IAPD Report

JAMES NORMAN RILEY

CRD# 1857635

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 NORMAN RILEY (CRD# 1857635)

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 **12/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EQUITY SERVICES, INC.	CRD# 265	10/31/2023
IA	ESI FINANCIAL ADVISORS	CRD# 265	10/31/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	PAULSON INVESTMENT COMPANY LLC	5670	NEW YORK, NY	05/24/2023 - 07/17/2023
B	EQUITABLE ADVISORS, LLC	6627	SADDLE BROOK, NJ	07/28/2022 - 05/24/2023
IA	EQUITABLE ADVISORS, LLC	6627	SADDLE BROOK, NJ	07/28/2022 - 05/24/2023

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
Criminal	1
Customer Dispute	1
Judgment/Lien	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 **3** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ESI FINANCIAL ADVISORS**

Main Address: ONE NATIONAL LIFE DRIVE
MONTPELIER, VT 05604

Firm ID#: 265

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/31/2023
B	Florida	Agent	Approved	11/01/2023
B	New Jersey	Agent	Approved	10/31/2023
B	New York	Agent	Approved	10/31/2023
IA	New York	Investment Adviser Representative	Approved	11/18/2025

Branch Office Locations

ESI FINANCIAL ADVISORS
SEA CLIFF, NY

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
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	07/24/2000
B	General Securities Representative Examination (S7)	Series 7	07/13/2000

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/23/2022
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/04/2000

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.

User Guidance

www.adviserinfo.sec.gov

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	05/24/2023 - 07/17/2023	PAULSON INVESTMENT COMPANY LLC	CRD# 5670	NEW YORK, NY
B	07/28/2022 - 05/24/2023	EQUITABLE ADVISORS, LLC	CRD# 6627	SADDLE BROOK, NJ
IA	07/28/2022 - 05/24/2023	EQUITABLE ADVISORS, LLC	CRD# 6627	SADDLE BROOK, NJ
IA	04/27/2021 - 03/10/2022	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	Basking Ridge, NJ
B	04/26/2021 - 03/10/2022	PRUCO SECURITIES, LLC.	CRD# 5685	Basking Ridge, NJ
IA	02/01/2018 - 05/14/2021	ONEAMERICA SECURITIES, INC.	CRD# 4173	Parsippany, NJ
B	01/31/2018 - 05/14/2021	ONEAMERICA SECURITIES, INC.	CRD# 4173	Parsippany, NJ
B	04/02/2015 - 01/30/2018	EQUITY SERVICES, INC.	CRD# 265	FAIRFIELD, NJ
IA	04/02/2015 - 01/30/2018	ESI FINANCIAL ADVISORS	CRD# 265	FAIRFIELD, NJ
B	02/18/2015 - 04/01/2015	LANTERN INVESTMENTS, INC.	CRD# 30996	HOBOKEN, NJ
IA	02/18/2015 - 04/01/2015	LANTERN WEALTH ADVISORS, LLC	CRD# 147420	HOBOKEN, NJ
IA	03/05/2013 - 03/04/2015	OPPENHEIMER & CO. INC.	CRD# 249	FLORHAM PARK, NJ
B	03/04/2013 - 03/04/2015	OPPENHEIMER & CO. INC.	CRD# 249	FLORHAM PARK, NJ
IA	01/30/2013 - 03/12/2013	GRANITE SPRINGS ASSET MANAGEMENT, LLC	CRD# 149582	SUMMIT, NJ
IA	08/31/2009 - 03/12/2013	R. SEELAUS & CO., INC.	CRD# 14974	SUMMIT, NJ
B	08/13/2009 - 03/12/2013	R. SEELAUS & CO.,INC.	CRD# 14974	SUMMIT, NJ
IA	01/16/2008 - 06/23/2009	AMERIVEST INVESTMENT MANAGEMENT, LLC	CRD# 111514	SHORT HILLS, NJ

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	01/16/2008 - 06/23/2009	TD AMERITRADE, INC.	CRD# 7870	SHORT HILLS, NJ
B	01/14/2008 - 06/23/2009	TD AMERITRADE, INC.	CRD# 7870	SHORT HILLS, NJ
IA	11/08/2006 - 01/15/2008	WESTERN INTERNATIONAL SECURITIES	CRD# 39262	MELVILLE, NY
B	11/08/2006 - 01/15/2008	WESTERN INTERNATIONAL SECURITIES, INC.	CRD# 39262	MELVILLE, NY
IA	08/23/2005 - 11/07/2006	A. G. EDWARDS & SONS, INC.	CRD# 4	SHORT HILLS, NJ
B	07/01/2005 - 11/07/2006	A. G. EDWARDS & SONS, INC.	CRD# 4	SHORT HILLS, NJ
B	03/10/2003 - 07/01/2005	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
IA	05/15/2002 - 02/12/2003	MORGAN STANLEY	CRD# 7556	FAIRFIELD, NJ
B	07/14/2000 - 02/12/2003	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY

