



IAPD Report

Stephen Gardner Higgins

CRD# 2304411

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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

Stephen Gardner Higgins (CRD# 2304411)

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 **08/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	NYLIFE SECURITIES LLC	CRD# 5167	07/01/2024
IA	EAGLE STRATEGIES LLC	CRD# 110826	11/12/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	J.P. MORGAN SECURITIES LLC	79	SANTA ROSA, CA	10/03/2013 - 08/25/2016
B	BEAR, STEARNS & CO. INC.	79	NEW YORK, NY	01/23/1995 - 10/16/1997
B	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	02/03/1994 - 04/12/1994

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



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

Employment 1 of 2

Firm Name: **NYLIFE SECURITIES LLC**
Main Address: 51 MADISON AVE.
ROOM 713
NEW YORK, NY 10010
Firm ID#: 5167

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	07/01/2024
B California	Agent	Approved	11/12/2024

Branch Office Locations

149 STONY CIRCLE
SUITE 200
SANTA ROSA, CA 95401

Employment 2 of 2

Firm Name: **EAGLE STRATEGIES LLC**
Main Address: 51 MADISON AVENUE
12TH FLOOR
NEW YORK, NY 10010
Firm ID#: 110826

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	11/12/2024

Branch Office Locations

EAGLE STRATEGIES LLC
149 STONY CIRCLE
SUITE 200
SANTA ROSA, CA 95401



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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General Securities Representative Examination (S7TO)	Series 7TO	06/28/2024
Securities Industry Essentials Examination (SIE)	SIE	02/15/2024
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/27/2013
General Securities Representative Examination (S7)	Series 7	02/02/1994

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	11/09/2024
Uniform Securities Agent State Law Examination (S63)	Series 63	10/17/2013

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	10/03/2013 - 08/25/2016	J.P. MORGAN SECURITIES LLC	CRD# 79	SANTA ROSA, CA
B	01/23/1995 - 10/16/1997	BEAR, STEARNS & CO. INC.	CRD# 79	NEW YORK, NY
B	02/03/1994 - 04/12/1994	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
11/2024 - Present	Eagle Strategies LLC	IAR	Y	SANTA ROSA, CA, United States
06/2024 - Present	NYLIFE Securities LLC	Registered Representative	Y	SANTA ROSA, CA, United States
01/2023 - Present	NEW YORK LIFE INSURANCE COMPANY	AGENT	N	SANTA ROSA, CA, United States
06/2022 - 12/2022	UNEMPLOYED	UNEMPLOYED	N	SAN RAFAEL, CA, United States
09/2016 - 05/2022	JPMORGAN CHASE BANK	BUSINESS RELATIONSHIP MANAGER	N	SAN RAFAEL, CA, United States
07/2013 - 08/2016	JPMORGAN SECURITIES LLC	LICENSED BANKER	Y	SAN RAFAEL, CA, 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.

[Rental Property; Own a home that has an upstairs and a downstairs unit that we lease on an annual basis.; 8700 Bee Tree Road, San Miguel, CA 93451; start 06/2021; owner; 2 hours per month, 0 hours during securities trading hours; real estate related]



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
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Criminal	1
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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
Formal Charges were brought in:	State Court
Name of Court:	Marin County Superior Court of California
Location of Court:	Marin County, CA
Docket/Case #:	140739
Charge Date:	09/22/2001
Charge(s) 1 of 4	
Formal Charge(s)/Description:	001 COUNT OF DUI ALCOHOL/DRUG W/PRIORS
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	N/A
Disposition of charge:	Dismissed
Date of Amended Charge:	03/20/2013
Charge was Amended or reduced to:	DUI-Provide Plea
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	N/A
Disposition of Amended Charge:	Convicted
Charge(s) 2 of 4	



Formal Charge(s)/Description:	VC-DRIVE:LIC SUS/ETC:DUIRFUSE TST
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	N/A
Disposition of charge:	Dismissed
Charge(s) 3 of 4	
Formal Charge(s)/Description:	VC-SHOW ON VEH/GIVE OFFICER UNLAWF REG
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	N/A
Disposition of charge:	Dismissed
Charge(s) 4 of 4	
Formal Charge(s)/Description:	001 COUNT OF DUI ALCOHOL/8/100 OF 1 PERCENT
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	N/A
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	03/20/2013
Disposition Date:	03/20/2013
Sentence/Penalty:	5 years probation was completed and all fines paid. Do not recall amount of fines and records have been destroyed by court



End of Report

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