



IAPD Report

EDWARD LEONARD FREDERICKS

CRD# 1095689

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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

EDWARD LEONARD FREDERICKS (CRD# 1095689)

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 **12/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	J.W. COLE FINANCIAL, INC.	CRD# 124583	01/31/2017
IA	J. W. COLE ADVISORS, INC.	CRD# 112294	02/03/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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 ALLIED ADVISORY SERVICES, INC.	137888	GLASTONBURY, CT	01/03/2007 - 03/13/2017
B	FIRST ALLIED SECURITIES, INC.	32444	GLASTONBURY, CT	05/30/2008 - 01/31/2017
B	FFP SECURITIES, INC.	16337	GLASTONBURY, CT	04/10/1995 - 05/30/2008

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



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 **16** 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	Invest. Co and Variable Contracts	Approved	01/31/2017
B	Colorado	Agent	Approved	01/31/2017
B	Connecticut	Agent	Approved	02/03/2017
B	Florida	Agent	Approved	01/31/2017
B	Hawaii	Agent	Approved	02/03/2017
B	Kentucky	Agent	Approved	01/31/2017
B	Massachusetts	Agent	Approved	02/24/2017
B	Michigan	Agent	Approved	01/07/2021
B	Missouri	Agent	Approved	06/14/2022
B	Nevada	Agent	Approved	01/31/2017
B	New Hampshire	Agent	Approved	01/31/2017
B	New Jersey	Agent	Approved	01/31/2017
B	New York	Agent	Approved	01/31/2017



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	03/09/2017
B South Carolina	Agent	Approved	01/31/2017
B Texas	Agent	Approved	05/16/2018
B Wisconsin	Agent	Approved	03/15/2017

Branch Office Locations

180 Glastonbury Boulevard
#104A
Glastonbury, CT 06033

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 Connecticut	Investment Adviser Representative	Approved	02/03/2017

Branch Office Locations

J. W. COLE ADVISORS, INC.
180 Glastonbury Boulevard
#104A
Glastonbury, CT 06033



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.


General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/31/1983

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	12/15/1995
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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	01/03/2007 - 03/13/2017	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	GLASTONBURY, CT
B	05/30/2008 - 01/31/2017	FIRST ALLIED SECURITIES, INC.	CRD# 32444	GLASTONBURY, CT
B	04/10/1995 - 05/30/2008	FFP SECURITIES, INC.	CRD# 16337	GLASTONBURY, CT
IA	08/14/1995 - 01/03/2007	FFP ADVISORY SERVICES INC	CRD# 110778	GLASTONBURY, CT
B	02/19/1983 - 02/02/1995	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
01/2017 - Present	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
01/2017 - Present	J.W. Cole Financial, Inc.	Registered Representative	Y	Tampa, FL, United States
04/1995 - Present	FIRST FINANCIAL ASSOCIATES	D/B/A	Y	GLASTONBURY, CT, United States
05/2008 - 01/2017	FIRST ALLIED ADVISORY SERVICES, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	GLASTONBURY, CT, United States
05/2008 - 01/2017	FIRST ALLIED SECURITIES, INC.	Mass Transfer	Y	GLASTONBURY, CT, 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.

1. INSURANCE - AGENT
2. RENTAL PROPERTY: 114 FRANKLIN AVENUE, HARTFORD CT 06114 - LANDLORD
3. RENTAL PROPERTY: 13427 BLUE HERON VEACH DR. UNIT 1807, ORLANDO, FL 32821
4. RENTAL PROPERTY: 1093 CANYON ROAD, UNIT 612, WISCONSIN DELLS, WI 53965
5. FIRST FINANCIAL ASSOCIATE, LLC; "DOING BUSINESS AS" (DBA); START DATE: 05/30/08



Registration & Employment History



OTHER BUSINESS ACTIVITIES

6. Edward L Fredericks Associates LLC; Principal; Holding Company or Tax/Bill payment Entity; start date 08/11/2016; 4 hours per month.



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	6

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:	FIRST ALLIED SECURITIES, INC.
Allegations:	CLIENTS ALLEGE THAT MANAGEMENT FEES CAUSED THE LOSS OF A RIDER.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	FEES TOTALED MORE THAN \$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:	09/26/2014
Complaint Pending?	No
Status:	Settled
Status Date:	12/18/2014
Settlement Amount:	\$3,997.29



Individual Contribution Amount: \$3,997.29

Broker Statement I DENY THIS ALLEGATION OF DESTROYING THE RIDER. THE ADJUSTMENT TO THE RIDER WAS EXPLAINED TO THE CLIENT.

Disclosure 2 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIRST ALLIED SECURITIES, INC.

Allegations: CLIENTS STATES THAT THEY DID NOT UNDERSTAND THEIR CONTRACT AND THAT THEY WERE NOT MADE AWARE OF THE CONSEQUENCES OF WITHDRAWLS ON THE CONTRACT'S BENEFITS FROM OCTOBER 2008 TO PRESENT.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT SEEKS REINSTATEMENT OF BENEFITS RATHER THAN COMPENSATORY DAMAGES.

