User Guidance

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IAPD Report

James Protigal

CRD# 2187244

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 Protigal (CRD# 2187244)

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 **03/18/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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
IA	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Sarasota, FL	09/08/2025 - 03/18/2026
IA	SPIRE WEALTH MANAGEMENT, LLC	113908	Osprey, FL	10/27/2016 - 09/05/2025
IA	INVESTORS CAPITAL ADVISORY	30613	NOKOMIS, FL	01/14/2016 - 08/10/2016

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	7

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 not currently registered as an Investment Adviser Representative.

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, 0 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
No information reported.		

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	06/30/2008
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/06/1999

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
IA	09/08/2025 - 03/18/2026	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Sarasota, FL
IA	10/27/2016 - 09/05/2025	SPIRE WEALTH MANAGEMENT, LLC	CRD# 113908	Osprey, FL
IA	01/14/2016 - 08/10/2016	INVESTORS CAPITAL ADVISORY	CRD# 30613	NOKOMIS, FL
IA	04/11/2013 - 01/12/2016	SAGEPOINT FINANCIAL, INC.	CRD# 133763	NOKOMIS, FL
IA	09/03/2008 - 04/10/2013	ASSET & FINANCIAL PLANNING, LTD	CRD# 110709	NOKOMIS, FL

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
09/2025 - Present	AMERIPRISE FINANCIAL SERVICES, LLC	Registered Representative	Y	Sarasota, FL, United States
09/2016 - 09/2025	Spire Investment Partners, LLC	RR/IAR	Y	Nokomis, FL, United States
05/2012 - 09/2025	WEALTH ASSET MANAGEMENT LLC	PRESIDENT	N	NOKOMIS, FL, United States
01/2006 - 09/2025	THE ADVISORS PLANNING GROUP, LLC	PARTNER	Y	NOKOMIS, FL, United States
06/2004 - 09/2025	ADVISORS PROPERTY MANAGEMENT GROUP, LLC	PARTNER	N	NOKOMIS, FL, United States
01/2016 - 08/2016	INVESTORS CAPITAL CORP.	REGISTERED REP/INVESTMENT ADVISOR REPRESENTATIVE	Y	LYNNFIELD, MA, 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.

No information reported.

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	7

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:	BLOOMFIELD COUNTY POLICE DEPT BLOOMFIELD,CT NOLLED CASE : RECORDS ERASED AFTER 13 MO.
Charge Date:	03/15/1990
Charge Details:	THE STATES ATTORNEYS OFFICE DISMISSED THE CHARGES
Felony?	Yes
Current Status:	Final
Status Date:	06/15/1990
Disposition Details:	THIS CASE WAS DISMISSED BY THE STATES ATTORNEYS OFFICE OF CONNECTICUT
Broker Statement	I WAS ARRESTED FOR ATTEMPTING TO PURCHASE A SIX-PACK OF BEER WITH FALSE IDENTIFICATION. AT THAT TIME I WAS A COLLEGE STUDENT AND 20 YEARS OLD. AS STATED ABOVE, THESE CHARGES WERE DISMISSED. THIS WAS A NON-PROSECUTED CASE.

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 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRIME CAPITAL SERVICES, INC.
Allegations:	CLIENT'S ATTORNEY CLAIMS THE CLIENT'S WERE NOT INFORMED OF THE DIFFERENCES BETWEEN FIXED AND VARIABLE ANNUITIES. ALSO THAT A DETAILED ANALYSIS WAS NOT PERFORMED IN ORDER TO DETERMINE THAT THE INVESTMENTS SOLD TO THEM MET THIER OBJECTIVES. THERE ARE FOUR INVESTMENTS THE CLIENT'S ATTORNEY IS DISPUTING WHICH ARE A TRANSAMERICA VA, JACKSON NATIONAL VA, MET LIFE VA, AND A KBS REIT INVESTMENT. THE CONCERN BEING THAT THEY WERE UNSUITABLE AND A DETAILED ANALYSIS WAS NOT PERFORMED, ALSO THE TERMS OF THE INVESTMENTS WERE NOT EXPLAINED TO THE CLIENTS.
Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGES ARE ALLEGED ALTHOUGH THE DAMAGES WOULD BE ANY SURRENDER CHARGES ASSOCIATED WITH SURRENDER OF THE ANNUITIES' AND REIT, WHICH THE ATTORNEY IS REQUESTING. THE SURRENDER CHARGE VALUE WILL FLUCTUATE IN SIZE BASED ON THE ACCOUNT VALUE AND MARKET FLUCTUATIONS, BUT IT HAS BEEN DETERMINED THAT THEY WILL BE OVER $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:	06/01/2011
Complaint Pending?	No
Status:	Denied
Status Date:	07/06/2011
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA

