



IAPD Report

MICHAEL JOSEPH JOHNSON

CRD# 2344767

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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

MICHAEL JOSEPH JOHNSON (CRD# 2344767)

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 **08/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	08/01/2019
IA	LPL FINANCIAL LLC	CRD# 6413	08/01/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	HUNTINGTON FINANCIAL ADVISORS	16986	GRAND RAPIDS, MI	04/21/2015 - 05/02/2019
B	THE HUNTINGTON INVESTMENT COMPANY	16986	GRAND RAPIDS, MI	04/20/2015 - 05/02/2019
IA	CETERA INVESTMENT ADVISERS LLC	105644	CALEDONIA, MI	03/03/2015 - 04/03/2015

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	3



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

Employment 1 of 1

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 Principal	Approved	08/01/2019
B FINRA	General Securities Representative	Approved	08/01/2019
B FINRA	Invest. Co and Variable Contracts	Approved	08/01/2019
B Arizona	Agent	Approved	02/22/2023
B California	Agent	Approved	01/28/2021
B Colorado	Agent	Approved	12/20/2022
B Kansas	Agent	Approved	03/21/2022
B Michigan	Agent	Approved	08/01/2019
IA Michigan	Investment Adviser Representative	Approved	08/01/2019
B New Jersey	Agent	Approved	10/12/2021

Branch Office Locations

LPL FINANCIAL LLC
650 W 5TH ST
CLARE, MI 48617

LPL FINANCIAL LLC
600 W WACKERLY
MIDLAND, MI 48640

LPL FINANCIAL LLC
4490 E BLUEGRASS RD



Qualifications

MT PLEASANT, MI 48858

LPL FINANCIAL LLC
4429 BRENTON RD SE
GRAND RAPIDS, MI 49508

LPL FINANCIAL LLC
201 E 7TH ST
EVART, MI 49631

LPL FINANCIAL LLC
4876 E BROADWAY RD
MT PLEASANT, MI 48858

LPL FINANCIAL LLC
195 CHICAGO DR
JENISON, MI 49428




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



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	06/09/2010

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	12/10/1996
	General Securities Representative Examination (S7)	Series 7	12/10/1993
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/04/1993

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	10/14/1994
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/04/1993

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
IA	04/21/2015 - 05/02/2019	HUNTINGTON FINANCIAL ADVISORS	CRD# 16986	GRAND RAPIDS, MI
B	04/20/2015 - 05/02/2019	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	GRAND RAPIDS, MI
IA	03/03/2015 - 04/03/2015	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	CALEDONIA, MI
B	03/02/2015 - 04/03/2015	CETERA INVESTMENT SERVICES LLC	CRD# 15340	CALEDONIA, MI
B	07/26/2006 - 03/02/2015	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	GRAND RAPIDS, MI
IA	07/26/2006 - 03/02/2015	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	GRAND RAPIDS, MI
IA	02/02/2004 - 07/05/2006	IFMG SECURITIES, INC.	CRD# 14416	HUDSONVILLE, MI
B	01/29/2004 - 07/05/2006	IFMG SECURITIES, INC.	CRD# 14416	HUDSONVILLE, MI
B	09/08/2003 - 01/22/2004	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	SAN DIEGO, CA
IA	11/01/2002 - 01/28/2003	BANC ONE SECURITIES CORPORATION	CRD# 16999	GRAND RAPIDS, MI
B	04/18/2001 - 01/28/2003	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	05/14/1999 - 02/27/2001	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	05/31/1996 - 05/18/1999	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	10/07/1993 - 06/17/1996	SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	06/07/1993 - 08/26/1993	G. R. PHELPS & CO., INC.	CRD# 173	