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
10/2023 - Present	EQUITY SERVICES, INC.	REGISTERED REP	Y	MONTPELIER, VT, United States
10/2023 - Present	NATIONAL LIFE	AGENT	Y	HAUPPAUGE, NY, United States
08/2023 - 10/2023	UNEMPLOYED	UNEMLOYED	N	BOONTON, NJ, United States
05/2023 - 07/2023	Paulson Investment Company, LLC	Registered Representative	Y	New York, NY, United States
07/2022 - 05/2023	Equitable Advisors LLC	Registered Representative	Y	New York, NY, United States
03/2022 - 07/2022	Unemployed	None	N	Boonton, NJ, United States
04/2021 - 03/2022	PRUCO SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	BASKING RIDGE, NJ, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2021 - 03/2022	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	FINANCIAL PROFESSIONAL	N	BASKING RIDGE, NJ, United States
01/2018 - 04/2021	American United Life	Agent	N	Parsippany, NJ, United States
01/2018 - 04/2021	OneAmerica Securities	Registered Rep	Y	Parsippany, NJ, United States
03/2015 - 01/2018	EQUITY SERVICES, INC.	REGISTERED REP	Y	MONTPELIER, VT, United States
03/2015 - 01/2018	PRIMARY FINANCIAL	INSURANCE AGENT	Y	FAIRFIELD, NJ, 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.

*JAMES RILEY- 12 20TH AVE., SEA CLIFF, NY 1579. INV REL. 10/2023. FIXED INSURANCE SALES; AGENT/BROKER WITH VARIOUS INSURANCE COMPANIES; SALES AND SERVICE OF FIXED INS PRODUCTS. 100 HOURS PER MONTH, DURING TRADE HRS*EASTERN ADVISORY GROUP, 410 MOTOR PARKWAY, 2ND FLOOR, HAUPPAUGE, NY, 11788, ONGOING, INV REL, 12/03/2025, INSURANCE, AGENT, DURING TRD/HRS, 2%.

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
Criminal	1
Customer Dispute	1
Judgment/Lien	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	JUSTICE COURT,SOUTHHAMPTON,NEW YORK,DOCKET NO-N/A
Charge Date:	07/25/1982
Charge Details:	PL 145.00 CRIMINAL MISCHIEF 4TH DEGREE-CLASS A MISDEMENOR PL 155.25 PETIT LARCENY-CLASS A MISDEMENOR
Felony?	No
Current Status:	Final
Status Date:	11/17/1982
Disposition Details:	ATTEMPTED CRIMINAL MISCHIEF-PLEAD GUILTY SENTENCED TO ONE YEAR PROBATION WITH ALCOHOL CONDITIONS AND RESTITUTION MADE. PETIT LARCENY- DISMISSED.
Broker Statement	A CAR ANTENNA WAS BROKEN AND RESTITUTION WAS MADE. PETIT LARCENY CHARGE WAS UNFOUNDED.

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:	Firm
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY
Allegations:	CLIENTS ALLEGE THAT THEIR BROKERS ACTED NEGLIGENTLY.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	05/20/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	05/20/2003
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR NO. 03-03256 - EDWARD N. AND JEANINE SCHWARTZ VS. MORGAN STANLEY DEAN WITTER, ROBERT ADLER, GREGORY NASCIMENTO & JAMES RILEY.
Date Notice/Process Served:	05/20/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/13/2004
Monetary Compensation Amount:	$5,000.00
Individual Contribution Amount:	$0.00
Firm Statement	THE CLIENTS WITHDREW THEIR CLAIMS AGAINST THE BROKER AS PART OF THEIR SETTLEMENT WITH THE FIRM. THE FIRM SETTLED WITH THE CLIENTS AS PART OF A COMPROMISE RESOLUTIOON OF THE DISPUTED CLAIM TO AVOID THE TIME AND COST OF LITIGATION AND WITHOUT AN ADMISSION OF LIABILITY BY ANY PARTY.

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY
Allegations:	CLIENTS ALLEGE THAT THEIR BROKERS ACTED NEGLIGENTLY
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	05/20/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	05/20/2003
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR NO. 03-03256-EDWARD N. AND JEANINE SCHWARTZ VS. MORGAN STANLEY DEAN WITTER, ROBERT ADLER, GREGORY NASCIMENTO & JAMES RILEY
Date Notice/Process Served:	05/20/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/13/2004
Monetary Compensation Amount:	$5,000.00
Individual Contribution Amount:	$0.00

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	FIA CARD SERVICES
Judgment/Lien Amount:	$15,237.28
Judgment/Lien Type:	Civil
Date Filed with Court:	08/26/2011
Date Individual Learned:	
Type of Court:	State Court
Name of Court:	SUPERIOR COURT OF NJ
Location of Court:	MORRIS COUNTY
Docket/Case #:	DC-004717-11
Judgment/Lien Outstanding?	Yes
Broker Statement	THE ACCOUNT BALANCE IS IN DISPUTE. DELINQENCIES WERE A RESULT OF A PERIOD OF UNEMPLOYMENT, WIFE'S [REDACTED], AND THE BANK'S UNWILLINGNESS TO WORK OUT A PAYMENT ARRANGEMENT. AN OBJECTION HAS BEEN FILED WITH THE COURT.

End of Report

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