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: 01/07/2013

Complaint Pending? No

Status: Denied

Status Date: 02/11/2013

Settlement Amount:

Individual Contribution Amount:

Broker Statement DURING AN INITIAL MEETING WITHDRAWALS FROM THE CONTRACT ARE INCLUDED IN PRESENTATION BY REVIEWING AND PROVIDING THE JACKSON NATIONAL INVESTOR RIDER BROCHURE. CONTRARY TO THE CLIENT'S STATEMENT THAT HE WAS ADVISED TO MAKE WITHDRAWALS FOR THE ADVISORY FEE, I AT NO TIME SUGGESTED THAT IT WAS BEST TO PAY THE FEES FROM THE CONTRACT. PAYMENT OF FEES ARE WAIVED FOR THE FIRST CONTRACT YEAR AS FIRST ALLIED POLICY. THE NON-TAXATION OF WITHDRAWALS FOR MONEY MANAGEMENT FEES WERE ALSO DISCUSSED. INTERACTIVE REVIEW APPOINTMENTS, CONDUCTED AT LEAST ANNUALLY, COMMUNICATE ALL ACCOUNT DETAILS AND ENCOURAGE QUESTIONS AND INTERACTION. THIS IS STANDARD PRACTICE FOR ALL CLIENTS.

Disclosure 3 of 6



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FFP SECURITIES, INC.

Allegations: CLAIMANTS ALLEGE THAT THE REPRESENTATIVE MISREPRESENTED THE POLICY AND FAILED TO DISCLOSE ALL THE COSTS AND FEES INVOLVED.

Product Type: Other

Other Product Type(s): UNIVERSAL LIFE

Alleged Damages: \$18,000.00

Customer Complaint Information

Date Complaint Received: 08/21/2003

Complaint Pending? No

Status: Denied

Status Date: 10/24/2003

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FFP SECURITIES, INC.

Allegations: CLIENT ALLEGES ANNUITY CONTRACT WAS NEVER DELIVERED AND CDSC CHARGED WERE NOT DISCLOSED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$27,000.00

Customer Complaint Information

Date Complaint Received: 05/11/2000

Complaint Pending? No

Status: Denied

Status Date: 07/18/2000

Settlement Amount:

Individual Contribution Amount:

Disclosure 5 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES

Allegations: REGARDING THE 1986 PURCHASE OF A VARIABLE APPRECIABLE LIFE



INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE ABBREVIATED PAYMENT PLAN. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES AND THE COMPANY IS UNABLE TO DETERMINE THE SPECIFIC AMOUNT OF ALLEGED COMPENSATORY DAMAGES.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/29/2002

Complaint Pending? No

Status: Settled

Status Date: 05/16/2002

Settlement Amount: \$10,010.12

Individual Contribution Amount: \$0.00

Firm Statement THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH THE COMPANY WAS RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE POLICYHOLDER DID NOT MAKE A TIMELY CLAIM IN THE CLASS ACTION SETTLEMENT REMEDIATION PLAN. THIS INQUIRY WAS RECEIVED ON A QUESTIONNAIRE FORM SUPPLIED TO THE POLICYHOLDER BY THE COMPANY. THE COMPANY IS REVIEWING THIS INQUIRY WITHOUT WAIVER OF THE COMPANY'S RIGHTS UNDER THE CLASS ACTION SETTLEMENT AND RELEASE. THE COMPANY WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME. THE COMPANY BY THIS FILING MAKES NO FINDINGS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES

Allegations: REGARDING THE 1986 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE ABBREVIATED PAYMENT PLAN. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES AND THE COMPANY IS UNABLE TO DETERMINE THE SPECIFIC AMOUNT OF ALLEGED COMPENSATORY DAMAGES.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/29/2002

Complaint Pending? No

Status: Settled

Status Date: 05/16/2002



Settlement Amount: \$10,010.12

Individual Contribution Amount: \$0.00

Broker Statement THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH THE COMPANY WAS RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE POLICYHOLDER DID NOT MAKE A TIMELY CLAIM IN THE CLASS ACTION SETTLEMENT REMEDIATION PLAN. THIS INQUIRY WAS RECEIVED ON A QUESTIONNAIRE FORM SUPPLIED TO THE POLICYHOLDER BY THE COMPANY. THE COMPANY IS REVIEWING THE INQUIRY WITHOUT WAIVER OF THE COMPANY'S RIGHTS UNDER THE CLASS ACTION SETTLEMENT AND RELEASE. THE COMPANY WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME. THE COMPANY BY THIS FILING MAKES NO FINDINGS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Disclosure 6 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FFP SECURITIES, INC.

Allegations: MISREPRESENTATION

Product Type: Other

Other Product Type(s): VARIABLE LIFE INSURANCE

Alleged Damages: \$20,000.00

Customer Complaint Information

Date Complaint Received: 10/20/2000

Complaint Pending? No

Status: Settled

Status Date: 02/21/2001

Settlement Amount: \$12,554.43

Individual Contribution Amount: \$8,287.50

Broker Statement NO FURTHER COMPLAINT AND MUTUALLY AGREED RESOLUTION BETWEEN CUSTOMER AND REPRESENTATIVE. #5: DUE TO ALLEGATION. #11: PREMIUM WAS RETURNED. #12: COMMISSION WAS RETURNED.



End of Report

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