

REGULATION OF INVESTMENT ADVISERS, INCLUDING STATE-REGISTERED AND FEDERAL-COVERED ADVISERS

A person is not a minor, a dead person, or someone declared mentally incompetent.

A person meeting the three-prong test is an investment adviser (IA).

If a person is in the business of comparing the performance of one adviser against others for compensation, registration as an IA is required.

IA-1092 added financial planners, entertainment/sports representatives, and pension consultants.

AUM of \$110 million or more—SEC registration as federal-covered adviser;
+ \$100 million AUM—state registration.

A federal-covered IA falling below \$90 million must register with the state(s).

If any advisory clients are investment companies, the IA must be federally registered (SEC).

Lawyers, accountants, teachers, and engineers (LATE) are excluded from the definition of an IA as long as advice is incidental to the practice of the profession. Charging for the advice removes the exclusion. State-registered IAs qualify for an exemption under the de minimis rule (i.e., no place of business in the state and five or fewer retail clients).

With no place of business in the state, the IA can have an unlimited number of institutional clients without registering.

The *seventh rule* provides an exemption from registration for all securities professionals when dealing with vacationing clients. Subject to 30-day rule for change of residence.

The term *investment counsel* can only be used by an IA whose principal business consists of rendering investment advice and a substantial portion of his advisory business involves investment supervisory services.

Under the Uniform Securities Act (USA), all professionals' registrations/withdrawals take place at noon, 30 days after completed application.

All registrations of persons expire on the first December 31 after registration, with annual renewal after that. However, registration of securities is effective for one year from the registration date.

A successor firm to a broker-dealer (BD) or IA does not pay a fee until the renewal date.

All professionals file a consent to service of process as a permanent part of their registration.

An IA exercising discretion needs \$10,000 net worth or a surety bond. (USA)

An IA maintaining custody of customer funds/securities needs \$35,000 net worth or a surety bond. (USA)

If a state-covered IA meets the bonding, net worth, or recordkeeping requirements of the IA's home state, it suffices for any other state in which the IA is registered. Federal-covered IAs meet SEC requirements only.

Under state and federal law, a person is deemed to be in control of an IA with an ownership level of at least 25%.

Company records, such as corporate charters or partnership agreements, must be maintained in the principal office of the IA or BD and preserved until at least three years after termination of the enterprise.

REGULATION OF INVESTMENT ADVISER REPRESENTATIVES

An investment adviser representative (IAR) is an individual associated with an IA, including those who supervise IARs.

The de minimis exemption is available to an IAR with a state-registered IA.

There is no de minimis for IARs with a covered IA, but they only register in states where they have a place of business regardless of the number of clients.

Under the USA, a solicitor for an investment advisory firm who is paid a fee for his services must register as an IAR.

Under the USA, when an IAR leaves the employ of an IA, notification depends on whether the IA is federal covered or state registered. If state registered, only the IA notifies the Administrator; if federal covered, only the IAR notifies the Administrator.

REGULATION OF BROKER-DEALERS AND THEIR AGENTS

If a BD has an office in a state, it must register.

A BD exercising discretion or maintaining custody of customer funds/securities may have to post a surety bond unless the BD's net capital is in excess of SEC requirements.

An agent exercising discretion (cannot have custody) may have to post a surety bond.

In lieu of a surety bond, the Administrator may accept deposits of cash or securities.

For a surety bond to meet the requirements of the USA, it must provide that any customer who

can prove a violation is entitled to collect against the bond.

Anytime a customer deposits securities with a BD, a receipt for those certificates must be issued promptly.

Under the USA, when an agent terminates association with a BD, both the agent and the BD must notify the Administrator promptly.

Any individual representing a BD in any form of securities offer or sale must be registered.

Records may be kept on a computer disk that cannot be altered.

BD records must be kept for three years and IA records for five years.

Material changes to a BD's registration must be reported promptly.

REGULATION OF SECURITIES AND ISSUERS

The following are not securities: retirement plans (IRAs, Keoghs), nonvariable insurance contracts (fixed annuity, term, whole life, modified endowment), collectibles, commodities (e.g., precious metals like gold), condominiums used as a personal residence, and currencies.

Securities Act of 1933: Registration of securities (Paper Act).

Nonexempt new issues can only be sold once the prospectus is effective. Indications of interest (but no orders or money) can be accepted during the time the issue is "in registration" (before the effective date).

USA: Security registered by qualification becomes effective only with an active review of registration.

The most common exempt transactions are as follows:

- Isolated nonrecurring transactions
- Unsolicited orders
- Transactions with institutions
- Transactions between the issuer and underwriter
- Transactions by fiduciaries
- Private placements (10 or fewer offers to noninstitutional clients within 12 months)

Even if the security or the transaction is exempt, the agent of a BD must be properly registered.

A registered agent may accept an unsolicited order for a nonexempt unregistered security because it is an exempt transaction. However, the Administrator retains the right to have clients acknowledge that the order was truly unsolicited.

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Table of Contents Kaplan Series Quicksheet

1. Understanding the eBook Kaplan Series Quicksheet
 - The Rise of Digital Reading Kaplan Series Quicksheet
 - Advantages of eBooks Over Traditional Books
2. Identifying Kaplan Series Quicksheet
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Kaplan Series Quicksheet
 - User-Friendly Interface
4. Exploring eBook Recommendations from Kaplan Series Quicksheet
 - Personalized Recommendations

- Kaplan Series Quicksheet User Reviews and Ratings
- Kaplan Series Quicksheet and Bestseller Lists
- 5. Accessing Kaplan Series Quicksheet Free and Paid eBooks
 - Kaplan Series Quicksheet Public Domain eBooks
 - Kaplan Series Quicksheet eBook Subscription Services
 - Kaplan Series Quicksheet Budget-Friendly Options
- 6. Navigating Kaplan Series Quicksheet eBook Formats
 - ePub, PDF, MOBI, and More
 - Kaplan Series Quicksheet Compatibility with Devices
 - Kaplan Series Quicksheet Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Kaplan Series Quicksheet
 - Highlighting and Note-Taking Kaplan Series Quicksheet
 - Interactive Elements Kaplan Series Quicksheet
- 8. Staying Engaged with Kaplan Series Quicksheet
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Kaplan Series Quicksheet
- 9. Balancing eBooks and Physical Books Kaplan Series Quicksheet
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Kaplan Series Quicksheet
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Kaplan Series Quicksheet
 - Setting Reading Goals Kaplan Series Quicksheet
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Kaplan Series Quicksheet
 - Fact-Checking eBook Content of Kaplan Series Quicksheet

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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