IAPD Report

JOHN LYNCH

CRD# 1478085

Section Title

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 LYNCH (CRD# 1478085)

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 **07/01/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	WEALTH ENHANCEMENT ADVISORY SERVICES, LLC	116407	COLUMBIA, MD	05/01/2024 - 07/01/2026
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	Columbia, MD	03/23/2012 - 05/01/2024
IA	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	FULTON, MD	03/09/2006 - 03/23/2012

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	1

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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 not currently registered as an Investment Adviser Representative.

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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
No information reported.		

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/03/1991

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.

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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	05/01/2024 - 07/01/2026	WEALTH ENHANCEMENT ADVISORY SERVICES, LLC	CRD# 116407	COLUMBIA, MD
IA	03/23/2012 - 05/01/2024	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	Columbia, MD
IA	03/09/2006 - 03/23/2012	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	FULTON, MD
IA	07/24/1998 - 03/08/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	COLUMBIA, MD

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
05/2024 - Present	WEALTH ENHANCEMENT ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	COLUMBIA, MD, United States
05/2024 - Present	WEALTH ENHANCEMENT GROUP	SVP, FINANCIAL ADVISOR	Y	COLUMBIA, MD, United States
05/2024 - Present	WEALTHENHANCEMENT BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	COLUMBIA, MD, United States
05/2024 - 06/2025	LPL Financial LLC	Registered Representative	Y	Columbia, MD, United States
05/2012 - 04/2024	LYNCH RETIREMENT INVESTMENT GROUP	Officer - President	N	Columbia, MD, United States
03/2012 - 04/2024	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	FULTON, MD, United States
03/2012 - 04/2024	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	FULTON, MD, 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- 05/23/2024 / WEALTH ENHANCEMENT ADVISORY SERVICES LLC - Inv Related - At Reported Business Location(s) - Registered Investment Advisor - Advisor - Started: 5/1/2024 - 160 hrs/Mo; 8 Hrs During Trading - I provide investment advisory

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Registration & Employment History

OTHER BUSINESS ACTIVITIES

services through Wealth Enhancement Advisory Services, LLC an independent investment advisor firm. I started this business activity in 5/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at http://www.adviserinfo.sec.gov/IAPD.

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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.

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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	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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	MARYLAND CLIENT CLAIMED THAT IN FEBRUARY 2008 AND AGAIN IN APRIL 2008, HE TOLD THE FA THAT HE WOULD NEED TO HAVE CASH AVAILABLE IN HIS IRA R/O ACCOUNT TO TAKE HIS RMD IN DECEMBER 2008. THE CLIENT FURTHER CLAIMED THAT ON FEBRUARY 28, 2008, THE FA PURCHASED 1,200 SHARES OF FANNIE MAE 8.25% NON-CUM PERP PREFERRED CALL STARTING 12/31/10 (FNM.S) FOR A NET AMOUNT OF $31,555.59 FOR HIS ACCOUNT. THE CLIENT CLAIMED THAT HE AND THE FA SPOKE IN NOVEMBER 2008 ABOUT THE FNM.S SHARES WHICH WERE ALMOST WORTHLESS AND THAT THE FA SAID HE BOUGHT THE PRODUCT BEFORE WHICH WAS GUARANTEED BY THE U.S. GOVERNMENT. THE CLIENT CLAIMED THAT IF THE PRODUCT WAS NOT GUARANTEED BY THE FEDERAL GOVERNMENT, THE FA SHOULD NOT HAVE PURCHASED SUCH A SPECULATIVE SECURITY FOR HIS ACCOUNT AS HE WAS A CONSERVATIVE INVESTOR. THE CLIENT ALSO CLAIMED THAT UPON RECEIPT OF HIS NOVEMBER 2008 STATEMENT, HE NOTED THERE WASN'T SUFFICIENT CASH AVAILABLE IN THE ACCOUNT TO TAKE HIS RMD; FURTHER, THAT HE THEN MET WITH THE FA AND THE FA'S RESPONSE WAS TO SELL 3,428.994 SHARES OF THE ING INTERNATIONAL VALUE FUND (NIVBX) THAT WERE IN THE ACCOUNT SO THAT HE COULD TAKE HIS RMD. THE CLIENT CLAIMED THAT THE SALE OF THE NVIBX SHARES RESULTED IN A LOSS OF $16,894.25. THE CLIENT CLAIMED THAT THERE WERE INSUFFICIENT FUNDS IN THE ACCOUNT FOR HIS RMD BECAUSE THE FA HAD MADE SEVERAL OTHER INVESTMENTS FOR THE ACCOUNT IN APRIL 2008. THE CLIENT ALSO COMPLAINED ABOUT AN OPERATIONAL ERROR THAT OCCURRED IN HIS ACCOUNT INVOLVING THE DUPLICATION OF SEVERAL

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DISBURSEMENTS THAT HE HAD REQUESTED FROM HIS ACCOUNT. THE CLIENT SEEKS COMPENSATION FOR HIS LOSSES IN FNM.S AND NIVBX IN THE AMOUNT OF $48,449.84.

Product Type: Other

Other Product Type(s): FANNIE MAE - FREDDIE MAC

Alleged Damages: $48,449.84

Customer Complaint Information

Date Complaint Received: 03/05/2009

Complaint Pending? No

Status: Denied

Status Date: 04/22/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM DENIED THE COMPLAINT VIA A LETTER TO THE CLIENT DATED APRIL 22, 2009. THE CLIENT'S INVESTMENT IN THE FNM.S SHARES WAS CONSISTENT WITH HIS GROWTH INVESTMENT OBJECTIVE AND MODERATE RISK TOLERANCE. FURTHER, IT APPEARED THAT THE CLIENT'S INVESTMENT IN THE FNM.S SHARES CONSTITUTED ONLY A SMALL PERCENTAGE OF HIS OVERALL IRA R/O PORTFOLIO. WHEN THE CLIENT TOOK HIS RMD IN DECEMBER 2008, THE FA SUGGESTED THAT HE DISTRIBUTE SECURITIES TO A NON-IRA ACCOUNT FOR A PORTION OF HIS RMD. THE CLIENT DECLINED THE FA'S SUGGESTION AND HE DETERMINED TO LIQUIDATE SECURITIES AND DISTRIBUTE THE CASH. THE CLIENT AGREED TO LIQUIDATE HIS NIVBX SHARES TO COVER A PORTION OF HIS RMD. THE CLIENT AUTHORIZED THE PURCHASE OF TWO MUTUAL FUNDS FOR HIS ACCOUNT IN APRIL 2008 AND WOULD HAVE BEEN AWARE AT THAT TIME OF THE AFFECT THAT THOSE PURCHASES WOULD HAVE ON THE CASH THAT WOULD BE AVAILABLE IN HIS IRA R/O ACCOUNT FOR HIS RMD. THE FIRM HAD CORRECTED THE OPERATIONAL ERROR THAT OCCURRED IN THE CLIENT'S ACCOUNT PRIOR TO THE RECEIPT OF THE COMPLAINT.

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End of Report

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