IAPD Report

Roy M Leonard

CRD# 1935195

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

Roy M Leonard (CRD# 1935195)

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 **07/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	J.P. MORGAN SECURITIES LLC	CRD# 79	10/01/2012
IA	J.P. MORGAN SECURITIES LLC	CRD# 79	10/01/2012

QUALIFICATIONS

This representative is currently registered in **28** SRO(s) and **33** 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	CHASE INVESTMENT SERVICES CORP.	25574	IRVINE, CA	05/02/2009 - 10/01/2012
IA	CHASE INVESTMENT SERVICES CORP.	25574	IRVINE, CA	05/02/2009 - 10/01/2012
IA	WAMU INVESTMENTS, INC.	599	NEWPORT BEACH, CA	12/23/2008 - 05/02/2009

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	3

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 **33** jurisdiction(s) and 28 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **J.P. MORGAN SECURITIES LLC**

Main Address: 270 PARK AVENUE
NEW YORK, NY 10017

Firm ID#: 79

	Regulator	Registration	Status	Date
B	24X National Exchange LLC	General Securities Representative	Approved	10/31/2025
B	BOX Exchange LLC	General Securities Representative	Approved	10/04/2012
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	06/03/2020
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	06/03/2020
B	Cboe C2 Exchange, Inc.	General Securities Representative	Approved	10/04/2012
B	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	06/03/2020
B	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	06/03/2020
B	Cboe Exchange, Inc.	General Securities Representative	Approved	10/04/2012
B	FINRA	General Securities Representative	Approved	10/01/2012
B	Investors' Exchange LLC	General Securities Representative	Approved	08/30/2016
B	Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	04/27/2020
B	MEMX LLC	General Securities Representative	Approved	02/16/2021
B	MIAX Emerald, LLC	General Securities Representative	Approved	03/22/2019

Qualifications

	Regulator	Registration	Status	Date
B	MIAX PEARL, LLC	General Securities Representative	Approved	06/03/2020
B	MIAX Sapphire	General Securities Representative	Approved	09/23/2024
B	Miami International Securities Exchange, LLC	General Securities Representative	Approved	06/03/2020
B	NYSE American LLC	General Securities Representative	Approved	10/04/2012
B	NYSE Arca, Inc.	General Securities Representative	Approved	10/04/2012
B	NYSE National, Inc.	General Securities Representative	Approved	05/18/2018
B	NYSE Texas, Inc.	General Securities Representative	Approved	10/04/2012
B	Nasdaq GEMX, LLC	General Securities Representative	Approved	08/06/2013
B	Nasdaq ISE, LLC	General Securities Representative	Approved	10/04/2012
B	Nasdaq MRX, LLC	General Securities Representative	Approved	03/24/2016
B	Nasdaq PHLX LLC	General Securities Representative	Approved	10/04/2012
B	Nasdaq Stock Market	General Securities Representative	Approved	10/04/2012
B	Nasdaq Texas, LLC	General Securities Representative	Approved	10/04/2012
B	New York Stock Exchange	General Securities Representative	Approved	10/04/2012
B	Texas Stock Exchange LLC	General Securities Representative	Approved	07/02/2026
B	Arizona	Agent	Approved	10/01/2012
B	California	Agent	Approved	10/01/2012
IA	California	Investment Adviser Representative	Approved	10/01/2012

Qualifications

	Regulator	Registration	Status	Date
B	Colorado	Agent	Approved	10/01/2012
B	Connecticut	Agent	Approved	09/04/2014
B	Florida	Agent	Approved	10/01/2012
B	Georgia	Agent	Approved	11/02/2012
B	Hawaii	Agent	Approved	10/01/2012
B	Idaho	Agent	Approved	01/26/2015
B	Illinois	Agent	Approved	10/01/2012
B	Iowa	Agent	Approved	07/07/2026
B	Kansas	Agent	Approved	01/13/2014
B	Kentucky	Agent	Approved	07/18/2022
B	Massachusetts	Agent	Approved	10/01/2012
B	Michigan	Agent	Approved	05/19/2022
B	Mississippi	Agent	Approved	06/29/2018
B	Missouri	Agent	Approved	01/21/2016
B	Montana	Agent	Approved	08/01/2017
B	Nevada	Agent	Approved	10/01/2012
B	New York	Agent	Approved	09/20/2013
B	North Carolina	Agent	Approved	03/18/2015
B	Ohio	Agent	Approved	12/18/2012

Qualifications

	Regulator	Registration	Status	Date
B	Oklahoma	Agent	Approved	10/01/2012
B	Oregon	Agent	Approved	10/01/2012
B	Pennsylvania	Agent	Approved	06/11/2014
B	South Carolina	Agent	Approved	11/08/2023
B	Tennessee	Agent	Approved	06/04/2020
B	Texas	Agent	Approved	10/01/2012
IA	Texas	Investment Adviser Representative	Restricted Approval	09/19/2013
B	Utah	Agent	Approved	01/14/2014
B	Vermont	Agent	Approved	10/10/2012
B	Virginia	Agent	Approved	01/09/2014
B	Washington	Agent	Approved	10/01/2012
B	Wisconsin	Agent	Approved	02/16/2022
B	Wyoming	Agent	Approved	08/28/2017

