



## IAPD Report

# GARY JAMES MERGE

CRD# 1258772

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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

### GARY JAMES MERGE (CRD# 1258772)

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 **02/19/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	07/22/1999
<b>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	01/02/2009

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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>IA</b>	RAYMOND JAMES FINANCIAL SERVICES	6694	TARENTUM, PA	02/05/2004 - 01/02/2009
<b>IA</b>	ALLEGHENY CAPITAL MANAGEMENT, INC	122635	TARENTUM, PA	01/27/1998 - 03/04/2004
<b>B</b>	WALNUT STREET SECURITIES, INC.	15840	EL SEGUNDO, CA	09/07/1995 - 07/23/1997

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



## 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 **6** 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
<b>B</b>	FINRA	General Securities Representative	Approved	07/22/1999
<b>B</b>	FINRA	General Securities Principal	Approved	11/15/2001
<b>B</b>	Florida	Agent	Approved	06/15/2007
<b>B</b>	Illinois	Agent	Approved	03/20/2007
<b>B</b>	Nevada	Agent	Approved	01/17/2007
<b>B</b>	Pennsylvania	Agent	Approved	07/27/1999
<b>B</b>	South Carolina	Agent	Approved	11/13/2006
<b>B</b>	West Virginia	Agent	Approved	07/02/2019

### Branch Office Locations

#### RAYMOND JAMES FINANCIAL SERVICES

2858 Oxford Blvd  
Allison Park, PA 15101

### Employment 2 of 2

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

Main Address: 880 CARILLON PARKWAY  
SAINT PETERSBURG, FL 33716

Firm ID#: 149018



## Qualifications

Regulator	Registration	Status	Date
<b>IA</b> Pennsylvania	Investment Adviser Representative	Approved	01/02/2009

### Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
2858 Oxford Blvd  
Allison Park, PA 15101



## 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, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	11/14/2001

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/17/1985
Direct Participation Programs Representative Examination (S22)	Series 22	06/29/1984

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	01/25/1994
Uniform Securities Agent State Law Examination (S63)	Series 63	09/18/1985

### 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	02/05/2004 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	TARENTUM, PA
IA	01/27/1998 - 03/04/2004	ALLEGHENY CAPITAL MANAGEMENT, INC	CRD# 122635	TARENTUM, PA
B	09/07/1995 - 07/23/1997	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	07/29/1993 - 04/18/1994	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	06/11/1991 - 01/01/1992	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	06/11/1991 - 01/01/1992	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	01/10/1990 - 03/06/1991	NML EQUITY SERVICES, INC.	CRD# 2881	MILWAUKEE, WI
B	01/10/1990 - 12/31/1990	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	09/08/1989 - 11/28/1989	FIRST AFFILIATED SECURITIES, INC.	CRD# 23737	LA JOLLA, CA
B	07/05/1988 - 05/05/1989	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	
B	07/05/1988 - 05/05/1989	IDS LIFE INSURANCE COMPANY	CRD# 6321	
B	08/20/1985 - 07/11/1988	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	07/02/1984 - 06/28/1985	NEW YORK LIFE SECURITIES CORP.	CRD# 5167	

### 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
11/2012 - Present	Kline, Keppel, Koryak, Pc	Tax and accounting	N	Tarentum, PA, United States
01/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	Allison Park, PA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/1999 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	Allison Park, PA, United States
01/2004 - 11/2024	MERGE & ASSOCIATES, INC	Other	N	TARENTUM, PA, United States
12/2012 - 04/2019	VISSMAN MANAGEMENT LLC	ACCOUNTING/CPA	N	WASHINGTON, PA, 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: Address: 135 East Sixth Avenue, Tarentum, PA, 15084, United States Activity Type: Non-variable Insurance Position/Title: Owner Investment Related: Yes Start Date: 01/01/2004 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: NOT REQUIRED AT TIME OF SUBMISSION

(2)Name of Business: Avalotis Corporation Address: 400 Jones Street, Verona, PA, 15147, United States Activity Type: Board Member, Board Subcommittee Member, Officer, or Director Position/Title: Advisory Board, Director Investment Related: No Start Date: 01/01/2026 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Board of Director - Advise on Business Decisions/Strategy

(3)Name of Business: Dukovich Financial Services, Inc Address: 135 E 6th Ave, Tarentum, PA, 15084, United States Activity Type: Support Company - Non Owner Position/Title: Other Investment Related: No Start Date: 06/01/2004 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Sales & Marketing

(4)Name of Business: Heritage Oaks Homeowners Association, Inc Address: 3293 North Hills Road, Murrysville, PA, 15668, United States Activity Type: Non profit Position/Title: Officer - Treasurer Investment Related: Yes Start Date: 02/25/2026 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Approve accounts payable vouchers, review monthly financial statements prepared by outside management company and bank statement, sign tax report prepared by outside CPA firm, review and approve budget prepared by outside management company, oversee outside management company to ensure timely reporting

(5)Name of Business: Merge & Associates, Inc Address: 135 E 6th Ave, Tarentum, PA, 15084, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 01/01/2004 Hours per month devoted to this business: 21-40 Hours per month devoted to this business during trading hours: 11-20 Description of duties: Owner of support company



## 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

### 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:** Individual

**Regulatory Action Initiated By:** PENNSYLVANIA SECURITIES COMMISSION

**Sanction(s) Sought:**

**Other Sanction(s) Sought:**

**Date Initiated:** 08/12/1992

**Docket/Case Number:** Unknown

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

**Product Type:**

**Other Product Type(s):**

**Allegations:** I WAS ONE OF FIVE SHAREHOLDERS IN A PRIVATE PLACEMENT. WE PLACED AN AD IN A BUSINESS PUBLICATION ANNOUNCING THE FORMATION (OUR LEGAL COUNSEL APPROVED THE AD). THE PA SECURITIES COMMISSION INTERPRETED THIS AS A SOLICITATION AND TOLD US TO CEASE & DESIST WITH THE ANNOUNCEMENT WE IMMEDIATELY REMOVED THE AD AND WERE ALLOWED TO CONTINUE ON WITH THE BUSINESS VENTURE.

**Current Status:** Final

**Resolution:** Decision

**Resolution Date:** 08/13/1992



**Sanctions Ordered:** Cease and Desist/Injunction

**Other Sanctions Ordered:**

**Sanction Details:** NO FINES, PENALTIES OR SUSPENSIONS. THE PA SECURITIES COMMISSION ASKED US TO CEASE AND DESIST WITH THE ANNOUNCEMENT AND TO NOT CONTACT ANY PERSON THAT CONTACTED OUR OFFICE AS A RESULT OF THE ANNOUNCEMENT WE COMPLIED WITH THE REQUEST.

**Broker Statement** Not Provided



## End of Report

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