



IAPD Report

JASON LEE PEEPLES

CRD# 1093757

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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

JASON LEE PEEPLES (CRD# 1093757)

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 **03/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	07/26/2007
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	08/16/2007

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **24** 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	FIRST HEARTLAND CONSULTANTS, INC.	110377	MEMPHIS, TN	03/05/2004 - 08/09/2007
B	FIRST HEARTLAND CAPITAL, INC.	32460	MEMPHIS, TN	06/19/2002 - 07/25/2007
B	SII INVESTMENTS, INC.	2225	APPLETON, WI	12/12/1997 - 06/24/2002

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
Regulatory Event	1
Criminal	1
Customer Dispute	2



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 **24** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MML INVESTORS SERVICES, LLC**
Main Address: 1295 STATE STREET
SPRINGFIELD, MA 01111-0001
Firm ID#: 10409

	Regulator	Registration	Status	Date
B	FINRA	Corporate Securities Represent	Approved	07/26/2007
B	FINRA	Invest. Co and Variable Contracts	Approved	07/26/2007
B	FINRA	Direct Participation Programs	Approved	07/27/2007
B	FINRA	General Securities Representative	Approved	02/12/2019
B	Arkansas	Agent	Approved	01/29/2008
B	California	Agent	Approved	01/03/2024
B	Colorado	Agent	Approved	06/18/2013
B	Florida	Agent	Approved	10/27/2014
B	Georgia	Agent	Approved	03/29/2018
B	Idaho	Agent	Approved	10/04/2023
B	Indiana	Agent	Approved	07/16/2021
B	Maine	Agent	Approved	08/30/2022
B	Maryland	Agent	Approved	08/13/2018



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	06/21/2023
B Minnesota	Agent	Approved	09/23/2015
B Mississippi	Agent	Approved	07/26/2007
B Missouri	Agent	Approved	05/20/2013
B New Mexico	Agent	Approved	09/09/2024
B North Carolina	Agent	Approved	09/13/2018
B Ohio	Agent	Approved	10/28/2014
B Oregon	Agent	Approved	05/12/2016
B Pennsylvania	Agent	Approved	08/26/2024
B South Carolina	Agent	Approved	06/20/2023
B Tennessee	Agent	Approved	07/26/2007
IA Tennessee	Investment Adviser Representative	Approved	08/16/2007
B Texas	Agent	Approved	09/09/2015
IA Texas	Investment Adviser Representative	Restricted Approval	09/08/2015
B Utah	Agent	Approved	03/06/2026
B Vermont	Agent	Approved	07/16/2021
B Washington	Agent	Approved	11/10/2011

Branch Office Locations

MML INVESTORS SERVICES, LLC



Qualifications

618 OAK LEAF OFFICE LANE
STE 300
MEMPHIS, TN 38117




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 1 principal/supervisory exam, 6 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/27/1998

General Industry/Product Exams

Exam	Category	Date
 General Securities Representative Examination (S7TO)	Series 7TO	02/12/2019
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Corporate Securities Limited Representative Examination (S62)	Series 62	02/13/2004
 Direct Participation Programs Representative Examination (S22)	Series 22	02/23/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/05/1990
 General Securities Representative Examination (S7)	Series 7	11/16/1985

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/30/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/07/1990



PROFESSIONAL DESIGNATIONS

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

No information reported.



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	03/05/2004 - 08/09/2007	FIRST HEARTLAND CONSULTANTS, INC.	CRD# 110377	MEMPHIS, TN
B	06/19/2002 - 07/25/2007	FIRST HEARTLAND CAPITAL, INC.	CRD# 32460	MEMPHIS, TN
B	12/12/1997 - 06/24/2002	SII INVESTMENTS, INC.	CRD# 2225	APPLETON, WI
B	02/07/1990 - 10/30/1997	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	11/20/1985 - 09/18/1986	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	

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
09/2011 - Present	CAPITAL FINANCIAL ADVISORS, LLC	AGENT	Y	MEMPHIS, TN, United States
07/2007 - Present	CAPITAL FINANCIAL GROUP, LLC	AGENT	Y	MEMPHIS, TN, United States
07/2007 - Present	MASSMUTUAL LIFE INSURANCE COMPANY	AGENT	N	MEMPHIS, TN, United States
07/2007 - Present	MML INVESTORS SERVICES INC	REGISTERED REP	N	MEMPHIS, TN, 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.