Branch Office Locations

J.P. MORGAN SECURITIES LLC
551 NEWPORT CENTER DR
NEWPORT BEACH, CA 92660

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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/04/1991

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	05/04/1994
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/08/1989

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/15/1991

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	05/02/2009 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	IRVINE, CA
IA	05/02/2009 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	IRVINE, CA
IA	12/23/2008 - 05/02/2009	WAMU INVESTMENTS, INC.	CRD# 599	NEWPORT BEACH, CA
B	12/22/2008 - 05/02/2009	WAMU INVESTMENTS, INC.	CRD# 599	NEWPORT BEACH, CA
IA	12/02/2008 - 12/19/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEWPORT BEACH, CA
B	12/01/2008 - 12/19/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEWPORT BEACH, CA
IA	02/21/2006 - 12/04/2008	WAMU INVESTMENTS, INC.	CRD# 599	NEWPORT BEACH, CA
B	01/01/1999 - 12/04/2008	WAMU INVESTMENTS, INC.	CRD# 599	NEWPORT BEACH, CA
B	07/10/1997 - 01/01/1999	GRIFFIN FINANCIAL SERVICES	CRD# 10823	
B	08/15/1994 - 05/08/1997	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA
B	02/14/1994 - 08/24/1994	GRIFFIN FINANCIAL SERVICES	CRD# 10823	
B	05/10/1989 - 12/06/1993	FORTIS INVESTORS, INC.	CRD# 421	OAKDALE, MN

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
05/2026 - Present	Jessie's Kalapaki Dream LLC	Owner/Partner	N	Lihue Kauai, HI, United States
07/2024 - Present	Home Away From Home Dog Boarding & Daycare	Owner/Partner	N	Newport Beach, CA, United States
08/2020 - Present	9th street rental property	Owner/Partner	N	Long Beach, CA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2012 - Present	J.P. MORGAN SECURITIES LLC	Mass Transfer	Y	IRVINE, CA, United States
12/2008 - Present	WAMU INVESTMENTS INC.	FINANCIAL CONSULTANT	Y	NEWPORT BEACH, CA, 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.

ET: Jessie's Kalapaki Dream LLC
Inv: No
Address: Lihue Kauai, HI
Business: Real Estate
Title: Owner/Partner
Date: 05/12/2026
Approximate # of hours a week: 0-10
securities trading hours: 0
Briefly describe your duties: This is a single family home in Hawaii. I am hiring a fulltime property management company that will do everything. It will be listed through VRBO. I will have no involvement in the management other than help determining the price of the daily rental.

ET: 9th street rental property
Inv: No
Address: Long Beach CA
Business: Real Estate
Title: Owner/Partner
Date: 08/01/2020
Approximate # of hrs a week: 0-10
trading hours: 0
Duties: 4 unit apartment building in Long Beach. I have a property manager running day to day needs

Entity : Home Away From Home Dog Boarding & Daycare
Inv: No
Address: 20302 Riverside Dr, Newport Beach, CA 92660
Nature of the other business: Pet Services
Title: Owner/Partner
Date: 07/01/2024
hrs a week: 0-10
trading hours: 0
Briefly describe your duties: The business takes dogs for pet sitting for the day or multiple days while someone is on vacation or at work. I have no responsibilities as my wife and son are running the business. There is no similarities to my JPMC role. There is no connection to JPMC either

ET: Appleton Four Plex
Inv: No

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Address: 1052,1054,1056 and 1058 E. Appleton, Long Beach CA.
Business: Real Estate
Title: Owner/Partner
Date: 02/02/2010
Approximate # of hrs a week: 0-10
Trading hrs: 0
Duties: I pay the bills on the property. It takes up about an hour a month of my time on average. I have a property manager in Long Beach.

ET: San Juan Capistrano
Inv: No
Address: 29765 Mill Pond court
Business: Real Estate
Title: Owner/Partner
Date: 05/06/1998
Approximate # of hours a week: 0-10
Trading hours: 0-10
Duties: Collect rent checks once a month and occasionally hire a handy man to fix something.

ET: Lowena Property (Four Plex property in Long Beach)
Inv: No
Address: 271-285 Lowena Drive
Business: Real Estate
Title: Owner/Partner
Date: 12/30/2010
Approximate # of hours a week: 0-10
Trading hours: 0-10
Duties: I have hired a property manager so my only duties are to file taxes.

ET: 4-plex on Broadway, Long Beach CA
Inv: Y
Address: 946 E Broadway Long Beach CA 90802
Business: Rental Property
Title: Owner.
Date: 12-18-2020
Approximate # of hours a month: Zero to one hour a month
Approximate # of hours during securities trading hours: Zero to .25 hours per month during trading hours
Duties: Owner, I will hire a manager to run this property.

