



IAPD Report

JAMES DOUGLASS HOYT

CRD# 2264252

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 7
Registration and Employment History	9
Disclosure Information	10

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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

JAMES DOUGLASS HOYT (CRD# 2264252)

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 **03/31/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	HEFFERNAN ADVISORY, INC.	CRD# 116771	01/01/1997
B	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	01/02/2004
IA	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	08/25/2011

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **45** 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	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ	01/31/1997 - 12/31/2003
B	KEOGLER, MORGAN & COMPANY, INC.	16546	ATLANTA, GA	03/29/1996 - 01/31/1997
B	LEGEND EQUITIES CORPORATION	30999	PALM BEACH GARDENS, FL	01/01/1994 - 04/02/1996

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

Employment 1 of 2

Firm Name: **GENEOS WEALTH MANAGEMENT, INC.**
Main Address: 9635 MAROON CIRCLE
SUITE 100
ENGLEWOOD, CO 80112
Firm ID#: 120894

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	01/02/2004
B	FINRA	General Securities Representative	Approved	01/02/2004
B	FINRA	Invest. Co and Variable Contracts	Approved	01/02/2004
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/02/2004
B	FINRA	Municipal Securities Principal	Approved	03/03/2008
B	FINRA	Municipal Securities Representative	Approved	03/03/2008
B	Alabama	Agent	Approved	01/03/2023
B	Alaska	Agent	Approved	01/02/2004
IA	Alaska	Investment Adviser Representative	Approved	01/14/2026
B	Arizona	Agent	Approved	01/02/2004
IA	Arizona	Investment Adviser Representative	Approved	08/25/2011
B	Arkansas	Agent	Approved	01/16/2009
B	California	Agent	Approved	01/02/2004



Qualifications

	Regulator	Registration	Status	Date
B	Colorado	Agent	Approved	01/02/2004
B	Connecticut	Agent	Approved	01/08/2020
B	District of Columbia	Agent	Approved	01/08/2026
B	Florida	Agent	Approved	01/02/2004
IA	Florida	Investment Adviser Representative	Approved	04/28/2025
B	Georgia	Agent	Approved	04/12/2006
IA	Georgia	Investment Adviser Representative	Approved	04/28/2025
B	Hawaii	Agent	Approved	04/12/2006
B	Idaho	Agent	Approved	01/02/2004
B	Illinois	Agent	Approved	01/02/2004
IA	Illinois	Investment Adviser Representative	Approved	11/06/2023
B	Indiana	Agent	Approved	05/28/2019
B	Iowa	Agent	Approved	03/05/2020
B	Kansas	Agent	Approved	08/23/2005
B	Maine	Agent	Approved	04/03/2020
IA	Maine	Investment Adviser Representative	Approved	05/08/2024
B	Maryland	Agent	Approved	02/17/2023
B	Massachusetts	Agent	Approved	01/22/2026
B	Michigan	Agent	Approved	11/01/2005



Qualifications

	Regulator	Registration	Status	Date
B	Minnesota	Agent	Approved	01/02/2004
IA	Minnesota	Investment Adviser Representative	Approved	05/07/2024
B	Mississippi	Agent	Approved	07/14/2022
B	Missouri	Agent	Approved	08/23/2005
B	Montana	Agent	Approved	08/23/2005
IA	Montana	Investment Adviser Representative	Approved	05/01/2025
B	Nebraska	Agent	Approved	08/23/2005
B	Nevada	Agent	Approved	01/02/2004
B	New Jersey	Agent	Approved	01/02/2004
B	New Mexico	Agent	Approved	01/02/2004
IA	New Mexico	Investment Adviser Representative	Approved	04/28/2025
B	New York	Agent	Approved	01/02/2004
B	North Carolina	Agent	Approved	08/23/2005
IA	North Carolina	Investment Adviser Representative	Approved	05/17/2024
B	North Dakota	Agent	Approved	01/02/2004
IA	North Dakota	Investment Adviser Representative	Approved	01/15/2026
B	Ohio	Agent	Approved	01/29/2024
B	Oklahoma	Agent	Approved	08/23/2005
B	Oregon	Agent	Approved	01/02/2004



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	01/07/2026
B South Carolina	Agent	Approved	01/16/2020
B South Dakota	Agent	Approved	01/02/2009
B Tennessee	Agent	Approved	01/17/2017
B Texas	Agent	Approved	01/20/2005
IA Texas	Investment Adviser Representative	Restricted Approval	08/19/2013
B Utah	Agent	Approved	01/02/2004
B Vermont	Agent	Approved	01/07/2026
B Virginia	Agent	Approved	01/07/2026
B Washington	Agent	Approved	05/20/2005
B Wisconsin	Agent	Approved	01/02/2004
B Wyoming	Agent	Approved	05/05/2015

Branch Office Locations

GENEOS WEALTH MANAGEMENT, INC.

