



IAPD Report

JEFFREY L MENOUGH

CRD# 2207101

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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

JEFFREY L MENOUGH (CRD# 2207101)

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 **12/12/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	07/08/2010
IA	HIGHPOINT PLANNING PARTNERS	CRD# 316636	12/08/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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
IA	HIGHPOINT PLANNING PARTNERS	163768	St. Charles, IL	11/13/2013 - 12/31/2021
IA	LPL FINANCIAL LLC	6413	FORT MILL, SC	07/08/2010 - 10/28/2015
B	AMERIPRISE FINANCIAL SERVICES, INC.	6363	ST. CHARLES, IL	10/05/2009 - 07/09/2010

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	2



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

Employment 1 of 2

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	07/08/2010
B	FINRA	General Securities Sales Supervisor	Approved	07/08/2010
B	Arizona	Agent	Approved	07/08/2010
B	Colorado	Agent	Approved	07/13/2011
B	Florida	Agent	Approved	07/08/2010
B	Illinois	Agent	Approved	07/08/2010
B	Indiana	Agent	Approved	07/13/2010
B	Michigan	Agent	Approved	07/08/2010
B	Missouri	Agent	Approved	07/31/2023
B	North Carolina	Agent	Approved	07/08/2010
B	Ohio	Agent	Approved	07/20/2023
B	South Carolina	Agent	Approved	02/21/2013
B	Texas	Agent	Approved	07/08/2010



Qualifications

Regulator	Registration	Status	Date
B Wisconsin	Agent	Approved	04/25/2011

Branch Office Locations

LPL FINANCIAL LLC
 10 W ILLINOIS ST # 120
 ST. CHARLES, IL 60174

Employment 2 of 2

Firm Name: **HIGHPOINT PLANNING PARTNERS**
 Main Address: 2651 WARRENVILLE ROAD
 SUITE 200
 DOWNERS GROVE, IL 60515
 Firm ID#: 316636

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	12/17/2021
IA Texas	Investment Adviser Representative	Approved	12/08/2021

Branch Office Locations

HIGHPOINT PLANNING PARTNERS
 10 West Illinois Street
 Suite 120
 St. Charles, IL 60174



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	03/16/2007
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	03/02/2007

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	09/19/2007
General Securities Representative Examination (S7)	Series 7	02/13/1992

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	03/26/2001
Uniform Securities Agent State Law Examination (S63)	Series 63	02/18/1992

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



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	11/13/2013 - 12/31/2021	HIGHPOINT PLANNING PARTNERS	CRD# 163768	St. Charles, IL
IA	07/08/2010 - 10/28/2015	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
B	10/05/2009 - 07/09/2010	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	ST. CHARLES, IL
IA	10/05/2009 - 07/09/2010	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	ST. CHARLES, IL
B	05/24/2006 - 10/05/2009	AMERIPRISE ADVISOR SERVICES, INC.	CRD# 5979	ST. CHARLES, IL
IA	05/24/2006 - 10/05/2009	AMERIPRISE ADVISOR SERVICES, INC.	CRD# 5979	ST. CHARLES, IL
IA	06/04/2001 - 06/01/2006	A. G. EDWARDS & SONS, INC.	CRD# 4	HANOVER PARK, IL
B	02/07/1994 - 06/01/2006	A. G. EDWARDS & SONS, INC.	CRD# 4	HANOVER PARK, IL
B	12/10/1992 - 02/10/1994	WATERHOUSE SECURITIES, INC.	CRD# 7870	OMAHA, NE
B	06/10/1992 - 06/26/1992	KOBER FINANCIAL CORP.	CRD# 17551	ENGLEWOOD, CO
B	04/21/1992 - 06/25/1992	OPPENHEIMER & CO., INC.	CRD# 630	NEW YORK, NY
B	02/17/1992 - 03/25/1992	CHATFIELD DEAN & CO., INC.	CRD# 14714	GREENWOOD VILLAGE

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
10/2013 - Present	HIGHPOINT PLANNING PARTNERS DBA ONPATH FINANCIAL	INVESTMENT ADVISOR REPRESENTATIVE	Y	ST. CHARLES, IL, United States
07/2010 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	ST. CHARLES, IL, United States



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. 07/08/10 - ONPATH FINANCIAL, LLC/ DBA ONLY/ ST. CHARLES, IL
2. 10/21/2010 - NON-VARIABLE INSURANCE, ONE RESOURCE GROUP, 2%.
3. 11/4/2013: REGISTERED INVESTMENT ADVISOR - HIGHPOINT PLANNING PARTNERS DBA ONPATH FINANCIAL - HIGHPOINT PLANNING PARTNERS - TIME SPENT 30% - ST. CHARLES, IL.
4. 07/29/2014 -HIGHPOINT ADVISOR GROUP , LLC - REGISTERED INVESTMENT ADVISOR HYBRID - TIME SPENT 80 HOURS PER MONTH - ST. CHARLES, IL.
5. 1/24/2020 - Menough Wealth Management LLC - Investment Related - Home Based - Business Entity For Tax/Investment Purposes Only - Started 01/01/2020 - 1 Hour Per Month/0 Hours During Securities 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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL, LLC
Allegations:	CUSTOMERS ALLEGED THAT TERMS OF VARIABLE ANNUITY PURCHASED AT ANOTHER FIRM WERE MISREPRESENTED IN CONNECTION WITH THEIR DECISION TO EFFECT ADDITIONAL PREMIUM PAYMENTS, AND THAT VALUE OF THEIR OVERALL PORTFOLIO WAS MISSTATED. ACTIVITY PERIOD WAS 4/21/13 TO 1/25/16
Product Type:	Annuity-Variable Other: ETFs
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN \$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:	06/20/2016
Complaint Pending?	No



Status: Closed/No Action

Status Date: 09/12/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement REPRESENTATIVE DENIES THE ALLEGATIONS. ALL TERMS OF VARIABLE ANNUITY PURCHASED AT ANOTHER FIRM WERE CORRECTLY DESCRIBED, AND THERE WERE NO MISSTATEMENTS CONCERNING CUSTOMERS' PORTFOLIO.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations:

Product Type:

Alleged Damages: \$58,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/06/1998

Settlement Amount:

Individual Contribution Amount:

Firm Statement 1/13/99< PARTIAL U5 REC'D FROM A. G. EDWARDS & SONS, INC. WITH QUESTION 13B1 ANSWERED "YES" AND A RESPONSE TO 16A. *****

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: A.G. EDWARDS & SONS, INC.

Allegations: BREACH OF FIDUCIARY DUTY, NEGLIGENCE AND UNSUITABLE INVESTMENTS. \$27,000 LOSS IN THE ACCOUNT OF CUSTOMER AND \$31,000 LOSS IN THE ACCOUNT OF OTHER CUSTOMER . PRODUCT: VARIOUS STOCKS INCLUDING CONSOLIDATED DELIVERY, BAY NETWORKS, TEE COM, LANDSTAR.

Product Type: No Product

Alleged Damages: \$58,000.00

Customer Complaint Information

Date Complaint Received: 04/06/1998



Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	04/06/1998
Settlement Amount:	
Individual Contribution Amount:	
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	NYSE DOCKET NUMBER 1998-007018
Date Notice/Process Served:	04/06/1998
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/25/2000
Monetary Compensation Amount:	\$9,999.00
Individual Contribution Amount:	\$4,999.00
Broker Statement	THE SETTLEMENT AMOUNT DOES NOT MEET THE CURRENT REPORTING CRITERIA.



End of Report

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