ACTIVITY: 1 - OUTSIDE BUSINESS ACTIVITY OR PRIVATE INVESTMENT WITH A NON-PUBLIC ENTITY
ET: ROY LEONARD AND KATHRYN L LEONARD REVOCABLE LIVING TRUST
Title: OWNER / LANDLORD - RENTAL PROPERTY
DATE: 8/1/2020
ADDRESS: LONG BEACH CA
DETAILS: 4 UNIT RESIDENTIAL PROPERTY.
INV: YES
HOURS DEDICATED (per month unless otherwise indicated): 1 TO 2 HOURS
HOURS DURING TRADING: 1 TO 2 HOURS A MONTH.

ACTIVITY: 1 - OUTSIDE BUSINESS ACTIVITY OR PRIVATE INVESTMENT WITH A NON-PUBLIC ENTITY

Registration & Employment History

OTHER BUSINESS ACTIVITIES

ET: (SELF)
Title: OWNER / LANDLORD - RENTAL PROPERTY
DATE: 11/21/2003
ADDRESS: 39714 MURRIETA CA
DETAILS: rental unit
INV: YES
HOURS DEDICATED (per month unless otherwise indicated): 1
HOURS DURING TRADING: 0

ACTIVITY: 1 - OUTSIDE BUSINESS ACTIVITY OR PRIVATE INVESTMENT WITH A NON-PUBLIC ENTITY
ENTITY: (SELF)
Title: OWNER / LANDLORD - RENTAL PROPERTY
DATE: 2/2/2010
ADDRESS: 1052,1054,1056 and 1058 Long Beach CA
DETAILS: 1052-1058 LONG BEACH, CA. FOUR PLEX.
INVESTMENT RELATED: YES
HOURS DEDICATED (per month unless otherwise indicated): 1
HOURS DURING TRADING: 1 ON AVERAGE

1 - OUTSIDE BUSINESS ACTIVITY WITH A NON-PUBLIC ENTITY
ET: (SELF)
Title: OWNER / LANDLORD - RENTAL PROPERTY
DATE: 7/1/2014
ADDRESS: 271 LONG BEACH CA.
DETAILS: 7 UNITS OF AN APARTMENT BUILDING.
HOURS DEDICATED (per month unless otherwise indicated): 1 HOUR A MONTH ON THE WEEKENDS PRIMARILY.
HOURS DURING TRADING: 1 HOUR A MONTH ON THE WEEKENDS PRIMARILY.
INVESTMENT RELATED: YES

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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	J.P. MORGAN SECURITIES LLC
Allegations:	CLIENT ALLEGES MISREPRESENTATION REGARDING MANAGED ACCOUNT INVESTMENT. ACTIVITY DATES 06/19/2013-06/21/2013.
Product Type:	Other: MANAGED ACCOUNT
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	FIRM HAS MADE A GOOD FAITH DETERMINATION ALLEGED DAMAGES WILL BE $5,000.00 OR GREATER.
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:	06/27/2013
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	08/28/2013
Settlement Amount:	$0.00

Individual Contribution Amount: $0.00

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES FINANCIAL CONSULTANT DID NOT DISCLOSE RISK ASSOCIATED WITH THE INVESTMENT HE PURCHASED ON MAY 31, 2000.

Product Type: Mutual Fund(s)

Alleged Damages: $5,000.00

Customer Complaint Information

Date Complaint Received: 10/19/2001

Complaint Pending? No

Status: Settled

Status Date: 02/25/2002

Settlement Amount: $2,000.00

Individual Contribution Amount: $2,000.00

Broker Statement THE INVESTIGATION REVEALED THE CLIENT SIGNED DOCUMENTATION ACKNOWLEDGING THE RISKS ASSOCIATED WITH THE INVESTMENT. ALTHOUGHT IT APPEARED THAT FULL AND FAIR DISCLOSURE WAS PROVIDED, THE COMPLAINT WAS SETTLED AS A GOODWILL GESTURE.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THE FINANCIAL CONSULTANT MISREPRESENTED THE TERMS AND CONDITIONS OF THE INVESTMENT PURCHASED ON DECEMBER 27,2001.

Product Type: Mutual Fund(s)

Alleged Damages: $161,190.00

Customer Complaint Information

Date Complaint Received: 07/03/2002

Complaint Pending? No

Status: Settled

Status Date: 07/19/2002

Settlement Amount: $31,190.00

Individual Contribution Amount: $0.00

Broker Statement	THE INVESTIGATION INDICATED THAT FULL AND FAIR DISCLOSURE WAS PROVIDED TO THE CLIENT REGARDING THE TERMS AND CONDITIONS OF THE INVESTMENT. HOWEVER, AS A GOODWILL GESTURE, THE CLIENT WAS ALLOWED TO SELL THE INVESTMENT WITHOUT ANY CONTINGENT DEFERRED SALES CHARGES.

End of Report

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