IAPD Report

GREGG JOSEPH POWERS

CRD# 2132808

Section Title	Page(s)

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

GREGG JOSEPH POWERS (CRD# 2132808)

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 **02/03/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	06/02/2017
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	07/11/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	WELLS FARGO CLEARING SERVICES, LLC	19616	WEST PALM BEACH, FL	10/01/2000 - 06/07/2017
IA	WELLS FARGO CLEARING SERVICES, LLC	19616	WEST PALM BEACH, FL	10/01/2000 - 06/07/2017
B	FIRST UNION BROKERAGE SERVICES, INC.	8112	CHARLOTTE, NC	09/05/2000 - 10/01/2000

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
Regulatory Event	1
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 currently registered with **19** 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
B	FINRA	General Securities Representative	Approved	06/02/2017
B	Alabama	Agent	Approved	03/14/2023
B	Arizona	Agent	Approved	06/02/2017
B	California	Agent	Approved	06/02/2017
B	Colorado	Agent	Approved	12/19/2022
B	Florida	Agent	Approved	06/02/2017
B	Georgia	Agent	Approved	06/02/2017
B	Massachusetts	Agent	Approved	08/14/2017
B	New Jersey	Agent	Approved	06/02/2017
B	New York	Agent	Approved	06/02/2017
B	North Carolina	Agent	Approved	06/02/2017
B	Ohio	Agent	Approved	02/03/2026
B	Pennsylvania	Agent	Approved	06/02/2017

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Qualifications

	Regulator	Registration	Status	Date
B	Rhode Island	Agent	Approved	12/22/2021
B	South Carolina	Agent	Approved	06/09/2017
B	Utah	Agent	Approved	06/22/2017
B	Virginia	Agent	Approved	06/02/2017
B	Washington	Agent	Approved	08/23/2018
B	West Virginia	Agent	Approved	03/02/2020
B	Wyoming	Agent	Approved	02/28/2018

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
3601 PGA BLVD
SUITE 301
PALM BEACH GARDENS, FL 33410

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
IA	Florida	Investment Adviser Representative	Approved	07/11/2017

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
11505 FAIRCHILD GARDENS AVENUE
SUITE 204
PALM BEACH GARDENS, FL 33410

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
3601 PGA BLVD
SUITE 301
PALM BEACH GARDENS, FL 33410

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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, 2 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	General Securities Representative Examination (S7)	Series 7	01/31/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/02/2001
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/13/1992

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
B	10/01/2000 - 06/07/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	WEST PALM BEACH, FL
IA	10/01/2000 - 06/07/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	WEST PALM BEACH, FL
B	09/05/2000 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	02/16/2000 - 08/28/2000	EBI SECURITIES CORPORATION	CRD# 16184	ENGLEWOOD, CO
B	07/18/1997 - 02/23/2000	AMERICAN FRONTEER FINANCIAL CORPORATION	CRD# 1398	DENVER, CO
B	07/10/1997 - 07/30/1997	WORTHINGTON CAPITAL GROUP, INC.	CRD# 28595	GARDEN CITY, NY
B	04/04/1996 - 07/16/1997	INVESTORS ASSOCIATES, INC.	CRD# 958	HACKENSACK, NJ
B	07/22/1994 - 04/12/1996	CORPORATE SECURITIES GROUP, INC.	CRD# 11025	ST. LOUIS, MO
B	02/03/1992 - 08/04/1994	HIBBARD BROWN & CO., INC.	CRD# 18246	NEW YORK, 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
07/2017 - Present	RAYMOND JAMES FINANCIAL SERICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	PALM BEACH GARDENS, FL, United States
06/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	PALM BEACH GARDENS, FL, United States
11/2016 - 06/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	ROYAL PALM BEACH, FL, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	ROYAL PALM BEACH, FL, United States

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Registration & Employment History

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: Address: 1320 manor dr, riviera beach, FL, 33404, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 06/10/2024 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: my wife and I purchased trailer home and are landlords to new tenant with a 1yr lease collecting 1900 rent on a monthly basis. there are no liens on property. will be paying taxes maintaining property etc. lease has been extended for 1yr
(2)Name of Business: Twin Powers Wealth, LLC Address: 3601 PGA Blvd Suite 301, Palm Beach Gardens, FL, 33410, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 06/02/2017 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 81+ Description of duties: Financial Advisor

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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
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA DEPARTMENT FINANCIAL SERVCIES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	04/28/2010
Docket/Case Number:	110330-10-AG
Employing firm when activity occurred which led to the regulatory action:	WELLS FARGO ADVISORS, LLC
Product Type:	Annuity-Variable
Allegations:	STATE OF FL, DEPARTMENT OF FINANCIAL SERVICES ALLEGES THAT THE RESPONDENT FAILED TO EXPLAIN THE TERMS AND CONDITIONS OF AN ANNUTIY SOLD TO A SENIOR CUSTOMER
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/19/2010
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

	Other: 1 YEAR PROBATION
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$7,000.00
Portion Levied against individual:	$7,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	06/02/2010
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	IN ORDER TO AVOID COSTLY FORMAL LITIGATION OF THE MATTER I DETERMINED THAT IT WAS IN THE BEST INTEREST TO ENTER INTO THE SETTLEMENT STIPULATION FOR CONSENT ORDER

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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:	FL RESIDENT WROTE THAT SHE TOLD HER FA SHE WANTED A SAFE, NO RISK INVESTMENT. CLIENT INVESTED $125,000 IN THE JACKSON NATIONAL LIFE INSURANCE COMPANY'S PERSPECTIVE ADVISORS II VARIABLE ANNUITY ON 6/25/2008. THE CLIENT FREE LOOKED THE ANNUITY AND RECEIVED $95,671.71 IN PROCEEDS. THE CLIENT REQUESTED TO BE MADE WHOLE. THE DAMAGES ARE $29,328.29.
Product Type:	Annuity-Variable
Alleged Damages:	$29,328.29
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:	10/15/2008
Complaint Pending?	No
Status:	Settled
Status Date:	04/05/2010
Settlement Amount:	$29,328.29
Individual Contribution Amount:	$14,664.15
Broker Statement	DENIED BY FIRM. INVESTMENT WAS CONSISTENT WITH CLIENT'S STATED INVESTMENT OBJECTIVES, BECAUSE SHE PURCHASED THE ANNUITY FOR THE DEATH BENEFIT FEATURE. FA EXPLAINED FEATURES AND TERMS OF ANNUITY CONTRACT, INCLUDING RISK OF MARKET LOSSES ON THE CONTRACT VALUE. CLIENT SIGNED DISCLOSURE DOCUMENTS AT POINT OF SALE THAT EXPLAINED THE CONTRACT VALUE WAS SUBJECT TO MARKET FLUCTUATION. ***SUBSEQUENT TO DENYING THIS CLAIM, THE FIRM SETTLED THIS MATTER IN THE AMOUNT OF $29,328.29.

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End of Report

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