



IAPD Report

JOHN PATRICK MILO

CRD# 1824688

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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 PATRICK MILO (CRD# 1824688)

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 **12/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	07/21/2021
IA	LPL FINANCIAL LLC	CRD# 6413	07/21/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	WADDELL & REED	866	DAYTON, OH	01/08/2021 - 07/28/2021
IA	WADDELL & REED	866	DAYTON, OH	01/08/2021 - 07/28/2021
B	KEY INVESTMENT SERVICES LLC	136300	SPRINGBORO, OH	12/04/2012 - 01/15/2021

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



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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	07/21/2021
B	Colorado	Agent	Approved	07/21/2021
B	Florida	Agent	Approved	07/21/2021
B	Georgia	Agent	Approved	07/21/2021
B	Illinois	Agent	Approved	07/21/2021
B	Indiana	Agent	Approved	07/21/2021
B	Kentucky	Agent	Approved	07/21/2021
B	Michigan	Agent	Approved	07/21/2021
B	North Carolina	Agent	Approved	07/21/2021
B	Ohio	Agent	Approved	07/22/2021
IA	Ohio	Investment Adviser Representative	Approved	08/03/2021
B	Pennsylvania	Agent	Approved	11/13/2025
B	Texas	Agent	Approved	07/21/2021



Qualifications

Regulator	Registration	Status	Date
 Texas	Investment Adviser Representative	Restricted Approval	07/21/2021

Branch Office Locations

LPL FINANCIAL LLC
8111 TIMBERLODGE TRL STE 100
DAYTON, OH 45458-2103



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

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	02/26/2004
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/11/1988

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	05/23/2006
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/22/1997



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
B	01/08/2021 - 07/28/2021	WADDELL & REED	CRD# 866	DAYTON, OH
IA	01/08/2021 - 07/28/2021	WADDELL & REED	CRD# 866	DAYTON, OH
B	12/04/2012 - 01/15/2021	KEY INVESTMENT SERVICES LLC	CRD# 136300	SPRINGBORO, OH
IA	12/04/2012 - 01/15/2021	KEY INVESTMENT SERVICES LLC	CRD# 136300	SPRINGBORO, OH
IA	05/25/2006 - 12/03/2012	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	LEBANON, OH
B	12/01/2001 - 12/03/2012	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	LEBANON, OH
B	05/31/2000 - 12/01/2001	FIRSTAR INVESTMENT SERVICES, INC.	CRD# 14536	MORRIS PLAINS, NJ
B	11/14/1997 - 05/31/2000	CONSECO SECURITIES, INC.	CRD# 29367	CARMEL, IN
B	05/12/1988 - 06/10/1997	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	05/12/1988 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
12/2021 - Present	TELHIO CREDIT UNION	REG REP	Y	FAIRFIELD, OH, United States
07/2021 - Present	LPL FINANCIAL LLC	Financial Advisor	Y	DAYTON, OH, United States
01/2021 - 07/2021	VARIOUS INSURANCE CARRIERS FOR W&R INSURANCE AGENCIES	INSURANCE AGENT	Y	LEBANON, OH, United States
01/2021 - 07/2021	WADDELL & REED, INC.	ASSOCIATED PERSON	Y	DAYTON, OH, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2012 - 01/2021	KEY INVESTMENT SERVICES	FINANCIAL ADVISOR	Y	DAYTON, OH, United States
11/2019 - 12/2020	FREE AND ACCEPTED MASONS	SR WARDEN	N	SPRINGFIELD, MO, 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) 01/08/2021 - Cornerstone Wealth Strategies / DBA for LPL Business (entity for LPL business) / Investment Related / 0 HRS/MO / 8111 Timberlodge Tr Dayton, Ohio 45458

2) 02/14/2022- Telhio Credit Union- Investment Related - At Reported Business Location(s) - Financial Institution Duty- Financial Advisor - Start Date 02/01/2022- 20 Hours Per Month/20 Hours During Securities Trading.

3) 04/26/2024 - Adventure Therapy Travel LLC. - Other - PT travel agt - Travel Agent - Not Investment Related - Home Based - Start Date 03/04/2024 - 10 Hours Per Month/ 0 Hours During 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:	Firm
Employing firm when activities occurred which led to the complaint:	Key Investment Services
Allegations:	Client alleges the November 2019 recommendation to purchase an Integrity Fixed Annuity (SPIA) in the amount of \$78,651.10 was misrepresented.
Product Type:	Annuity-Fixed
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	At this time damages can not be calculated. However, are expected to exceed \$5,000. 7.
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:	05/04/2021
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	10/29/2021
Settlement Amount:	

**Individual Contribution****Amount:****Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

Key Investment Services

Allegations:

Client alleges the November 2019 recommendation to purchase an Integrity Fixed Annuity (SPIA) in the amount of \$78651.10 was misrepresented.

Product Type:

Annuity-Fixed

Alleged Damages:

\$5,000.00

Alleged Damages Amount Explanation (if amount not exact):

At this time damages can not be calculated. However, are expected to exceed \$5000.00

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:**

05/19/2021

Complaint Pending?

