



IAPD Report

JAMES ALBERT POWELL

CRD# 1146466

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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

JAMES ALBERT POWELL (CRD# 1146466)

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 **07/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	01/09/2015
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	01/13/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	WELLS FARGO ADVISORS, LLC	19616	NEW YORK, NY	01/01/2008 - 01/13/2015
B	A. G. EDWARDS & SONS, INC.	4	NEW YORK, NY	11/14/1989 - 01/03/2008
B	PRUDENTIAL-BACHE SECURITIES INC.	7471	NEW YORK, NY	01/09/1984 - 12/08/1989

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	3



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

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	01/09/2015
	FINRA	General Securities Sales Supervisor	Approved	07/29/2016
	California	Agent	Approved	02/03/2015
	Connecticut	Agent	Approved	01/09/2015
	Florida	Agent	Approved	02/05/2020
	Georgia	Agent	Approved	10/21/2019
	Indiana	Agent	Approved	02/22/2021
	Maryland	Agent	Approved	01/09/2015
	Missouri	Agent	Approved	08/21/2015
	New Jersey	Agent	Approved	01/09/2015
	New York	Agent	Approved	01/09/2015
	North Carolina	Agent	Approved	01/09/2015
	Rhode Island	Agent	Approved	01/09/2015



Qualifications

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

5960 FAIRVIEW ROAD
SUITE 100-A
CHARLOTTE, NC 28210

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716
Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	North Carolina	Investment Adviser Representative	Approved	01/13/2015

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

5960 FAIRVIEW ROAD
SUITE 100-A
CHARLOTTE, NC 28210



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 2 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	07/29/2016
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	04/29/2016

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	10/05/2009
B	General Securities Representative Examination (S7)	Series 7	06/18/1983

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/02/1984



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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
B	01/01/2008 - 01/13/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	NEW YORK, NY
B	11/14/1989 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	NEW YORK, NY
B	01/09/1984 - 12/08/1989	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	NEW YORK, NY
B	06/22/1983 - 12/27/1983	TRIPP & CO., INC.	CRD# 6967	

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
01/2015 - Present	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	CHARLOTTE, NC, United States
01/2015 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	CHARLOTTE, NC, 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)Name of Business: Powell Capital, LLC Address: 5960 Fairview Rd Ste 100-A, Charlotte, NC, 28210, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 04/19/2021 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: This is my legal company work with Raymond James Financial



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	A.G. EDWARDS & SONS, INC.
Allegations:	ALLEGED UNSUITABLE INVESTMENT. ALLEGED DAMAGES WERE NOT SPECIFIED BUT WERE BELIEVED TO EXCEED \$5,000. (PURCHASED SPRING, 2005) **ARBITRATION ALLEGATIONS: CLAIMANTS, RESIDENTS OF CONNECTICUT, ALLEGE IN 2005 THAT FA RECOMMENDED AN UNSUITABLE INDEX FUND TO THEM. FURTHER, THEY CLAIM THE NATURE OF THE FUND WAS MISREPRESENTED. CLAIMANTS ALLEGE THEY HAVE SUFFERED MONETARY LOSSES AND ARE REQUESTING A JUDGMENT IN THE SUM OF \$500,000.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$500,000.00
Alleged Damages Amount Explanation (if amount not exact):	CLAIMANTS ALLEGE THEY HAVE SUFFERED MONETARY LOSSES AND ARE REQUESTING A JUDGMENT IN THE SUM OF \$500,000.
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 #: 09-04978
Filing date of arbitration/CFTC reparation or civil litigation: 09/09/2009

Customer Complaint Information

Date Complaint Received: 09/14/2009
Complaint Pending? No
Status: Settled
Status Date: 12/03/2010
Settlement Amount: \$75,000.00
Individual Contribution Amount: \$0.00

Broker Statement WITHOUT ADMITTING ANY LIABILITY, THE FIRM SETTLED THE MATTER ON DECEMBER 03, 2010 FOR \$75,000.00..***I WAS NOT NAMED AS A PARTY IN THE LAWSUIT. THE REFCO INVESTMENT WAS SOLD AT MY PREDECESSOR FIRM, A.G. EDWARDS AND SONS, INC. REFCO WAS THE SUBJECT OF A CRIMINAL INVESTIGATION. ITS VALUE WAS ELIMINATED.

