



IAPD Report

JESSE Julian GRIFFIN Jr.

CRD# 1165095

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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

JESSE Julian GRIFFIN Jr. (CRD# 1165095)

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 **03/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	DEMPSEY LORD SMITH, LLC	CRD# 141238	01/06/2021
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	11/21/2025
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	11/26/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	DEMPSEY LORD SMITH, LLC	141238	PALM CITY, FL	01/06/2021 - 12/31/2025
B	DEMPSEY LORD SMITH, LLC	141238	ROME, GA	04/16/2019 - 11/21/2025
IA	PORTSMOUTH-SMARTLIFE FINANCIAL GROUP, LLC	168299	Palm City, FL	04/25/2019 - 01/27/2021

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



Report Summary



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

Employment 1 of 3

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**

Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757

Firm ID#: 39543

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/21/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	11/21/2025
B	Alabama	Agent	Approved	11/21/2025
B	Arkansas	Agent	Approved	11/21/2025
B	California	Agent	Approved	11/21/2025
B	Florida	Agent	Approved	11/24/2025
B	Georgia	Agent	Approved	11/21/2025
B	Maryland	Agent	Approved	11/21/2025
B	New Jersey	Agent	Approved	11/21/2025
B	New York	Agent	Approved	11/21/2025
B	North Carolina	Agent	Approved	03/26/2026
B	Ohio	Agent	Approved	03/20/2026
B	Oregon	Agent	Approved	11/21/2025



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	11/21/2025
B Texas	Agent	Approved	11/21/2025

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH, INC.
 901 N BROAD STREET
 SUITE 400
 ROME, GA 30161

CAMBRIDGE INVESTMENT RESEARCH, INC.
 Palm City, FL

Employment 2 of 3

Firm Name: **DEMPSEY LORD SMITH, LLC**
 Main Address: 901 N BROAD STREET
 SUITE 400
 ROME, GA 30161
 Firm ID#: 141238

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	01/06/2021
IA Georgia	Investment Adviser Representative	Approved	01/08/2026

Branch Office Locations

DEMPSEY LORD SMITH, LLC
 901 N BROAD STREET
 SUITE 400
 ROME, GA 30161

Employment 3 of 3

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**
 Main Address: 1776 PLEASANT PLAIN RD.
 FAIRFIELD, IA 52556-8757
 Firm ID#: 134139

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	12/11/2025
IA Georgia	Investment Adviser Representative	Approved	11/26/2025



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
Palm City, FL

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
901 N Broad Street, Suite 400
Rome, GA 30161



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, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	02/25/1998

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	05/17/1986
Direct Participation Programs Representative Examination (S22)	Series 22	04/26/1985
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/11/1983

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	07/31/2002
Uniform Securities Agent State Law Examination (S63)	Series 63	08/19/1988

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



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	01/06/2021 - 12/31/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	PALM CITY, FL
B	04/16/2019 - 11/21/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	ROME, GA
IA	04/25/2019 - 01/27/2021	PORTSMOUTH-SMARTLIFE FINANCIAL GROUP, LLC	CRD# 168299	Palm City, FL
IA	08/19/2016 - 04/18/2019	NEWBRIDGE FINANCIAL SERVICES GROUP, INC.	CRD# 130814	PALM CITY, FL
B	07/15/2016 - 04/18/2019	NEWBRIDGE SECURITIES CORPORATION	CRD# 104065	BOCA RATON, FL
IA	10/18/2006 - 07/14/2016	VSR ADVISORY SERVICES	CRD# 14503	PALM CITY, FL
B	10/16/2006 - 07/14/2016	VSR FINANCIAL SERVICES, INC.	CRD# 14503	PALM CITY, FL
IA	09/22/2000 - 10/18/2006	INVESTMENT ADVISORS	CRD# 15708	BOYNTON BEACH, FL
B	09/22/2000 - 10/18/2006	PROEQUITIES, INC.	CRD# 15708	BOYNTON BEACH, FL
B	11/19/1989 - 09/28/2000	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	11/20/1989 - 12/08/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	07/27/1987 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	08/12/1983 - 08/03/1987	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	
B	08/21/1986 - 12/24/1986	IDS SECURITIES CORP.	CRD# 11176	
B	08/12/1983 - 12/24/1986	IDS FINANCIAL SERVICES INC.	CRD# 6320	



