



IAPD Report

JONDA KAY LOWE

CRD# 2389364

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

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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

JONDA KAY LOWE (CRD# 2389364)

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 **01/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	JONDAKNOWS FINANCIAL GROUP, INC.	CRD# 325480	01/20/2026

QUALIFICATIONS

This representative is currently registered in **0** 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
IA	JONDAKNOWS FINANCIAL GROUP, INC.	325480	HUNTINTON, WV	03/23/2023 - 12/31/2025
IA	FREEDOM FINANCIAL ADVISORS, LLC	321101	CHARLESTON, WV	09/20/2022 - 03/05/2023
IA	JONATHAN ROBERTS ADVISORY GROUP, INC.	112294	JACKSONVILLE, FL	07/20/2010 - 06/15/2011

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
Customer Dispute	1
Termination	2
Financial	1
Judgment/Lien	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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **JONDAKNOWS FINANCIAL GROUP, INC.**
Main Address: 338 5TH AVENUE
SUITE 100
HUNTINTON, WV 25701-1812
Firm ID#: 325480

Regulator	Registration	Status	Date
IA West Virginia	Investment Adviser Representative	Approved	01/20/2026

Branch Office Locations

JONDAKNOWS FINANCIAL GROUP, INC.
338 5th Avenue
Suite 100
Huntington, WV 25701



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, 0 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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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/26/2019
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IA	B Uniform Combined State Law Examination (S66)	Series 66	04/06/2010
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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	03/23/2023 - 12/31/2025	JONDAKNOWS FINANCIAL GROUP, INC.	CRD# 325480	HUNTINTON, WV
IA	09/20/2022 - 03/05/2023	FREEDOM FINANCIAL ADVISORS, LLC	CRD# 321101	CHARLESTON, WV
IA	07/20/2010 - 06/15/2011	JONATHAN ROBERTS ADVISORY GROUP, INC.	CRD# 112294	JACKSONVILLE, FL
IA	04/26/2010 - 06/09/2010	ING FINANCIAL PARTNERS, INC	CRD# 2882	JACKSONVILLE, FL

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
08/2014 - Present	JondaKnows Inc	Insurance Agent	N	Huntington, WV, United States
02/2023 - 12/2024	Federal Benefit Consulting, LLC	Managing Partner	N	Huntington, WV, United States
06/2022 - 02/2023	Freedom Financial Insurance Group	Insurance Agent	N	Yawkey, WV, 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.

Managing Partner of Federal Benefit Consulting LLC, an education company located in Huntington WV since 2/2023. I educate federal employees on their benefits and offer insurance products when suitable. I spend approximately 8 hours per month on this activity.



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
Criminal	1
Customer Dispute	1
Termination	2
Financial	1
Judgment/Lien	1

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
Court Details:	THE SUPERIOR COURT OF LOWNDES COUNTY, GEORGIA. DOCKET/CASE NO. CW0073597
Charge Date:	12/29/2005
Charge Details:	1 COUNT, FELONY, POSSESSION OF MARIJUANA, NOT GUILTY
Felony?	Yes
Current Status:	Final
Status Date:	10/13/2006
Disposition Details:	A. DISMISSED; B. 10/13/2006; C. NONE; D. N/A; E. N/A; F. N/A; G. N/A



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:	Firm
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS, INC.
Allegations:	THE CLAIMANT ALLEGES THAT AS A RESULT OF THE MANAGEMENT OF HER ACCOUNTS, WHICH SHE ALLEGES WERE BASED UPON UNSUITABLE RECOMMENDATIONS OF ANOTHER REPRESENTATIVE, SHE HAS DAMAGES OF AT LEAST \$400,000.
Product Type:	Annuity-Variable Direct Investment-DPP & LP Interests Insurance Real Estate Security
Alleged Damages:	\$400,000.00
Alleged Damages Amount Explanation (if amount not exact):	CLAIMANT IS SEEKING FORUM FEES AND FILING FEES; ACTUAL DAMAGES OF \$400,000, OR SUCH OTHER AMOUNT AS PROVEN AT HEARING; INTEREST AND ALL OF HER COSTS, EXPENSES AND DISBURSEMENTS, INCLUDING EXPERT WITNESS FEES; AND FOR SUCH OTHER RELIEF AS THE ARBITRATION PANEL DEEMS JUST AND PROPER.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	12-01809
Filing date of arbitration/CFTC reparation or civil litigation:	05/15/2012