Registration & Employment History

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
08/2019 - Present	LPL Financial LLC	Registered Representative	Y	Grand Rapids, MI, United States
08/2019 - Present	Members First Credit Union	Financial Advisor	Y	Grand Rapids, MI, United States
05/2012 - Present	GREAT LAKES SPORTING GOODS LLC	OWNER	N	ALTO, MI, United States
08/2018 - 05/2019	THE HUNTINGTON INVESTMENT COMPANY	FINANCIAL ADVISOR	Y	GRAND RAPIDS, MI, United States
12/2017 - 08/2018	Huntington National Bank	Peronal Banker	N	Lowell, MI, United States
04/2015 - 08/2018	THE HUNTINGTON INVESTMENT COMPANY	INVESTMENT REPRESENTATIVE	Y	COLUMBUS, OH, 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)8/1/19- Members First Investment Services- DBA for LPL Business (entity for LPL business)- Inv. Related- at reported business location(s)- 100%
- 2)8/1/19- GREAT LAKES SPORTING GOODS LLC- Owner - Non-Inv. Related- Alto, MI- start date 6/1/2012- 1hr/mth - 1%
- 3)8/1/19- Notary - Inv. Related- Alto, MI- start date 6/24/2018- 1hr/mth -1%
- 4)11/3/2020 - Middle Lake Vacations LLC - Investment Related - Hastings, MI 49058 - Real Estate Rental - Start Date: 11/6/2020 - 4 Hours Per Month/0 Hours During Securities Trading - Rent our lake house.



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	THE HUNTINGTON INVESTMENT COMPANY
Allegations:	THE ALLEGATIONS STATE THAT INACCURICIES WERE USED TO PURSUADE THE CUSTOMER TO PURCHASE A NEW CONTRACT, THE INCOME RIDER PURCHASED WAS NOT NEEDED, SHE THOUGHT THAT THE INVESTMENT WAS GOING TO PROVIDE SAFETY, AND THE CLIENT LOST APROXIMATELY \$10,000 OF DEATH BENEFIT AS A RESULT OF A ANNUITY TO ANNUITY EXCHANGE.
Product Type:	Annuity-Variable
Alleged Damages:	\$9,800.00
Alleged Damages Amount Explanation (if amount not exact):	CUSTOMER ASKED FOR THE VARIABLE ANNUITY TO BE SURRENDERED WITHOUT SURRENDER PENALTY. THE AMOUNT OF THE PENALTIES WOULD AMOUNT TO APROXIMATELY 9,800 (CHANGES DAILY BASED ON VALUE)
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:	07/15/2013
Complaint Pending?	No



Status: Settled
Status Date: 08/27/2013
Settlement Amount: \$10,274.04
Individual Contribution Amount: \$0.00
Broker Statement REP NOTE: THIS COMPLAINT WAS FILED BY A REP WHO WAS A RELATIVE OF THE CUSTOMER.

Disclosure 2 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: BANC ONE SECURITIES CORPORATION
Allegations: CLIENT ALLEGES THAT THE SALE OF A FIXED ANNUITY WAS UNSUITABLE.
Product Type: Annuity(ies) - Fixed
Alleged Damages: \$5,663.27

Customer Complaint Information

Date Complaint Received: 09/12/2007
Complaint Pending? No
Status: Denied
Status Date: 10/24/2007
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: BANC ONE SECURITIES

Allegations: THE COMPLAINT WAS FILED ON 9/12/2007 FOR UNSUITABLE SALE OF FIXED ANNUITIES AGAINST 4 RRS THAT PRESENTLY DO NOT WORK AT BANC ONE. THE ONLY INVOLVEMENT THAT I HAD WAS AN ANNUITY SALE OVER 5 YEARS AGO ON 5/20/2002 THAT WAS CANCELLED 6 WEEKS LATER ON 7/10/2002 WITHOUT ANY PENALTY. THE ALLEGED \$5663 PENALTY WAS A RESULT OF 3 ANNUITIES PURCHASED THROUGH 3 OTHER RRS AFTER I LEFT THE BANK IN JANUARY 2003.

Product Type: Annuity(ies) - Fixed
Alleged Damages: \$5,663.27

Customer Complaint Information

Date Complaint Received: 09/12/2007
Complaint Pending? No
Status: Denied



Status Date: 10/24/2007

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: IFMG SECURITIES INC.

Allegations: CLIENT ALLEGES THAT THE REPRESENTATIVE EXECUTED AN UNAUTHORIZED WIRE TRANSFER FROM THE CLIENTS BANK ACCOUNT TO COVER A TRADE IN THE CLIENTS BROKERAGE ACCOUNT.

Product Type: CD(s)

Other Product Type(s): BROKERAGE CERTIFICATE OF DEPOSITS

Alleged Damages: \$8,500.00

Customer Complaint Information

Date Complaint Received: 03/30/2006

Complaint Pending? No

Status: Denied

Status Date: 04/05/2006

Settlement Amount:

Individual Contribution Amount:



End of Report

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