



IAPD Report

JOHN AUSTIN HOWLE

CRD# 1284162

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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

JOHN AUSTIN HOWLE (CRD# 1284162)

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 **06/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	USCA SECURITIES LLC	CRD# 103789	08/01/2014
IA	U.S. CAPITAL WEALTH ADVISORS, LLC	CRD# 288199	06/30/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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	USCA RIA LLC	152170	DALLAS, TX	08/28/2014 - 06/30/2021
IA	RAYMOND JAMES & ASSOCIATES, INC.	705	DALLAS, TX	02/07/2003 - 07/14/2014
B	RAYMOND JAMES & ASSOCIATES, INC.	705	DALLAS, TX	02/12/2002 - 07/14/2014

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	2
Termination	2
Bond	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 **22** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **USCA SECURITIES LLC**
Main Address: 4444 WESTHEIMER
SUITE G500
HOUSTON, TX 77027
Firm ID#: 103789

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	08/01/2014
	FINRA	Municipal Securities Principal	Approved	08/01/2014
	FINRA	Municipal Securities Representative	Approved	08/01/2014
	Arizona	Agent	Approved	02/23/2015
	Arkansas	Agent	Approved	09/09/2014
	California	Agent	Approved	08/05/2014
	Colorado	Agent	Approved	04/26/2018
	Florida	Agent	Approved	10/02/2014
	Georgia	Agent	Approved	02/02/2015
	Kansas	Agent	Approved	08/05/2014
	Kentucky	Agent	Approved	12/22/2014
	Michigan	Agent	Approved	08/28/2014
	Missouri	Agent	Approved	09/16/2014



Qualifications

	Regulator	Registration	Status	Date
B	Nevada	Agent	Approved	10/02/2017
B	New Mexico	Agent	Approved	05/03/2019
B	New York	Agent	Approved	08/05/2014
B	North Carolina	Agent	Approved	08/20/2024
B	Ohio	Agent	Approved	08/05/2014
B	Pennsylvania	Agent	Approved	01/10/2018
B	South Carolina	Agent	Approved	05/30/2025
B	Texas	Agent	Approved	08/28/2014
B	Virginia	Agent	Approved	03/04/2025
B	Washington	Agent	Approved	02/20/2025
B	Wisconsin	Agent	Approved	01/09/2024
B	Wyoming	Agent	Approved	12/19/2014

Branch Office Locations

2101 Cedar Springs Rd
SUITE 1850
DALLAS, TX 75201

Employment 2 of 2

Firm Name: **U.S. CAPITAL WEALTH ADVISORS, LLC**
Main Address: 4444 WESTHEIMER RD.
SUITE G500
HOUSTON, TX 77027
Firm ID#: 288199



Qualifications

Regulator	Registration	Status	Date
 Texas	Investment Adviser Representative	Approved	06/30/2021

Branch Office Locations

U.S. CAPITAL WEALTH ADVISORS, LLC

300 WEST 6TH STREET

SUITE 1900

AUSTIN, TX 78701



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
	Municipal Securities Principal Examination (S53)	Series 53	04/23/1991

General Industry/Product Exams

	Exam	Category	Date
	Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	08/18/1984

State Securities Law Exams

	Exam	Category	Date
 	Uniform Combined State Law Examination (S66)	Series 66	06/29/2005
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/14/1984

PROFESSIONAL DESIGNATIONS

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

No information reported.

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
IA	08/28/2014 - 06/30/2021	USCA RIA LLC	CRD# 152170	DALLAS, TX
IA	02/07/2003 - 07/14/2014	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	DALLAS, TX
B	02/12/2002 - 07/14/2014	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	DALLAS, TX
B	04/25/1996 - 02/27/2002	MAY FINANCIAL CORPORATION	CRD# 3927	DALLAS, TX
B	12/20/2001 - 02/11/2002	SWS SECURITIES INC.	CRD# 6220	DALLAS, TX
B	05/19/1995 - 04/11/1996	SOUTHWEST SECURITIES, INC.	CRD# 6220	DALLAS, TX
B	01/26/1988 - 06/12/1995	BARRE & COMPANY, INCORPORATED	CRD# 8342	DALLAS, TX
B	05/07/1987 - 01/26/1988	ADDISON SECURITIES, INC.	CRD# 10740	
B	08/23/1984 - 03/27/1987	DEAN WITTER REYNOLDS INC.	CRD# 7556	

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
06/2021 - Present	U.S. CAPITAL WEALTH ADVISORS, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	AUSTIN, TX, United States
07/2014 - Present	USCA SECURITIES LLC	REGISTERED REP	Y	DALLAS, TX, United States
07/2014 - 06/2021	USCA RIA LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	HOUSTON, TX, United States



Registration & Employment History



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. USCA Securities, LLC; Investment-related; Houston, TX; broker dealer; registered representative; 07/2014; >1 hour/month; 1-8 during trading hours; broker
2. US Capital Wealth Advisors, LLC; Investment-related; Houston, TX; Registered Investment Advisor; financial advisor; managing director; 06/2021; >1 hour/month; 1-8 during trading hours; advisor



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	2
Termination	2
Bond	1

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: USCA SECURITIES LLC

Allegations: Claimant makes claims related to the recommendation and performance of specific securities purchased in her accounts from 2017 to 2022 which were selected as part of a broader strategy. Overall, while at the firm, claimants accounts were profitable and supported the income needs of the claimant.