Registration & Employment History

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
11/2025 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC.	Mass Transfer/Registered Representative	Y	Fairfield, IA, United States
11/2025 - Present	Cambridge Investment Research Advisors, Inc.	IAR	Y	Fairfield, IA, United States
01/2021 - Present	Dempsey Lord Smith, LLC	IAR	Y	Rome, GA, United States
04/2019 - 11/2025	DEMPSEY LORD SMITH, LLC	REGISTERED REPRESENTATIVE	Y	PALM CITY, FL, United States
04/2019 - 12/2020	SmartLife Financial Group LLC	Investment Adviser representative	Y	Palm City, FL, United States
07/2016 - 04/2019	NEWBRIDGE SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	PALM CITY, FL, United States
08/2007 - 07/2016	VSR ADVISORY SERVICES	IAR	Y	OVERLAND PARK, KS, United States
10/2006 - 07/2016	JESSE J. GRIFFIN, JR, CFP, INC.	REPRESENTATIVE	Y	BOYNTON BEACH, FL, United States
10/2006 - 07/2016	VSR FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	OVERLAND PARK, KS, 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. LIFE INSURANCE AND FIXED ANNUITY SALES, 1503 SW Laredo St., Palm City FL 34990, United States, 01/01/2000, Agent, Insurance/Benefits/Human Resources, NIR, 5 HR/MO - 5 HR/MO TRADING



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:	VSR FINANCIAL SERVICES, INC.
Allegations:	CLIENTS WERE UNHAPPY WITH THE PERFORMANCE OF THEIR INVESTMENTS AND FELT THEY WERE UNSUITABLE FOR THEM. ACTIVITIES DATED 11/2006-9/2008.
Product Type:	Direct Investment-DPP & LP Interests Oil & Gas Promissory Note Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	VERBAL COMPLAINT HAD NO EXACT ALLEGED DAMAGE AMOUNT HOWEVER FIRM MADE A GOOD FAITH DETERMINATION THAT DAMAGES FROM ALLEGED CONDUCT WOULD BE GREATER THAN \$5,000.
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/19/2015
Complaint Pending?	No



Status: Settled
Status Date: 06/19/2015
Settlement Amount: \$52,000.00
Individual Contribution Amount: \$10,000.00
Broker Statement I SETTLED THIS DISPUTE ONLY FOR THE PURPOSE OF AVOIDING THE EXPENSE AND UNCERTAINTY ASSOCIATED WITH FURTHER LITIGATION.

Disclosure 2 of 6

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: VSR FINANCIAL SERVICES, INC.
Allegations: CLIENT ALLEGED THEY WERE PUT INTO INVESTMENTS THAT WERE NOT APPROPRIATE FOR INVESTORS OF THEIR AGE. ACTIVITY DATED FROM 05/21/2007 THROUGH 05/01/2009.
Product Type: Direct Investment-DPP & LP Interests
Oil & Gas
Real Estate Security
Alleged Damages: \$65,000.00
Alleged Damages Amount Explanation (if amount not exact): GOOD FAITH DETERMINATION BY THE FIRM.
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: 08/04/2014
Complaint Pending? No
Status: Settled
Status Date: 02/04/2015
Settlement Amount: \$7,000.00
Individual Contribution Amount: \$7,000.00

Disclosure 3 of 6

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: VSR FINANCIAL SERVICES, INC.
Allegations: WRITTEN COMPLAINT ALLEGES POOR ADVICE WAS GIVEN RESULTING IN AN UNSUITABLE RECOMMENDATION. ARBITRATION ALLEGES FRAUD,



BREACH OF FIDUCIARY DUTY, AND NEGLIGENCE. ACTIVITIES DATED MAY 2007 THROUGH SEPTEMBER 2008.