Docket/Case #:	11-03449
Date Notice/Process Served:	09/20/2011
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/16/2012
Monetary Compensation Amount:	$90,000.00
Individual Contribution Amount:	$47,500.00
Broker Statement	I DISPUTE ALL CLAIMS PUT FORTH IN THE CUSTOMER'S COMPLAINT. THE TERMS OF ALL INVESTMENT PRODUCTS WERE EXPLAINED BOTH VERBALLY AND IN WRITING (PROSPECTUSES/BROCHURES WERE PROVIDED WITHIN THE REQUIRED TIME FRAMES). A DETAILED ANALYSIS DEMONSTRATING THAT THE CLIENT'S FINANCIAL OBJECTIVES WERE MET WAS PROVIDED PRIOR TO ANY INVESTMENT DECISIONS BEING MADE. WITH REGARD TO THE ALLEGED DAMAGES AND REQUESTED COMPENSATION THE DISPUTED REIT HAD NO SURRENDER CHARGES AND THE CLIENTS DID NOT SURRENDER THE ANNUITIES IN QUESTION SO NO SURRENDER CHARGES WERE INCURRED. ALTHOUGH I STILL VEHEMENTLY DISPUTE ANY WRONG DOING I AGREED TO SETTLE THIS MATTER RATHER INCUR ADDITIONAL LEGAL FEES AND OTHER POTENTIAL EXPENSES.

Disclosure 2 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRIME CAPITAL SERVICES, INC.
Allegations:	CLIENT ALLEGES UNAUTHORIZED PURCHASE OF HIGHLAND SENIOR FLOATING RATE IN SEPTEMBER 2007.
Product Type:	Mutual Fund
Alleged Damages:	$30,000.00
Alleged Damages Amount Explanation (if amount not exact):	BASED ON CUSTOMER LETTER AND MARKET LOSS OF SECURITY
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:	02/09/2009
Complaint Pending?	No
Status:	Settled
Status Date:	07/09/2009

Settlement Amount:	$6,000.00
Individual Contribution Amount:	$5,700.00

Disclosure 3 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRIME CAPITAL SERVICES, INC.
Allegations:	UNSUITABLE VARIABLE ANNUITY.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$30,448.00

Customer Complaint Information

Date Complaint Received:	05/22/2008
Complaint Pending?	No
Status:	Settled
Status Date:	10/01/2008
Settlement Amount:	$3,500.00
Individual Contribution Amount:	$2,100.00
Broker Statement	REPRESENTATIVE'S FILE CONTAINS DOCUMENTATION TO SUPPORT THE RECOMMENDATION.

Disclosure 4 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRIME CAPITAL SERVICES, INC.
Allegations:	UNSUITABLE SALE OF VARIABLE ANNUITY
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$5,761.87

Customer Complaint Information

Date Complaint Received:	10/09/2006
Complaint Pending?	No
Status:	Settled
Status Date:	10/25/2006
Settlement Amount:	$3,781.23
Individual Contribution Amount:	$1,701.55
Broker Statement	JACKSON NATIONAL LIFE WILL REVERSE THE ANNUITY UNDER THE FREE LOOK PROVISION IN THE CONTRACT AND REVERSE ALL COMMISSIONS

PAID TO THE RR AND THE FIRM.

Disclosure 5 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIME CAPITAL SERVICES

Allegations: CLIENT CLAIMS MARKET LOSS DUE TO INAPPROPRIATE INVESTMENT ADVISE BY REPRESENTATIVE

Product Type: Annuity(ies) - Variable

Alleged Damages: $111,000.00

Customer Complaint Information

Date Complaint Received: 01/20/2005

Complaint Pending? No

Status: Denied

Status Date: 03/04/2005

Settlement Amount: $0.00

Individual Contribution Amount:

Broker Statement CUSTOMER BEGAN RELATIONSHIP WITH REPRESENTATIVE IN 1997. REPRESENTATIVE REGISTERED WITH PCS 2/1/00. CLIENT IS CLAIMING LOSS FROM THE MARKET HIGH OF HER INITIAL INVESTMENTS.

Disclosure 6 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIME CAPITAL SERVICES, INC.

Allegations: CLIENT CLAIMS THEY WERE DENIED THE ABILITY TO EXERCISE THEIR FREE-LOOK PROVISION ON AN ANNUITY CONTRACT THEY BELIEVE WAS NOT IN THEIR BEST INTEREST

Product Type: Annuity(ies) - Variable

Alleged Damages: $6,527.00

Customer Complaint Information

Date Complaint Received: 09/30/2004

Complaint Pending? No

Status: Denied

Status Date: 12/31/2004

Settlement Amount:

Individual Contribution Amount:

Disclosure 7 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)
Allegations:	IN REFERENCE TO HIS PURCHASE OF A VARIABLE APPRECIABLE LIFE CONTRACT AND TWO MUTUAL FUNDS, THE CLIENT ALLEGED, "...IT WAS QUITE APPARENT THAT THERE WAS A MISUNDERSTANDING IN MY WISHES...WHAT I WANT IS AN IMMEDIATE ANNUNITY. (THAT'S HOW HE SPELLS IT)
Product Type:	Insurance
Alleged Damages:	$100,000.00

Customer Complaint Information

Date Complaint Received:	10/24/1994
Complaint Pending?	No
Status:	Settled
Status Date:	10/24/1994
Settlement Amount:	$100,000.00
Individual Contribution Amount:	$0.00
Broker Statement	THE PRUDENTIAL HONORED THE CLIENTS REQUEST TO CANCEL HIS VARIABLE LIFE POLICY AND TWO MUTUAL FUND ORDERS. THE TOTAL AMOUNTS RETURNED WERE $100,000 WHICH MR [CUSTOMER] INVESTED INTO AN IMMEDIATE ANNUITY WITH THE PRUDENTIAL. NOT PROVIDED

End of Report

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