Product Type: Other: bond funds, closed end funds, and exchange traded funds

Alleged Damages: \$499,999.00

Arbitration Information

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

Docket/Case #: 24-01014

Date Notice/Process Served: 05/17/2024

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/14/2025



Monetary Compensation Amount: \$14,999.00

Individual Contribution Amount: \$0.00

Broker Statement Matter was settled solely to avoid the continued burden, inconvenience, and expense of litigation. Claimants acknowledged that USCA and John Howle deny any liability with respect to the claims set forth in the Arbitration or any other matter.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES & ASSOCIATES, INC.

Allegations: **UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT SETTLE FOR \$15,000 OR MORE** POOR RECOMMENDATION/POOR ADVISE - NO SPECIFIC DOLLAR AMOUNT ALLEGED - FIRM ESTIMATES IN ACCESS OF \$5,000. ACTIVITY DATES ARE FROM 3/09/06 THRU 12/01/08.

Product Type: Mutual Fund

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): NO SPECIFIC DOLLAR AMOUNT ALLEGED - FIRM ESTIMATE IN EXCESS OF \$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: 12/01/2008

Complaint Pending? No

Status: Denied

Status Date: 01/02/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement **UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT SETTLE FOR \$15,000 OR MORE** I COMPLETELY DENY ALL ALLEGATIONS ALLEGED BY CLIENT. CLIENT'S ALLEGATIONS HAVE NO FACTUAL BASIS.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Firm Name: RAYMOND JAMES & ASSOCIATES, INC
Termination Type: Discharged
Termination Date: 07/01/2014
Allegations: DISCHARGED. LOSS OF CONFIDENCE. FAILURE TO FOLLOW FIRM'S POLICY REGARDING ADVISORY ACCOUNTS.
Product Type: Other: ADVISORY ACCOUNTS

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Reporting Source: Individual
Firm Name: RAYMOND JAMES
Termination Type: Discharged
Termination Date: 07/01/2014
Allegations: DISCHARGED. LOSS OF CONFIDENCE. FAILURE TO FOLLOW FIRM'S POLICY REGARDING ADVISORY ACCOUNTS.
Product Type: Other: ADVISORY ACCOUNTS
Broker Statement FIRM OPENED DISCRETIONARY ACCOUNT WITH INCOMPLETE PAPERWORK. WHEN I LEARNED OF ADMINISTRATIVE ERROR I RELIED ON ASSISTANT AND OTHERS TO CORRECT IT. THERE IS NO BASIS FOR "LACK OF CONFIDENCE" AS THERE IS NO DISPUTE THAT MY CLIENT'S INTERESTS ARE MY 1ST PRIORITY.

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: DEAN WITTER REYNOLDS
Termination Type: Discharged
Termination Date: 04/01/1987
Allegations: NONE
BOND WAS DENIED.
Product Type: Equity Listed (Common & Preferred Stock)
Other Product Types: EQUITY OTC, MUTUAL FUNDS, MUNICIPALS, GOVERNMENTS
Broker Statement 30-DAY SUSPENSION; 1000.00 FINE.
BOND WAS DENIED BY DEAN WITTER'S UNDERWRITER
CAUSING TERMINATION OF BROKER.



Bond

This disclosure event involves a bond for the Investment Adviser Representative that has been denied, paid, or revoked by a bonding company.

Disclosure 1 of 1

Reporting Source:	Individual
Policy Holder:	DEAN WITTER REYNOLDS, INC.
Bonding Company Name:	NATIONAL UNION
Disposition:	Denied
Disposition Date:	03/01/1987
Broker Statement	NONE 30-DAY SUSPENSION; \$1000.00 FINE. . A CUSTOMER RENEGED ON A TRADE CAUSING \$875.00 CREDIT RESULTING FROM SELLOUT. BROKER TRANSFERRED \$875.00 FROM THAT ACCOUNT INTO A PERSONAL ACCOUNT. AFTER THE JOURNAL WAS MADE, THE BROKER NOTIFIED THE BRANCH MANAGER OF HIS ACTIONS. DEAN WITTER AGREED TO KEEP BROKER EMPLOYED AFTER A THIRTY-DAY SUSPENSION AND FINE OF \$1000.00. BOND WAS DENIED BY DEAN WITTER'S UNDERWRITER CAUSING TERMINATION OF BROKER. .



End of Report

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