supervisory Principal  
727-567-1000



**RAYMOND JAMES®**  
FINANCIAL SERVICES ADVISORS, INC.  
A Registered Investment Adviser

Brochure Supplement (Form ADV 2B) for:

**Brent C. Stein**  
446 Third Street  
Beaver, PA 15009  
Phone: 724-987-6755  
BRENT.STEIN@RAYMONDJAMES.COM

August 06, 2015

This brochure supplement, Form ADV Part 2B, provides information about the above named investment adviser representative (hereinafter "your representative") that supplements the Raymond James Financial Services Advisors, Inc. brochure, Form ADV Part 2A. Please contact your representative if you did not receive a copy of the Raymond James Financial Services Advisors, Inc. Form ADV Part 2A or if you have questions on the contents of this brochure supplement. Additional information about your representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

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Name of Representative: Brent C. Stein

Year of Birth: 1978

### Education and Training

Your Investment Advisor has no formal post-secondary education.

Series 7, General Securities Representative Examination

Series 63, Uniform Securities Agent State Law Examination

Series 66, Uniform Combined State Law Examination

### Previous 5 Years of Business Experience

Raymond James Financial Services Advisors, Inc (Investment Advisor Representative) 07/2015 - Present

Raymond James Financial Services, Inc. (Financial Advisor) 07/2015 - Present

Bank of America N.A. (Financial Advosor) 12/2009 - 07/2015

Merrill Lynch, Pierce, Fenner & Smith, Inc (Financial Advisor) 09/2007 - 07/2015

### **DISCIPLINARY AND OTHER INFORMATION**

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In 2008, Brent Stein was involved in a Customer Complaint, resultin gin a settement of \$50,000.00

### **OTHER BUSINESS ACTIVITIES**

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I am a Registered Representative of Raymond James Financial Services, Inc., and may be paid fees and/or commissions on securities transactions. All commissions are disclosed to clients.

If you act upon my advice and choose to use one of RJFSA's affiliates as a money manager, custodian or to purchase securities or insurance, I may receive compensation in the form of commissions from the affiliate. Additionally, if you purchase a mutual fund containing a 12b-1 fee, I may receive such fee. As part of its fiduciary duties to clients, RJFSA endeavors at all times to put the interests of its investment advisory clients first. Clients should be aware, however, that the receipt of economic benefits by RJFSA and me in and of itself creates a potential conflict of interest.

I have insurance company affiliations through a related firm, Raymond James Insurance Group, Inc., an affiliate of RJFSA from which I receive commissions. Clients are under no obligation to execute recommendations relating to insurance and/or annuity products through Raymond James Insurance Group, Inc. If you choose to use me in my individual capacity as an insurance agent, I will receive a commission.

## **ADDITIONAL COMPENSATION**

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In addition to the fee based compensation this adviser receives for providing advisory services, the adviser may earn commissions for transactional business in accordance with Raymond James Financial Services, Inc.'s published commission schedule. Also, at the conclusion of each year, certain qualifying advisers are awarded membership in the Raymond James Financial Services, Inc.'s recognition councils. Qualification for recognition councils is based upon a combination of the adviser's annual production (both advisory and transactional), total client assets under administration, and the professional certifications acquired through educational programs.

## **SUPERVISION**

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The individual responsible for monitoring Brent Stein's advisory activities is Peter Loncar, Branch Manager. Peter Loncar reviews the investment activities of Brent Stein. Peter Loncar may be reached at 724-987-6755.





