IAPD Report

Stuart Farrell Ettingoff

CRD# 1025504

Section Title	Page(s)

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

Stuart Farrell Ettingoff (CRD# 1025504)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **05/11/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	J. W. COLE ADVISORS, INC.	CRD# 112294	04/26/2019
B	J.W. COLE FINANCIAL, INC.	CRD# 124583	04/26/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	WELLS FARGO CLEARING SERVICES, LLC	19616	RADNOR, PA	09/08/2016 - 05/01/2019
B	WELLS FARGO CLEARING SERVICES, LLC	19616	RADNOR, PA	07/01/2003 - 05/01/2019
B	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	01/25/1982 - 07/01/2003

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **20** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **J.W. COLE FINANCIAL, INC.**

Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634

Firm ID#: 124583

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	04/26/2019
B	California	Agent	Approved	04/26/2019
B	Connecticut	Agent	Approved	04/26/2019
B	Delaware	Agent	Approved	10/16/2023
B	Florida	Agent	Approved	04/26/2019
B	Illinois	Agent	Approved	01/21/2022
B	Maine	Agent	Approved	04/29/2019
B	Maryland	Agent	Approved	04/26/2019
B	Massachusetts	Agent	Approved	01/02/2024
B	Michigan	Agent	Approved	04/26/2019
B	Nevada	Agent	Approved	02/08/2022
B	New Jersey	Agent	Approved	04/26/2019
B	New York	Agent	Approved	04/26/2019

Qualifications

	Regulator	Registration	Status	Date
B	Ohio	Agent	Approved	01/06/2021
B	Oregon	Agent	Approved	01/03/2022
B	Pennsylvania	Agent	Approved	04/26/2019
B	Rhode Island	Agent	Approved	01/30/2024
B	South Carolina	Agent	Approved	04/30/2019
B	Texas	Agent	Approved	05/11/2026
B	Virginia	Agent	Approved	04/26/2019
B	Washington	Agent	Approved	05/02/2019

Branch Office Locations

Newtown Square, PA

Employment 2 of 2

Firm Name: **J. W. COLE ADVISORS, INC.**

Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634

Firm ID#: 112294

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	04/26/2019

Branch Office Locations

J. W. COLE ADVISORS, INC.
Newtown Square, PA

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

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)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	01/16/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/30/1992
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/20/1982

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	09/08/2016 - 05/01/2019	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	RADNOR, PA
B	07/01/2003 - 05/01/2019	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	RADNOR, PA
B	01/25/1982 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2019 - Present	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
04/2019 - Present	J.W. Cole Financial, Inc.	Registered Representative	Y	Tampa, FL, United States
11/2016 - 04/2019	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	WAYNE, PA, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	WAYNE, PA, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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.

Ettingoff Wealth Management, LLC - DBA

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
    - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CLAIMANT, A RESIDENT OF NEW JERSEY, ALLEGES BREACH OF CONTRACT, VIOLATION OF NEW JERSEY SECURITIES LAW, SUITABILITY, BREACH OF FIDUCIARY DUTY AND NEGLIGENCE AGAINST FA FOR HIS INSTRUCTIONS IN OCTOBER 2008 TO SURRENDER ING ANNUITY PRIOR TO ITS MATURITY DATE RESULTING IN TAX CONSEQUENCES. CLAIMANT SEEKS DAMAGES OF $60,000 PLUS INTEREST, FEES AND PUNITIVE RELIEF.
Product Type:	Annuity-Variable
Alleged Damages:	$60,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	09-04507
Filing date of arbitration/CFTC reparation or civil litigation:	08/03/2009

Customer Complaint Information

Date Complaint Received:	08/06/2009
Complaint Pending?	No
Status:	Settled
Status Date:	07/28/2010
Settlement Amount:	$14,250.00
Individual Contribution Amount:	$0.00
Broker Statement	**THE PARTIES SETTLED THIS MATTER FOR $14,250.00. ING WAS IN DANGER OF COLLAPSE AT THE TIME, AND THEREFORE EXCHANGING ITS ANNUITY FOR FDIC-GUARANTEED CDS WAS MORE SUITABLE FOR PROTECTING THE CLIENT'S ASSETS. THE CLIENT'S HUSBAND WAS AWARE OF THE POSSIBLE TAX LIABILITY, DUE TO HIS EXTENSIVE CAREER IN THE INSURANCE INDUSTRY. A 1035 EXCHANGE WAS DISCUSSED, BUT DIDN'T OFFER THE SAME PROTECTION AS CDS.

Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	NEW JERSEY RESIDENT WRITES THAT HER FINANCIAL ADVISOR FAILED TO DIVERSIFY HER ACCOUNT AND ADEQUATELY ADVISE HER OF THE RISKS INHERENT IN A PORTFOLIO CONSISTING ENTIRELY OF MBS. (01/01/2001 - 01/04/2008)
Product Type:	Debt - Asset Backed
Alleged Damages:	$58,811.00

Customer Complaint Information

Date Complaint Received:	03/02/2009
Complaint Pending?	No
Status:	Denied
Status Date:	03/16/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLIENT HAD BEEN INVESTED IN CMOS FOR AT LEAST 15 YEARS AND HAS BEEN PROFITABLE OVERALL. DECLINED REQUEST FOR MEDIATION.

Disclosure 3 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	PENNSYLVANIA STATE RESIDENT STATES IN WRITING THAT HER FA RECOMMENDED THAT SHE SELL THE FORD AND GMAC STOCK AND

	BONDS IN HER PORTFOLIO. HOWEVER, IN 4/06, THE CUSTOMER REALIZED THAT THE FA HAD SOLD HER FORD AND GMAC BONDS WHICH WERE DUE TO BE CALLED IN A SHORT TIME PERIOD. CLIENT STATES THAT SHE NEVER AUTHORIZED THE SALE OF HER BONDS IN 3/06 AND AS A RESULT SHE SUSTAINED SIGNIFICANT LOSSES.
Product Type:	Debt - Corporate
Alleged Damages:	$8,098.00

Customer Complaint Information

Date Complaint Received:	03/15/2007
Complaint Pending?	No
Status:	Denied
Status Date:	03/21/2007
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	PENNSYLVANIA RESIDENT STATED HER FA RECOMMENDED THE SALE OF GMAC AND FORD STOCK, HOWEVER, FA PROCEEDED TO SELL HER FORD AND GMAC BONDS. A REVIEW OF CLIENT'S ACCOUNT DEMONSTRATES CLIENT IS MISTAKEN AND THAT SHE DID NOT OWN ANY FORD OR GMAC STOCK, ONLY FORD AND GMAC BONDS THAT WERE NOT DUE TO BE CALLED SOON. THE FA'S RECOMMENDATION TO SELL THE BONDS WAS BASED UPON REASONABLE PUBLIC INFORMATION, THE CLIENT RECEIVED INTEREST INCOME IN EXCESS OF $12,000 AND SINCE THERE IS NO EVIDENCE OF ANY IMPROPRIETY, THE COMPLAINT IS DENIED. FA ADDS: GMAC DOESN'T HAVE A STOCK AND NEVER DID, THEY ONLY HAVE BONDS. HOW COULD THE ADVISOR POSSIBLY TELL HER TO SELL GMAC STOCK IF THERE NEVER WAS ONE ISSUED

Disclosure 4 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	PENNSYLVANIA RESIDENT'S SON WRITES THAT THE FA INFORMED HIS FATHER THAT THE GAINS FROM THE PRUCO LIFE INSURANCE CONTRACT WOULD BE OFFSET BY THE LOSSES ON THE GE COMMONWEALTH FREEDOM VARIABLE ANNUITY. THE SON ALLEGES THAT ON THE BASIS OF THIS INFORMATION, HIS FATHER APPROVED THE TRANSACTIONS. THE CLIENT'S SON ALLEGES THAT THE TRANSACTION RESULTED IN A TAX BILL OF $9,192 AND IS REQUESTING THAT WE REIMBURSE HIS FATHER FOR $9,192. THE PRUCO LIFE INSURANCE POLICY WAS SURRENDERED ON SEPTEMBER 19, 2005 AND THE PROCEEDS WAS $95,496.12. THE GE COMMONWEALTH FREEDOM VARIABLE ANNUITY WAS SOLD ON SEPTEMBER 19, 2005 FOR $63,575.24.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$9,192.00

Customer Complaint Information

Date Complaint Received:	02/08/2007

Complaint Pending?	No
Status:	Settled
Status Date:	04/09/2007
Settlement Amount:	$9,192.00
Individual Contribution Amount:	$0.00
Broker Statement	SETTLED FOR $9,192 IN THE INTEREST OF CLIENT RELATIONS AND TO AVOID MORE FORMAL COSTLY PROCEEDINGS

End of Report

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