



IAPD Report

Todd Mercer

CRD# 2270311

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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

Todd Mercer (CRD# 2270311)

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 **01/14/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	SANCTUARY SECURITIES, INC.	CRD# 205	12/08/2021
IA	SANCTUARY ADVISORS, LLC	CRD# 226606	12/12/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	LOUISVILLE, KY	11/02/2012 - 12/10/2021
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	LOUISVILLE, KY	11/02/2012 - 12/10/2021
B	UBS FINANCIAL SERVICES INC.	8174	LOUISVILLE, KY	09/17/2007 - 11/12/2012

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	1



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

Employment 1 of 2

Firm Name: **SANCTUARY SECURITIES, INC.**
Main Address: 1450 BRICKELL AVENUE
SUITE 2610
MIAMI, FL 33131
Firm ID#: 205

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	12/08/2021
B FINRA	General Securities Representative	Approved	12/08/2021
B Florida	Agent	Approved	02/10/2022
B Georgia	Agent	Approved	12/22/2021
B Indiana	Agent	Approved	02/10/2022
B Kentucky	Agent	Approved	01/14/2022
B Louisiana	Agent	Approved	01/15/2026
B Massachusetts	Agent	Approved	12/09/2021
B Ohio	Agent	Approved	12/08/2021
B Texas	Agent	Approved	03/18/2022

Branch Office Locations

DAVID A. NOYES & COMPANY
7511 New La Grange Road
Louisville, KY 40222

Employment 2 of 2



Qualifications

Firm Name: **SANCTUARY ADVISORS, LLC**
Main Address: 1450 BRICKELL AVENUE
SUITE 2610
MIAMI, FL 33131
Firm ID#: 226606

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	06/08/2023
IA	Kentucky	Investment Adviser Representative	Approved	01/14/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	12/12/2021

Branch Office Locations

SANCTUARY ADVISORS, LLC
7511 New La Grange Road
Louisville, KY 40222




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



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	03/29/1999

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	10/06/1992

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	11/29/2004
	Uniform Securities Agent State Law Examination (S63)	Series 63	10/22/1992

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	11/02/2012 - 12/10/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	LOUISVILLE, KY
IA	11/02/2012 - 12/10/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	LOUISVILLE, KY
B	09/17/2007 - 11/12/2012	UBS FINANCIAL SERVICES INC.	CRD# 8174	LOUISVILLE, KY
IA	09/17/2007 - 11/12/2012	UBS FINANCIAL SERVICES INC.	CRD# 8174	LOUISVILLE, KY
IA	11/30/2004 - 09/18/2007	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	LOUISVILLE, KY
B	03/16/2001 - 09/18/2007	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	LOUISVILLE, KY
B	03/27/1999 - 05/18/2001	FIFTH THIRD SECURITIES, INC.	CRD# 628	CINCINNATI, OH
B	05/18/1998 - 03/27/1999	FIFTH THIRD SECURITIES, INC.	CRD# 3155	CINCINNATI, OH
B	08/03/1998 - 10/16/1998	LIBERTY SECURITIES CORPORATION	CRD# 14416	PURCHASE, NY
B	10/06/1995 - 08/03/1998	INDEPENDENT FINANCIAL SECURITIES, INC.	CRD# 19924	
B	06/01/1996 - 05/28/1998	NATCITY INVESTMENTS, INC.	CRD# 17490	CLEVELAND, OH
B	10/04/1995 - 06/01/1996	NATIONAL CITY INVESTMENTS CORPORATION	CRD# 17365	
B	10/08/1992 - 12/01/1993	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	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
12/2021 - Present	SANCTUARY ADVISORS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	LOUISVILLE, KY, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2021 - Present	SANCTUARY SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	LOUISVILLE, KY, United States
10/1990 - Present	U. S. ARMY	OTHER - PILOT OFFICER	N	FORT KNOX, KY, United States
02/2013 - 12/2021	BANK OF AMERICA, N.A.	SVP; FINANCIAL ADVISOR	Y	LOUISVILLE, KY, United States
11/2012 - 12/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FINANCIAL ADVISOR	Y	LOUISVILLE, KY, 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) I*103816

For profit or not for profit: For-Profit Organization

Name of outside business organization: GEC Aircraft Holdings LLC

Investment related: N

Address of business:

Sellersburg, Indiana 47172

Nature of business: LLC

Position, title, association: Owner

Start date of relationship: 2/16/2017

Number of hours devoted: 5 hour(s) Monthly

Number of hours devoted during trading hours: 0

Duties: Rental of Cessna 425

2) Name: GEC Reality LLC

Position: none

Nature: This is my spouses LLC, she owns two shopping center interests in this LLC, Franklin Square & Winchester Plaza. The LLC also owns part of a Vineyard in California with her brother. She additionally owns a rental home in Santa Rosa Beach, Florida, we rented this home from 6/2014 to 6/2021. She had owned part of a CBD company as well XSI USA LLC in this LLC.

