IAPD Report

John M Garner

CRD# 1051582

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.

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

John M Garner (CRD# 1051582)

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 **12/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/15/2010
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/19/2010

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **27** 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
B	MORGAN STANLEY SMITH BARNEY	149777	HENDERSON, NV	06/01/2009 - 10/20/2010
IA	MORGAN STANLEY SMITH BARNEY LLC	149777	HENDERSON, NV	06/01/2009 - 10/20/2010
B	MORGAN STANLEY & CO. INCORPORATED	8209	HENDERSON, NV	04/02/2007 - 06/01/2009

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	6
Termination	1

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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 **27** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Address: ONE BRYANT PARK
NEW YORK, NY 10036

Firm ID#: 7691

	Regulator	Registration	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/07/2014
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/07/2014
B	Cboe Exchange, Inc.	General Securities Representative	Approved	10/15/2010
B	FINRA	General Securities Representative	Approved	10/15/2010
B	Nasdaq Stock Market	General Securities Representative	Approved	10/15/2010
B	New York Stock Exchange	General Securities Representative	Approved	10/15/2010
B	Arizona	Agent	Approved	11/22/2010
B	California	Agent	Approved	10/15/2010
B	Colorado	Agent	Approved	11/14/2017
B	Florida	Agent	Approved	11/03/2011
B	Idaho	Agent	Approved	09/13/2018
B	Illinois	Agent	Approved	12/03/2025
B	Iowa	Agent	Approved	10/18/2021

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Qualifications

	Regulator	Registration	Status	Date
B	Kentucky	Agent	Approved	06/25/2024
B	Louisiana	Agent	Approved	10/30/2024
B	Maryland	Agent	Approved	11/13/2015
B	Michigan	Agent	Approved	07/18/2019
B	Montana	Agent	Approved	10/15/2010
IA	Nevada	Investment Adviser Representative	Approved	10/19/2010
B	Nevada	Agent	Approved	10/20/2010
B	New Jersey	Agent	Approved	03/04/2025
B	New Mexico	Agent	Approved	10/15/2010
B	New York	Agent	Approved	11/08/2011
B	North Carolina	Agent	Approved	03/21/2013
B	Oklahoma	Agent	Approved	10/25/2010
B	Oregon	Agent	Approved	04/10/2015
B	Pennsylvania	Agent	Approved	10/15/2010
B	South Dakota	Agent	Approved	10/17/2022
B	Tennessee	Agent	Approved	08/23/2022
B	Texas	Agent	Approved	03/21/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	08/29/2012

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Qualifications

	Regulator	Registration	Status	Date
B	Utah	Agent	Approved	10/20/2010
B	Virginia	Agent	Approved	05/21/2014
B	Washington	Agent	Approved	10/18/2010
B	Wyoming	Agent	Approved	07/31/2025

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
450 N STEPHANIE ST
HENDERSON, NV 89014

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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, 4 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	Futures Managed Funds Examination (S31)	Series 31	09/11/1997
B	General Securities Representative Examination (S7)	Series 7	07/29/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/28/1984

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/03/1997
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/01/1992

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.

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Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	06/01/2009 - 10/20/2010	MORGAN STANLEY SMITH BARNEY	CRD# 149777	HENDERSON, NV
IA	06/01/2009 - 10/20/2010	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	HENDERSON, NV
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	HENDERSON, NV
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	HENDERSON, NV
IA	09/10/2002 - 04/02/2007	MORGAN STANLEY	CRD# 7556	HENDERSON, NV
B	07/17/1997 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	HENDERSON, NV
B	07/23/1996 - 05/21/1997	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY
B	02/02/1989 - 05/22/1996	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	06/29/1987 - 05/22/1996	NORTHWESTERN MUTUAL INVESTMENT SERVICES, INC.	CRD# 2881	
B	06/29/1984 - 05/22/1996	NORTHWESTERN MUTUAL INVESTMENT SERVICES, INC.	CRD# 2881	MILWAUKEE, WI
B	04/30/1986 - 04/13/1988	TRAVELERS EQUITIES SALES, INC.	CRD# 833	
B	04/15/1985 - 04/21/1986	AMERICAN CAPITAL FINANCIAL SERVICES, INC.	CRD# 146	

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
07/2011 - Present	Bank of America, N.A.	Senior Financial Advisor	Y	HENDERSON, NV, United States
10/2010 - Present	MERRILL LYNCH, PIERCE, FENNER &SMITH, INC.	FINANCIAL ADVISOR	Y	HENDERSON, NV, United States

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Registration & Employment History

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.