No

Status:

Closed/No Action

Status Date:

10/29/2021

Settlement Amount:**Individual Contribution****Amount:****Disclosure 2 of 6****Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

Key Investment Services

Allegations:

Client alleges the November 2019 recommendation to purchase an Integrity Fixed Annuity (SPIA) in the amount of \$39,458.66 was misrepresented.

Product Type:

Annuity-Fixed

Alleged Damages:

\$5,000.00

Alleged Damages Amount Explanation (if amount not exact):

At this time damages can not be calculated. However, are expected to exceed \$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: 05/04/2021

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/29/2021

Settlement Amount:

Individual Contribution
Amount:

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: Key Investment Services

Allegations: Client alleges the November 2019 recommendation to purchase an Integrity Fixed Annuity (SPIA) in the amount of \$39458.66 was misrepresented.

Product Type: Annuity-Fixed

Alleged Damages: \$5,000.00

Alleged Damages Amount
Explanation (if amount not
exact): At this time damages can not be calculated. However, are expected to exceed \$5000.00

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: 05/18/2021

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/29/2021

Settlement Amount:

Individual Contribution
Amount:

Disclosure 3 of 6

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: Key Investment Services

Allegations: Deceased client's daughter alleges the April 2015 recommendation to transfer a



Product Type: \$29,732.66 Voya contract to a Delaware Life fixed annuity was unsuitable.
Annuity-Fixed
Annuity-Variable

Alleged Damages: \$9,171.35

Alleged Damages Amount Explanation (if amount not exact): Difference between the Delaware Life death benefit paid (\$32,128.65) and the value of Voya death benefit at the time of the transfer (\$41,300 - value provided by the client's daughter).

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: 08/27/2020

Complaint Pending? No

Status: Denied

Status Date: 10/26/2020

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Key Investment Services

Allegations: Client alleges the August 2018 recommendation to purchase an Integrity Life Income source Immediate Annuity in the amount of \$562,080 was misrepresented and also alleges the investment was unsuitable.

Product Type: Annuity-Fixed

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The damages were not stated & cannot be calculated at this time. However, are expected to exceed \$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: 10/30/2018

Complaint Pending? No

Status: Denied



Status Date: 11/26/2018

Settlement Amount:

Individual Contribution Amount:

Disclosure 5 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: U.S. BANCORP INVESTMENTS, INC.

Allegations: CLIENT ALLEGES REPRESENTATIVE LIQUIDATED ENTIRE PORTFOLIO WITHOUT THEIR PERMISSION.

Product Type: Mutual Fund(s)

Alleged Damages: \$24,788.60

Customer Complaint Information

Date Complaint Received: 11/09/2005

Complaint Pending? No

Status: Denied

Status Date: 12/05/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement EVENT NO LONGER REPORTABLE.

Disclosure 6 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES CORPORATION

Allegations: THE CLIENT CONTACTED THE COMPANY WITH CONCERNS REGARDING THE CHARGES ASSOCIATED WITH AN APPRECIABLE LIFE (AL) INSURANCE POLICY, WHICH IS A TRADITIONAL PRODUCT, THAT SHE PURCHASED IN 1993. NO COMPENSATORY DAMAGES WERE ALLEGED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/02/1995

Complaint Pending? No

Status: Settled

Status Date: 05/17/1995



Settlement Amount: \$32,185.21

Individual Contribution Amount:

Firm Statement

THE COMPANY RESCINDED THE POLICY AND RETURNED THE TOTAL PREMIUMS PAID TO THE CLIENT (ESTIMATED SETTLEMENT COSTS OF \$32,185.21). THIS COMPLAINT INVOLVED ONLY TRADITIONAL PRODUCTS THERE ARE NO SECURITIES PRODUCTS INVOLVED OR ALLEGATIONS OF FORGERY, MISAPPROPRIATION, CONVERSION OF FUNDS, OR THEFT. THEREFOR, THIS MATTER IS NO LONGER REPORTABLE ON THE INTERIM FORMS.

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Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

PRUCO SECURITIES CORPORATION

Allegations:

THE CLIENT CONTACTED THE COMPANY WITH CONCERNS REGARDING THE CHARGES ASSOCIATED WITH A APPRECIABLE LIFE INS POLICY SHE PURCHASED IN 1993.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/02/1995

Complaint Pending? No

Status: Settled

Status Date: 05/17/1995

Settlement Amount: \$32,185.21

Individual Contribution Amount:

Broker Statement

THE CO. RESCINDED THE POLICY AND REFORMED TOTAL PREM. PD. IN THE AMOUNT OF \$32185.21 THE ABOVE CASE WAS DESORITIED AND SOLD BY [CUSTOMER]DAUGHTER, [FAMILY MEMBER]. REP. AT THAT TIME. I WAS HERE MANAGER AND WAS REQUIRED BY CO. POLICER TO FILL OUT THE APP AND SIM AS I WAS PRESENT. I WAS NOT PRESENT AT THE SALE AND NEVER DISCUSSED CHANGES ETC WITH THE CLIENT, [FAMILY MEMBER] REG. REP. SHOULD HAVE BEEN THE ONE TO DO SO.



End of Report

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