Investment Related: No

Hours: 2

Securities Trading Hours: 0

Start Date: 10/4/2010

Address: 1313 Somerhill Place, anchorage KY 40223, USA

Description: Help with the books and records for tax reporting. On occasion she will ask me to help her with negotiating with vendors, contractors & managers.

3) Name: University of Louisville

Position: Department Arts and Sciences Dean Advisory Board

Nature: An advisory only board for the Department of Arts & Sciences for University of Louisville. Does not involve any investments it is to make suggestions & advise on better experience for Students, Faculty and Alumni

Investment Related: No



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Hours: 3

Securities Trading Hours: 0

Start Date: 12/1/2021

Address: Gardiner Hall, Louisville KY 40292 USA

Description: One 2 hour meeting each month occasional phone call with Dean or other board members

4) Name: Watercolor Community Association

Position: Finance Board Nature: work on the budget for community. No check writing authority or do I handle any funds.

Investment Related: No Hours: 3 Securities Trading Hours: 2 Start Date: 1/3/2023

Address: 133 Pine Grove Circle, Santa Rosa Beach FL 32459 USA

Description: Review budgets & make recommendations on spending for community

5) STONE BRIDGE RESIDENTS' ASSOCIATION, INC.

POSITION: President NATURE: Officer / Director of HOA. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 07/31/2015

ADDRESS: 1303 Somerhill Pl, Anchorage KY 40223, United States

DESCRIPTION: Officer / Director of HOA.

6) MWM PARTNERS PROPERTY LLC

POSITION: member NATURE: Entity to own commercial investment real estate property - rental income

INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 6 START DATE: 08/24/2024

ADDRESS: 7511 New LaGrange Rd, Louisville KY 40222, United States

DESCRIPTION: Owner/Landlord

7) MERCER TAX AND ADVISORY LLC

POSITION: owner

NATURE: This is a holding company that the three partners of Mercer Wealth Management LLC are starting to purchase and hold interest in Tax and Accounting firms.

INVESTMENT RELATED: No

NUMBER OF HOURS: 5

SECURITIES TRADING HOURS: 5

START DATE: 11/12/2025

ADDRESS: 7511 New La Grange Rd, Louisville KY 40222-4859, United States

DESCRIPTION: I will be one of the co-managers of the LLC. I will be responsible for making investments in the new accounting firms as well as providing general business and management advice. I will not be providing tax or legal advice to clients.



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	1

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:	Regulator
Employing firm when activities occurred which led to the complaint:	FIFTH THIRD SECURITIES, INC
Allegations:	INTENTIONAL MISREPRESENTATION, COMMON LAW, FRAUD, NELIGENT MISREPRESENTATION, BREACH OF FIDUCIARY DUTY AND NEGLIGENCE.
Product Type:	Other
Alleged Damages:	\$175,086.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #00-05305
Date Notice/Process Served:	11/22/2000
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	04/03/2002
Disposition Detail:	RESPONDENT IS LIABLE JOINTLY AND SEVERALLY AND SHALL PAY TO CLAIMANT THE SUM OF \$77,531.00 AS COMPENSATORY DAMAGES PLUS INTEREST.

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint: FIFTH THIRD SECURITIES

Allegations: ALLOCATIONS OF NEGLIGENT OR FRAUDULENT STATEMENTS MADE BY MERCER CONCERNING RECOMMENDED LOAN ACTIVITY IN CLIENT'S SELF-DIRECTED IRA BROKERAGE ACCOUNT.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$175,086.00

Customer Complaint Information

Date Complaint Received: 11/22/2000

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/02/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD#00-05305](#)

Date Notice/Process Served: 12/28/2000

Arbitration Pending? No

Disposition: Award to Applicant

Disposition Date: 04/02/2002

Monetary Compensation Amount: \$77,531.00

Individual Contribution Amount:

Firm Statement REGISTERED REPRESENTATIVE (RR) AND FIFTH THIRD SECURITIES MUTUALLY AGREED THAT RR WILL INDEMNIFY FIFTH THIRD SECURITIES IN THE AMOUNT OF \$20,250 TOWARD THE TOTAL JOINT AND SEVERAL AWARD.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIFTH THIRD SECURITIES

Allegations: MISREPRESENTATION

Product Type: No Product

Alleged Damages: \$175,086.00

Customer Complaint Information

Date Complaint Received: 11/22/2000



Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 11/22/2000

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #: 00-05305](#)

Date Notice/Process Served: 11/22/2000

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 04/02/2002

Monetary Compensation Amount: \$77,531.00

Individual Contribution Amount: \$0.00



End of Report

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