

# AMY S.W. PALMER

## BRANCH EXAMINER

### CAREER HIGHLIGHTS

#### ESSENTIAL EDGE COMPLIANCE OUTSOURCING SERVICES, LLC

- Leverage more than 28 years in financial services office management, financial services administration, compliance oversight, and advisor support to conduct branch inspections nationally.

#### INDEPENDENT FINANCIAL GROUP (IFG), San Diego, CA

##### MANAGER - BRANCH INSPECTIONS & COMPLIANCE GENERALIST

- Spearheaded the redesign of the branch inspection program and implemented the 2024 FINRA Remote Inspection Pilot.
- Developed and managed the annual inspection schedule for remote and onsite audits.
- Supervised and mentored a team of inspectors; conducted regular coaching sessions.
- Reviewed and enhanced inspector reporting; approved team time cards and expense reports.
- Performed branch inspections with 25–50% travel commitment.
- Served as a compliance resource to advisors and home office staff on complex regulatory matters.
- Oversaw RegEd platform use and optimization.

#### M FINANCIAL – WEALTH SOLUTIONS, Portland, OR

##### COMPLIANCE OFFICER - BRANCH EXAMS

- Conducted ~30 remote branch exams annually, ensuring adherence to FINRA and SEC rules.
- Delivered compliance training to financial advisors before regulatory visits.
- Responded to advisor inquiries, providing guidance on current compliance standards.
- Reviewed advisor communications for fairness and regulatory accuracy.

#### COMMONWEALTH FINANCIAL NETWORK, San Diego, CA

##### COMPLIANCE ADVISOR - CONSULTING & AUDIT TEAMS

- Conducted quarterly onsite compliance reviews for affiliated advisors.
- Performed Annual Business Reviews (home office audits).
- Evaluated advisor materials and paperwork for onboarding and compliance approvals.



### CREDENTIALS

Series 4 – Options Principal \*

Series 7 – General Securities Representative

Series 24 – General Securities Principal

Series 53 – Municipal Securities Principal

Series 66 – Uniform Combined State Law

California Life, Health & Variable Lines Insurance License

Former Wisconsin Notary Public (1999–2010); California Notary\*

Ongoing professional development and continuing education

*\*In progress*

### ADDITIONAL EXPERIENCE

FINRA/SEC

Regulatory Compliance

Branch Inspections

Advisor Training & Practice Oversight

Compliance Program Development

Supervisory & OSJ Support

Regulatory Exam Preparation

Risk Assessment & Mitigation

CRM & Compliance Software Expertise

Team Leadership & Process Improvement

- Facilitated onboarding and compliance education calls.
- Reviewed marketing and correspondence materials for regulatory adherence.

**CETERA ADVISOR NETWORKS (BETSY MERRIT OSJ), San Diego, CA**

**CLIENT SERVICES MANAGER / OSJ DELEGATE**

- Reviewed new account paperwork, financial plans, and advertising for compliance.
- Assisted with annual audits and ensured adherence to BD standards.
- Managed insurance quoting, applications, payroll prep, and general client servicing.

**GUARDIAN FINANCIAL GROUP, Seal Beach, CA**

**REGISTERED ASSISTANT**

- Processed trades and applications for insurance, annuities, and brokerage accounts.
- Maintained cost basis records and ensured branch-level compliance.
- Supported all facets of client service and operational workflow.



**TECHNICAL/  
COMPUTER  
SKILLS**

**Compliance Tools:** RegEd, DST Vision, NetX360

**CRM Systems:** Redtail, Salesforce, Junxure, Goldmine, ACT

**Financial Software:** Albridge, Morningstar, QuickBooks, Lacerte, Easy Account

**Document Management:** Docupace, Laserfiche, File Cabinet Solutions

**Office Tools:** Microsoft Office Suite, ADP Payroll

**EDUCATION**

**UNIVERSITY OF WISCONSIN,  
PLATTEVILLE, WI**

Completed coursework toward B.S. in Accounting and Finance