Product Type: Direct Investment-DPP & LP Interests
Promissory Note
Real Estate Security

Alleged Damages: \$499,999.99

Alleged Damages Amount Explanation (if amount not exact): DEMAND FOR RELIEVE IN AN AMOUNT BETWEEN \$100,000.00 AND \$499,999.99.

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 #: 14-01322

Filing date of arbitration/CFTC reparation or civil litigation: 04/22/2014

Customer Complaint Information

Date Complaint Received: 05/12/2014

Complaint Pending? No

Status: Settled

Status Date: 06/03/2015

Settlement Amount: \$92,500.00

Individual Contribution Amount: \$10,000.00

Broker Statement I EMPHATICALLY DENY ANY AND ALL ALLEGATIONS MADE BY THESE CLIENTS. I WAS NOT A NAMED RESPONDENT IN THIS MATTER AND THIS SETTLEMENT WAS REACHED FOR THE SOLE PURPOSES OF AVOIDING THE EXPENSE AND INCONVENIENCE OF LITIGATION FOR ALL PARTIES INVOLVED, AND IS NOT IN ANY WAY AN ADMISSION OF LIABILITY OR FAULT. I FIND THE ACCUSATIONS MADE TO BE UNSUBSTANTIATED, AND MAINTAIN THAT MY ACTIONS HAVE BEEN FREE AND CLEAR OF ANY WRONGDOING.

Disclosure 4 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VSR FINANCIAL SERVICES, INC

Allegations: ALLEGED BREACH OF FIDUCIARY DUTY, MISREPRESENTATION, NEGLIGENCE, VIOLATION OF AZ SECURITIES LAWS, AND BREACH OF CONTRACT. ACTIVITY FROM 11/21/2006-05/01/2009.

Product Type: Direct Investment-DPP & LP Interests
Oil & Gas



Real Estate Security
Alleged Damages: \$245,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 13-00867

Date Notice/Process Served: 04/05/2013

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/05/2013

Monetary Compensation Amount: \$77,500.00

Individual Contribution Amount: \$10,000.00

Disclosure 5 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VSR FINANCIAL SERVICES, INC

Allegations: ALLEGED VIOLATION OF THE MAINE UNIFORM SECURITIES ACT, COMMON LAW FRAUD AND MISREPRESENTATION, BREACH OF FIDUCIARY DUTY AND GROSS NEGLIGENCE, BREACH OF INDUSTRY RULES.

Product Type: Direct Investment-DPP & LP Interests
Oil & Gas
Promissory Note
Real Estate Security
Security Futures

Alleged Damages: \$685,500.00

Alleged Damages Amount Explanation (if amount not exact): DEMAND FOR RELIEF INCLUDES COMPENSATORY AND RESCISSION DAMAGES, ALL COSTS, EXPENSES, AND DISBURSEMENTS, INCLUDING ATTORNEYS' FEES, AND INTEREST.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 11-00894

Date Notice/Process Served: 03/14/2011

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/03/2012

Monetary Compensation Amount: \$250,000.00



Individual Contribution Amount: \$5,000.00

Disclosure 6 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VSR FINANCIAL SERVICES, INC.

Allegations: CUSTOMER INCURRED A CHARGE FOR SURRENDERING HER VARIABLE ANNUITY PREMATURELY. CUSTOMER DID NOT SEEK ADVICE FROM REGISTERED REPRESENTATIVE PRIOR TO WITHDRAWING THE FUNDS. CUSTOMER IS REQUESTING COMPENSATION FOR THE AMOUNT SHE WAS CHARGED DUE TO THIS SURRENDER. REGISTERED REPRESENTATIVE WAS NOT INFORMED OF THIS EVENT UNTIL AFTER THE CUSTOMER HAD CASHED OUT HER ANNUITY.

Product Type: Annuity-Variable

Alleged Damages: \$6,595.84

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: 04/21/2009

Complaint Pending? No

Status: Closed/No Action

Status Date: 02/28/2011

Settlement Amount:

Individual Contribution Amount:



End of Report

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