Disclosure 2 of 3

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: A.G. EDWARDS & SONS, INC.
Allegations: OMISSION OF FACTS; BRCH OF FIDUCIARY DT; CHURNING; ACCOUNT RELATED-BREACH OF CONTRACT
Product Type:
Alleged Damages: \$168,998.87

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: UNKNOWN - CASE #95-02082
Date Notice/Process Served: 05/03/1995
Arbitration Pending? No
Disposition: Settled
Disposition Date: 08/21/1996
Disposition Detail: CASE CLOSED,SETTLED/OTHER
ACTUAL/COMPENSATORY DAMAGES, RELIEF
REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND
SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC,
AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: A.G. EDWARDS & SONS, INC.

Allegations: UNSUITABLE TRADING RECOMMENDATIONS, BREACH OF FIDUCIARY DUTY, WRONGFUL ACTS AND OMISSIONS, BREACH OF CONTRACT, ALLEGED COMBINED LOSSES OF \$168,998.87.

Product Type:

Alleged Damages: \$168,998.87

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 95-02082

Date Notice/Process Served: 05/03/1995

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/21/1996

Monetary Compensation Amount: \$106,750.00

Individual Contribution Amount: \$42,700.00

Broker Statement A.G. EDWARDS SETTLED WITH THE CLAIMANTS IN THE AMOUNT OF \$106,750 PRIOR TO ARBITRATION. MR. POWELL WILL CONTRIBUTE \$42,700.
Not Provided

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CLIENT ALLEGED FAILURES TO FOLLOW INSTRUCTIONS TO EXECUTE SELL ORDER.

Product Type:

Alleged Damages:

Customer Complaint Information

**Date Complaint Received:****Complaint Pending?** No**Status:** Arbitration/Reparation
Litigation**Status Date:****Settlement Amount:****Individual Contribution
Amount:****Arbitration Information****Arbitration/Reparation Claim
filed with and Docket/Case
No.:** National Association of Securities Dealers, Inc.; 90-3703**Date Notice/Process Served:** 05/15/1990**Arbitration Pending?** No**Disposition:** Award to Customer**Disposition Date:** 10/11/1990**Monetary Compensation
Amount:** \$9,250.00**Individual Contribution
Amount:****Civil Litigation Information****Court Details:** DISTRICT; EASTERN DISTRICT OF PA**Date Notice/Process Served:** 05/11/1990**Litigation Pending?** No**Disposition:** Dismissed**Disposition Date:****Firm Statement** CLIENT WAS AWARDED \$9,250.00.
Not Provided**Reporting Source:** Individual**Employing firm when
activities occurred which led
to the complaint:****Allegations:** THE COMPLAINT ALLEGES NEGLIGENT ACTS AND/OR
OMISSIONS IN REGARD TO THE PLAINTIFF'S ALLEGED LOSS OF HIS
INVESTMENT OF \$15,345.25. THIS COMPLAINT REFERS TO THE
INVESTMENT IN COATED SALES, INC. THE PLAINTIFF DEMANDS
JUDGEMENT FOR COMPENSATORY DAMAGES IN THE AMOUNT OF
\$15,345.25.**Product Type:****Alleged Damages:****Customer Complaint Information****Date Complaint Received:**



Complaint Pending?	No
Status:	Arbitration/Reparation Litigation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 90-3703
Date Notice/Process Served:	05/15/1990
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	10/11/1990
Monetary Compensation Amount:	\$9,250.00
Individual Contribution Amount:	
Civil Litigation Information	
Court Details:	DISTRICT; EASTERN DISTRICT OF PA
Date Notice/Process Served:	05/11/1990
Litigation Pending?	No
Disposition:	Dismissed
Disposition Date:	
Broker Statement	THE NASD ARBITRATION BOARD AWARDED [CUSTOMER] \$9,250.00 ON 10/11/90 NOT PROVIDED



End of Report

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