



IAPD Report

JAMES GRAY SPENCER IV

CRD# 1741514

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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 GRAY SPENCER IV (CRD# 1741514)

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 **09/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	06/29/2018
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	06/29/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	P.J. ROBB VARIABLE CORPORATION	38339	MEMPHIS, TN	10/22/2014 - 06/22/2018
B	BB&T INVESTMENT SERVICES, INC.	33856	NORFOLK, VA	01/28/2009 - 09/15/2014
IA	BB&T INVESTMENT SERVICES, INC.	33856	NORFOLK, VA	01/26/2009 - 09/15/2014

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
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 1 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	06/29/2018
	FINRA	Invest. Co and Variable Contracts	Approved	06/29/2018
	FINRA	Investment Co./Variable Contracts Prin	Approved	06/29/2018
	Virginia	Agent	Approved	06/29/2018

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

4429 BONNEY ROAD
VIRGINIA BEACH, VA 23462

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
	Virginia	Investment Adviser Representative	Approved	06/29/2018

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

4429 BONNEY ROAD
SUITE 100



Qualifications

VIRGINIA BEACH, VA 23462



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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	11/11/2005
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	07/25/1997

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	05/07/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/08/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/31/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/07/1987



PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	10/22/2014 - 06/22/2018	P.J. ROBB VARIABLE CORPORATION	CRD# 38339	MEMPHIS, TN
B	01/28/2009 - 09/15/2014	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	NORFOLK, VA
IA	01/26/2009 - 09/15/2014	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	NORFOLK, VA
B	08/28/2008 - 12/31/2008	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	NORFOLK, VA
IA	08/28/2008 - 12/31/2008	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	NORFOLK, VA
IA	05/16/2006 - 04/15/2008	BI INVESTMENTS, LLC	CRD# 125437	VIRGINIA BEACH, VA
B	05/15/2006 - 04/15/2008	BI INVESTMENTS, LLC	CRD# 125437	VIRGINIA BEACH, VA
IA	04/03/2006 - 05/01/2006	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CHESAPEAKE, VA
B	09/15/2004 - 05/01/2006	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CHESAPEAKE, VA
B	01/30/2003 - 09/07/2004	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	ST. PAUL, MN
B	09/03/1996 - 01/08/2003	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	MILWAUKEE, WI
B	09/03/1996 - 01/01/2002	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	10/09/1987 - 07/31/1996	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	10/09/1987 - 07/31/1996	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY



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
07/2018 - Present	Fulton Bank	Officer - Vice President, Other	Y	Virginia Beach, VA, United States
06/2018 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	VIRGINIA BEACH, VA, United States
06/2018 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	VIRGINIA BEACH, VA, United States
05/2013 - Present	J&S MONARCH PROPERTIES, LLC.	PROPRIETOR/OWNER RENTAL PROPERTY	Y	VIRGINIA BEACH, VA, United States
04/2010 - Present	LEGENDARY SOFTBALL LLC	PROPRIETOR/OWNER	N	VIRGINIA BEACH, VA, United States
03/2019 - 12/2019	Snowshoe Bunnies, LLC	partner in rental real estate	Y	VIRGINIA BEACH, VA, United States
10/2014 - 06/2018	PJ ROBB VARIABLE CORP.	REGISTERED REPRESENTATIVE	Y	VIRGINIA BEACH, VA, United States
08/2014 - 06/2018	Crump Life Insurance Services dba BB&T Life Insurance Services	Insurance Specialist	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: J&S Monarch Properties, LLC Address: 801 Carolina Ave, Virginia Beach, VA, 23451, United States Activity Type: Rental Real Estate Position/Title: Borrower, Owner/Proprietor Investment Related: Yes Start Date: 05/06/2013 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Managing rental property with my spouse

(2)Name of Business: LEGENDARY SOFTBALL, LLC Address: 801 CAROLINA AVE, VIRGINIA BEACH, VA, 23451, United States Activity Type: Business Owner Position/Title: Owner/Proprietor Investment Related: No Start Date: 04/05/2010 Hours per month devoted to this business: 11-20 Hours per month devoted to this business during trading hours: 0-1 Description of duties: MANAGE CAMPS, CLINICS AND TOURNAMENTS FOR GIRLS FASTPITCH SOFTBALL. CONTROL OF CHECKING ACCOUNTS, EXPENSE DISBURSMENTS AND NORMAL BUSINESS ACTIVITY



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*.
 - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - o 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*.
 - o 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.
 - o 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.
 - o 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
Bond	1

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:	NORTHWESTERN MUTUAL
Bonding Company Name:	TRAVELERS CASUALTY & SURETY COMPANY
Disposition:	Payout
Disposition Date:	08/13/2002
Payout Amount:	\$1,000.00
Date Paid:	08/13/2002

Broker Statement CUSTODIAL ACCOUNT SET UP FOR MINOR. I NOTIFIED THE COMM OF ACCOUNTS IN 1998 THAT THE AMOUNTS BEING PAID OUT WERE TOO HIGH. NOTHING WAS DONE UNTIL 2000. THE PARENTS FILED BANKRUPTCY, SO THE BOND COMPANY HAD NO RECOURSE AGAINST THEM. THE BOND COMPANY SUED THE ATTORNEY AND MYSELF-TO COLLECT UNDER MY E&O COVERAGE-EVEN THOUGH WE WERE NOT LISTED ON THE ORIGINAL BOND SECURING THE TRUST MONEY.



End of Report

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