**RAYMOND JAMES**  
FINANCIAL SERVICES ADVISORS, INC.  
A Registered Investment Adviser

Brochure Supplement (Form ADV 2B) for:

**Heather Ann Tollis**  
446 Third St.  
Beaver, PA 15001  
Office Phone 724-987-6450  
HEATHER.TOLLIS@RAYMONDJAMES.COM

September 23, 2022

This brochure supplement, Form ADV Part 2B, provides information about the above named investment adviser representative (hereinafter "your representative") that supplements the Raymond James Financial Services Advisors, Inc. brochure, Form ADV Part 2A. Please contact your representative if you did not receive a copy of the Raymond James Financial Services Advisors, Inc. Form ADV Part 2A or if you have questions on the contents of this brochure supplement. Additional information about your representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

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Name of Representative: Heather Ann Tollis  
Year of Birth: 1982

### Education and Training

Duquesne University, Bachelors Degree, Finance, 2004

Series 7, General Securities Representative Examination

Series 66, Uniform Combined State Law Examination

### **Certified Financial Planner (CFP®)**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: a) complete an advanced college-level course of study addressing the financial planning subject areas including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; b) pass the comprehensive CFP® Certification Examination (170- question, multiple choice test that consists of two 3- hour sessions during one day. c) complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 6,000 hours per year); d) agree to be bound by CFP Board's Standards of Professional Conduct; e) complete 30 hours of continuing education hours every two years; and f) renew an agreement to be bound by the Standards of Professional Conduct.

### Previous 5 Years of Business Experience

Raymond James Financial Services Advisers, Inc., Investment Adviser Representative, 05/2016 - Present

Raymond James Financial Services, Inc., Financial Advisor, 05/2016 - Present

Rivertowne Advisors, Client Associate, 07/2015 - Present

Raymond James Financial Services, Inc., Pending Financial Advisor, 03/2016 - 05/2016

Raymond James Financial Services, Inc., Non-Registered Associate, 07/2015 - 03/2016

Merrill Lynch, Client Associate, 02/2015 - 07/2015

Wildtree, Self Employed, 06/2014 - 02/2015

Bank of America, Customer Advocate, 07/2009 - 08/2014

## DISCIPLINARY AND OTHER INFORMATION

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*Your investment adviser has no material disciplinary events to disclose.*

## OTHER BUSINESS ACTIVITIES

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Raymond James Financial Services Associates, Inc. (RJFSA) is registered as an investment adviser with the Securities & Exchange Commission (SEC). As an investment advisor representative of RJFSA, your representative can offer, and receive compensation for, investment advisory services. Your representative may also receive commissions on certain products in your account that are excluded from advisory fee billing. Your representative is also a registered representative through Raymond James Financial Services, Inc. (RJFS), a broker-dealer registered with the SEC and an affiliate of RJFSA. Through RJFS, your representative can offer brokerage products and services and receive transaction-based compensation, including trail fees. In addition, your representative may receive incentive compensation from Raymond James based on revenues earned from client accounts, assets under management, and other performance metrics and non-cash compensation from product sponsors, which are described in more detail in the **Additional Compensation** section of this ADV 2B disclosure. The receipt of these forms of compensation can create an incentive for your representative to recommend investment products to you based on the compensation received, rather than on a client's needs. To ensure your representative is providing appropriate investment advice, we monitor the appropriateness of existing advisory accounts on an ongoing basis by conducting various reviews, such as account concentration and household account transaction activity.

The other outside business activities listed below, if any, are performed by your representative in his/her individual capacity and not in the capacity as a representative of RJFSA or any of its affiliates.

## **Additional Business Activities**

Notary - Agent

## **ADDITIONAL COMPENSATION**

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## **SUPERVISION**

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Raymond James Financial Services, Inc. has established and maintains policies and procedures reasonably designed to comply with the Investment Advisers Act of 1940, including direct supervision of its investment advisory activities with clients. The name and contact information for the Supervisory Principal responsible for monitoring your representative is listed below.