809 W RIORDAN
SUITE #104
FLAGSTAFF, AZ 86001

GENEOS WEALTH MANAGEMENT, INC.

2525 E ARIZONA BILTMORE CIRCLE
SUITE C131
PHOENIX, AZ 85016

GENEOS WEALTH MANAGEMENT, INC.

1910 S Stapley Dr
Suite 221
Mesa, AZ 85204

GENEOS WEALTH MANAGEMENT, INC.

SCOTTSDALE, AZ

Employment 2 of 2

Firm Name: **HEFFERNAN ADVISORY, INC.**

Main Address: 809 W. RIORDAN ROAD
SUITE 104



Qualifications

Firm ID#: FLAGSTAFF, AZ 86001
116771

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	01/01/1997
IA Texas	Investment Adviser Representative	Restricted Approval	06/04/2009

Branch Office Locations

HEFFERNAN ADVISORY, INC.
809 W. RIORDAN ROAD
SUITE 104
FLAGSTAFF, AZ 86001

HEFFERNAN ADVISORY, INC.
2525 EAST ARIZONA BILTMORE CIRCLE
SUITE C-131
PHOENIX, AZ 85016

HEFFERNAN ADVISORY, INC.
1910 S STAPLEY DRIVE
SUITE 221
MESA, AZ 85204






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 3 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Municipal Securities Principal Examination (S53)	Series 53	02/29/2008
 General Securities Principal Examination (S24)	Series 24	10/21/1996
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/10/1994

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/11/1996
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/18/1993

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	10/29/1996
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/18/1993



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



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	01/31/1997 - 12/31/2003	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	03/29/1996 - 01/31/1997	KEOGLER, MORGAN & COMPANY, INC.	CRD# 16546	ATLANTA, GA
B	01/01/1994 - 04/02/1996	LEGEND EQUITIES CORPORATION	CRD# 30999	PALM BEACH GARDEN:
B	09/14/1993 - 01/01/1994	LEGEND CAPITAL CORPORATION	CRD# 4149	PALM BEACH GARDEN:
B	05/19/1993 - 09/10/1993	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA

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
12/2025 - Present	RIA DBA HEFFERNAN ADVISORY INC DBA HEFFERNAN FINANCIAL	IAR / DBA	Y	FLAGSTAFF, AZ, United States
12/2003 - Present	GENEOS WEALTH MANAGEMENT, INC.	REGISTERED REP/INVESTMENT ADVISOR	Y	DENVER, CO, United States
08/2006 - 12/2025	ASCENDENT FINANCIAL SOLUTIONS	DBA / OWNER	Y	FLAGSTAFF, AZ, 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.

- 1) RIA DBA HEFFERNAN ADVISORY INC DBA HEFFERNAN FINANCIAL-IAR INVESTMENT RELATED BUSINESS LOCATED AT BRANCH 134810 LOCATION.
- 2) REAL ESTATE RENTAL.
- 3) INDENDENT REP WITH VARIOUS INSURANCE CARRIERS FOR FIXED ONLY.
- 4) HEFFERNAN ADVISORY INC-EMPLOYEE.



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:	GENEOS WEALTH MANAGEMENT, INC
Allegations:	CLIENTS ALLEGE MISREPRESENTATION,OMISSION OF MATERIAL FACTS AND THE RECOMMENDATION OF UNSUITABLE INVESTMENT MADE IN AUGUST 2008.
Product Type:	Real Estate Security Other: 1031
Alleged Damages:	\$180,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	12-01042
Date Notice/Process Served:	04/05/2012
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/29/2013
Monetary Compensation Amount:	\$50,000.00
Individual Contribution Amount:	\$1,000.00



Broker Statement

CLAIMANTS' REAL ESTATE INVESTMENT DECLINED IN VALUE AS A RESULT OF MARKET FACTORS, AND NOT DUE TO ANY WRONGFUL CONDUCT ON THE PART OF RESPONDENTS. THE SETTLEMENT PAYMENT WAS MADE SOLELY TO AVOID THE COSTS AND EXPENSES OF LITIGATION.

Disclosure 2 of 2

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

GENEOS WEALTH MANAGEMENT, INC

Allegations:

CLIENTS ALLEGE THAT MR. HOYT FAILED TO MONITOR REPRESENTATIVE KEVIN AGUAS RECOMMENDATIONS TO THEM, WHICH THEY CLAIM TO BE UNSUITABLE

Product Type:

Real Estate Security

Alleged Damages:

\$0.00

Alleged Damages Amount Explanation (if amount not exact):

CLIENTS HAVE REQUESTED RECISION, NO COMPENSATORY DAMAGES REQUESTED

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:

07/28/2009

Complaint Pending?

No

Status:

Denied

Status Date:

09/10/2009

Settlement Amount:

Individual Contribution Amount:



End of Report

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