NAME: JASON L. PEEPLES INV REL: Y ADDR: 618 OAKLEAF OFFICE LANE, SUITE 300 MEMPHIS TN 38117 NATURE: INDIVIDUAL LIFE, HEALTH, GROUP LIFE, GROUP HEALTH, FIXED ANNUITIES, LONG-TERM CARE INSURANCE SALES POSITION: SALES/AGENT START: 1997 NO HRS: 20 NO HRS DUR TRADING: 10 (2) NAME: KEYSTONE PLANNING PARTNERS INV REL: Y ADD: 618 OAKLEAF OFFICE LANE, SUITE 300 MEMPHIS TN 38117 NATURE: SHARED EXPENSES FOR TEAMING PURPOSES POSITION: PARTNER START DATE:01/01/2022 NO. HR/MO: 10 NO. HR/MO DURING SEC TRADING: 10 DUTIES: MANAGING TEAM AND EXPENSES FOR TEAM SUPPORT



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
Regulatory Event	1
Criminal	1
Customer Dispute	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: AL

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 06/29/1994

Docket/Case Number: OD-94-0038

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations: ORDER OF DENIAL - FELONY CONVICTION

Current Status: Final

Resolution: Decision

Resolution Date: 06/29/1994

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: SAME AS ALLEGATIONS



Regulator Statement CONTACT: 205-242-2984
.....

Reporting Source: Individual

Regulatory Action Initiated By: DENIAL OF REGISTRATION BY THE STATE OF ALABAMA 6/24/94

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 06/29/1994

Docket/Case Number: OD-94-0038

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Other Product Type(s):

Allegations: DENIAL OF REGISTRATION BY STATE OF ALABAMA 6/29/94 - PRIOR FELONY CONVICTION

Current Status: Final

Resolution: Decision

Resolution Date: 06/29/1994

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: HAVE NOT REQUESTED REGISTRATION - NO BUSINESS IN STATE OF ALABAMA

Broker Statement I APPLIED FOR REGISTRATION IN ALABAMA IN 1994 AND WAS DENIED FOR FELONY CONVICTION I DO NOT INTEND TO DO BUSINESS IN THE STATE OF ALABAMA OR REAPPLY FOR REGISTRATION.



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source: Individual

Court Details: CRD - CLARIFICATION REQUEST REF # 3226 29097
85-05815, 85-05816

Charge Date: 07/07/1985

Charge Details: 85-05815 - DWI AND RECKLESS DRIVING
85-05816 - VEHICULAR HOMICIDE

Felony? Yes

Current Status: Final

Status Date: 11/21/1996

Disposition Details: CASE NO. 85-05815 WAS DROPPED AT SENTANCING
BECAUSE OF STATE STATUTE WHICH STATED THIS CHARGE WAS
COVERED
BY CONVICTION OF CASE NO. 85-05816

Broker Statement

I WAS INVOLVED IN AN AUTOMOBILE ACCIDENT WHICH RESULTED IN THE DEATH OF A MAN 07/07/85. I WAS CHARGED WITH DWI, RECKLESS DRIVING AND VEHICULAR HOMICIDE. IN AUGUST 1986 I WAS CONVICTED AND ON 9/18/86 I WAS SENTANCED ON CASE 8605816 TO TWO YEARS AT THE SHELBY COUNTY CORRECTION CENTER. CASE 8605815 WAS DROPPED BECAUSE OF "DOUBLE JEOPARDY" - STATE OF TN LAW WHICH STATES THE GREATER CHARGE COVERS THE LESSER. ON 2/10/88 I REPORTED TO THE SCCC AND WAS IMMEDIATELY ACCEPTED INTO THE WORK RELEASE PROGRAM ALLOWING ME TO WORK FULL TIME AT THE UNIVERSITY OF MEMPHIS. ON 7/29/88 I RECEIVED A SUSPENDED SENTANCE.



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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES, LLC
Allegations:	THE COMPLAINANT ALLEGES THAT IN 2008, THE PRODUCER PLACED HER IN A "BAD INVESTMENT", WHICH CAUSED HER TO LOSE MONEY.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO SPECIFIC DAMAGE AMOUNT WAS ALLEGED AND THE FIRM WAS UNABLE TO MAKE A GOOD FAITH DETERMINATION THAT DAMAGES WOULD BE UNDER \$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:	06/30/2012
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/23/2012
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	INTERNAL CASE #201217195.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SII INVESTMENT INC. AND FIRST HEARTLAND CAPITAL, INC.
Allegations:	INVESTMENTST WERE UNSUITABLE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$0.00

Customer Complaint Information



Date Complaint Received: 03/31/2003
Complaint Pending? No
Status: Closed/No Action
Status Date: 08/23/2003
Settlement Amount:
Individual Contribution Amount:



End of Report

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