No information reported.

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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.

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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	6
Termination	1

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 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY SMITH BARNEY
Allegations:	CLIENTS CLAIMED THAT THEIR INSTRUCTIONS WERE NOT FOLLOWED WITH REGARD TO THEIR ASSET ALLOCATION.
Product Type:	Other: MISC
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	DEMAND FOR DAMAGES ESTIMATED TO BE OVER $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:	02/02/2010
Complaint Pending?	No
Status:	Denied
Status Date:	03/26/2010

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Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY & CO. INCORPORATED
Allegations:	IT IS ALLEGED THAT BEGINNING IN ABOUT JULY 2007, FINANCIAL ADVISOR INVESTED IN ALLEGEDLY UNSUITABLE INVESTMENTS.
Product Type:	Unit Investment Trust
Alleged Damages:	$155,000.00
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:	05/06/2009
Complaint Pending?	No
Status:	Denied
Status Date:	05/26/2009
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MS & CO.
Allegations:	CLAIMANT ALLEGES THAT THE FINANCIAL ADVISOR MADE UNSUITABLE INVESTMENTS FROM ABOUT MID-1999 TO DECEMBER 2003.
Product Type:	Money Market Fund(s)
Other Product Type(s):	EQUITIES
Alleged Damages:	$201,855.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	09/08/2007

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Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA DISPUTE RESOLUTION CASE NUMBER 07-02517
Date Notice/Process Served:	09/08/2007
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/10/2008
Monetary Compensation Amount:	$48,500.00
Individual Contribution Amount:	$0.00
Broker Statement	MR. GARNER DENIES ALL ALLEGATIONS OF WRONGDOING.

Disclosure 4 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY DW, INC
Allegations:	CLIENTS ALLEGE NEGLIGENCE IN THE SALE OF VARIABLE ANNUITY PRODUCTS.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$50,880.00

Customer Complaint Information

Date Complaint Received:	04/16/2003
Complaint Pending?	No
Status:	Denied
Status Date:	08/08/2003
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 5 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY DW, INC
Allegations:	CUSTOMER ALLEGES UNSUITABLE TRADING IN SEPTEMBER 2000.
Product Type:	Mutual Fund(s)

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Alleged Damages: $69,000.00

Customer Complaint Information

Date Complaint Received: 02/19/2003

Complaint Pending? No

Status: Denied

Status Date: 02/19/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement MR. GARNER STRONGLY DENIES ANY WRONGDOING

Disclosure 6 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW, INC

Allegations: CUSTOMER ALLEGES UNSUITABLE TRADING IN JULY 2000.

Product Type: Mutual Fund(s)

Alleged Damages: $178,000.00

Customer Complaint Information

Date Complaint Received: 02/13/2003

Complaint Pending? No

Status: Denied

Status Date: 03/11/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement MR. GARNER STRONGLY DENIES ANY WRONGDOING.

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Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Termination Type:	Voluntary Resignation
Termination Date:	04/25/1996
Allegations:	N/A JOHN M. GARNER USED AN UNAPPROVED AGENT PREPARED ILLUSTRATION FOR A SALE TO AN INSURANCE CLIENT IN 1992 WHICH IN 1992 WHICH NML DID NOT DISCOVER UNTIL APRIL 24, 1996.
Product Type:	
Other Product Types:	
Broker Statement	MR. GARNER'S DISTRICT AGENT'S CONTRACT WITH GENERAL AGENT [THIRD PARTY] WAS TEMINATED BY MUTUAL AGREEMENT EFFECTIVE APRIL 25, 1996. AGENT INSURANCE CONTRACT TERMINATION AUTOMATICLALY TERMINATES THE BROKER/DEALER'S CONTRACT. AN AGENT CONTRACTED TO ME WAS THE WRITING AGENT. THE POLICY WAS PROPERLY WRITTEN USING TWO 'APPROVED' ILLUSTRATIONS WHICH THE CLIENT SIGNED AS PART OF THE APPLICAITON AND DELIVERY PORCESS. A THIRD ILLUSTRATION WAS PRODUCED BY THE DIRECTION OF HOME OFFICE ACTUARIES. UPON DELIVERY OF THIS ILLUSTRATION WAS DEEMED 'UNAPPROVED'. THE CLEINT WAS CONTACTED AND THE POLCY WAS ADJUSTED TO REFLECT THE ILLUSTRATION. NO COMPLAINTS, CUSTOMERS, OR SECURITIES PRODUCTS WERE INVOLVED IN THIS MATTER.

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End of Report

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