Peter Loncar  
Branch Manager  
724-987-6755



**RAYMOND JAMES<sup>®</sup>**  
FINANCIAL SERVICES ADVISORS, INC.  
A Registered Investment Adviser

Brochure Supplement (Form ADV 2B) for:

**Mirko Nikola Loncar**  
446 3rd St  
Beaver, PA 150092227  
Office Phone 724-987-6450  
MIRKO.LONCAR@RAYMONDJAMES.COM

June 29, 2023

This brochure supplement, Form ADV Part 2B, provides information about the above named investment adviser representative (hereinafter "your representative") that supplements the Raymond James Financial Services Advisors, Inc. brochure, Form ADV Part 2A. Please contact your representative if you did not receive a copy of the Raymond James Financial Services Advisors, Inc. Form ADV Part 2A or if you have questions on the contents of this brochure supplement. Additional information about your representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

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Name of Representative: Mirko Nikola Loncar  
Year of Birth: 1997

### **Education and Training**

Florida State University, Bachelor of Science, Finance & Marketing, 2020

Series 7, General Securities Representative Examination

Series 66, Uniform Combined State Law Examination

### **Previous 5 Years of Business Experience**

Raymond James Financial Services Advisors, Inc., Investment Advisor Representative, 12/2021 - Present

Raymond James Financial Services Advisors, Inc., Registered Representative, 06/2021 - Present

UCB, Inc, Analyst, 05/2020 - 06/2011

Florida State University, Student, 08/2016 - 05/2020

UCB, Inc., Government Reimbursement Intern, 05/2019 - 08/2019

Raymond James Financial Services Advisors, Inc., non-Registered Associate, 05/2018 - 06/2018

## DISCIPLINARY AND OTHER INFORMATION

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*Your investment adviser has no material disciplinary events to disclose.*

## OTHER BUSINESS ACTIVITIES

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### **Additional Business Activities**

Rivertowne Advisors Branches, DBA - Advisor Training

Dives Tavern, LLC - Partner

## ADDITIONAL COMPENSATION

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enhanced pay-outs, repayable business transition or working capital loans, and administrative fee reimbursements.

## **SUPERVISION**

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Peter Loncar  
Branch Manager  
724-987-6755





**RAYMOND JAMES®**  
FINANCIAL SERVICES ADVISORS, INC.  
A Registered Investment Adviser

Brochure Supplement (Form ADV 2B) for:

**Elijah M Loncar**  
446 3rd St  
Beaver, PA 150092227  
Office Phone 724-987-6450  
ELI.LONCAR@RAYMONDJAMES.COM

January 18, 2023

This brochure supplement, Form ADV Part 2B, provides information about the above named investment adviser representative (hereinafter "your representative") that supplements the Raymond James Financial Services Advisors, Inc. brochure, Form ADV Part 2A. Please contact your representative if you did not receive a copy of the Raymond James Financial Services Advisors, Inc. Form ADV Part 2A or if you have questions on the contents of this brochure supplement. Additional information about your representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

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Name of Representative: Elijah M Loncar  
Year of Birth: 1999

### **Education and Training**

University of Alabama, Bachelor of Science Commerce Business Administration, Finance, Economics, Political Science, 2021

Series 7, General Securities Representative Examination

Series 66, Uniform Combined State Law Examination

### **Previous 5 Years of Business Experience**

Raymond James Financial Services Advisors, Inc., Investment Advisor Representative, 01/2023 - Present

Raymond James Financial Services, Inc., Registered Representative, 11/2022 - Present

Rivertown Advisors, Advisor, 10/2022 - Present

Raymond James Financial Services, Inc., nrf, 10/2022 - 11/2022

Capgemini, Senior Software Engineer, 08/2021 - 10/2022

Unemployed, 05/2021 - 08/2021

University of Alabama, Student, 08/2017 - 05/2021

Collier County YMCA, Summer Camp Counselor, 06/2020 - 08/2020

Rivertown Advisors, Intern, 05/2019 - 08/2019

Moon TWP, Summer Maintenance, 06/2018 - 08/2018

## DISCIPLINARY AND OTHER INFORMATION

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## OTHER BUSINESS ACTIVITIES

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### **Additional Business Activities**

Dives Terram Investment - Partner

Rivertown Advisors - Advisor (Support Company)

## ADDITIONAL COMPENSATION

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## SUPERVISION

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Peter Loncar  
Branch Manager  
724-987-6755