Customer Complaint Information

Date Complaint Received:	05/29/2012
Complaint Pending?	No
Status:	Settled
Status Date:	03/14/2013
Settlement Amount:	\$50,500.00
Individual Contribution Amount:	\$0.00
Firm Statement	WITHOUT ADMITTING ANY WRONGDOING OR LIABILITY, ING FINANCIAL



PARTNERS, INC. (IFP) AND INVEST FINANCIAL CORPORATION (INVEST), ENTERED INTO A SETTLEMENT AGREEMENT WITH THE CLIENT FOR \$50,500.00 IN EXCHANGE FOR A RELEASE OF ALL CLAIMS. IFP CONTRIBUTED \$10,500 AND INVEST CONTRIBUTED \$40,000 TO THIS SETTLEMENT. THIS WAS DONE SOLELY FOR BUSINESS PURPOSES TO AVOID A COSTLY AND LENGTHY LEGAL PROCEEDING.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.

Allegations: ON OR ABOUT 5/29/2012, THE CLAIMANT ALLEGED THAT AS A RESULT OF THE MANAGEMENT OF HER ACCOUNTS, WHICH SHE ALLEGED WERE BASED UPON UNSUITABLE RECOMMENDATIONS OF ANOTHER REPRESENTATIVE, SHE HAS DAMAGES OF AT LEAST \$400,000. COMPLAINT WAS SETTLED FOR \$50,500.

Product Type: Annuity-Variable
 Real Estate Security

Alleged Damages: \$400,000.00

Is this an oral complaint?

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 05/29/2012

Complaint Pending? No

Status: Settled

Status Date: 05/29/2012

Settlement Amount: \$50,500.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 20120329171

Date Notice/Process Served: 05/29/2012

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/29/2012

Monetary Compensation Amount: \$50,500.00

Individual Contribution Amount: \$0.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Firm Name: Freedom Financial Advisors
Termination Type: Discharged
Termination Date: 02/02/2023
Allegations: Failure to supervise
Product Type: No Product
Firm Statement Advisor failed to communicate with compliance officer and direct supervisor concerning the circumstances of a breach of contract.

Disclosure 2 of 2

Reporting Source: Firm
Firm Name: J.W. COLE FINANCIAL, INC.
Termination Type: Discharged
Termination Date: 05/11/2011
Allegations: -DID NOT FOLLOW FIRM POLICY REQUIRING VARIABLE ANNUITY CONTRACTS TO BE SENT TO THE HOME OFFICE FOR REVIEW AND APPROVAL PRIOR TO SUBMISSION TO ANNUITY COMPANY.
-SOLICITED AND PLACED TRANSACTIONS FOR A CLIENT IN A STATE WHERE SHE WAS NOT PROPERLY LICENSED.
-DID NOT NOTIFY THE FIRM OF A PENDING ARBITRATION FILED BY PREVIOUS FIRM.
Product Type: Annuity-Variable
Direct Investment-DPP & LP Interests
Mutual Fund



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Bankruptcy

Bankruptcy: Chapter 13

Action Date: 07/30/2019

Organization Investment-Related?

Type of Court: Federal Court

Name of Court: United State Bankruptcy Court Southern District of West Virginia

Location of Court: Huntington WV

Docket/Case #: 3:19-bk-30329

Action Pending? No

Disposition: Dismissed

Disposition Date: 02/04/2021

Broker Statement

In 2018, the bank who had the note on my building was sold. During a review of my note in 5/2019 by the new owner, they decided they no longer wanted my business and called my note 2 years early demanding payment in full within 30 days. I retained an attorney for protection. Let it be known that when I retained counsel, my note was current. The attorney advised me to reorganize this debt through Chapter 13 of the Bankruptcy Court where the judge forced the bank to allow me to make my payments as agreed. In February 2021, I paid the bank note off in full and the bankruptcy was dismissed.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$95,000.00
Judgment/Lien Type:	Tax
Date Filed with Court:	12/01/2018
Date Individual Learned:	12/01/2018
Type of Court:	Federal Court
Name of Court:	Federal
Location of Court:	Cabell County WV
Judgment/Lien Outstanding?	Yes
Broker Statement	Currently working with attorney to submit an offer in compromise.



End of Report

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