User Guidance

www.adviserinfo.sec.gov

IAPD Report

Gary Mac Mitchell

CRD# 2496750

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

Gary Mac Mitchell (CRD# 2496750)

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 **01/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	12/11/2009
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	12/15/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	RAYMOND JAMES & ASSOCIATES, INC.	705	MAYSVILLE, KY	06/14/2006 - 12/16/2009
B	RAYMOND JAMES & ASSOCIATES, INC.	705	MAYSVILLE, KY	05/01/2006 - 12/16/2009
IA	MORGAN KEEGAN & COMPANY, INC.	4161	MAYSVILLE, KY	10/13/2005 - 05/02/2006

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
Termination	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 **25** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	12/11/2009
B	FINRA	General Securities Sales Supervisor	Approved	12/11/2009
B	Arizona	Agent	Approved	12/19/2013
B	California	Agent	Approved	09/11/2018
B	Florida	Agent	Approved	12/16/2009
B	Georgia	Agent	Approved	03/19/2014
B	Hawaii	Agent	Approved	11/21/2018
B	Illinois	Agent	Approved	01/24/2020
B	Indiana	Agent	Approved	12/15/2009
B	Kansas	Agent	Approved	08/15/2012
B	Kentucky	Agent	Approved	12/11/2009
B	Louisiana	Agent	Approved	02/02/2022
B	Massachusetts	Agent	Approved	07/16/2025

Qualifications

	Regulator	Registration	Status	Date
B	Missouri	Agent	Approved	07/16/2015
B	Nebraska	Agent	Approved	08/23/2024
B	New Hampshire	Agent	Approved	09/17/2018
B	New Jersey	Agent	Approved	01/08/2015
B	New Mexico	Agent	Approved	09/11/2018
B	North Carolina	Agent	Approved	07/22/2015
B	Ohio	Agent	Approved	12/11/2009
B	Pennsylvania	Agent	Approved	11/29/2011
B	South Carolina	Agent	Approved	09/17/2018
B	Tennessee	Agent	Approved	07/09/2024
B	Texas	Agent	Approved	06/02/2019
B	Virginia	Agent	Approved	07/10/2018
B	Washington	Agent	Approved	02/14/2024
B	Wisconsin	Agent	Approved	01/28/2021

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
The Financial Centre
1139 Fehl Lane
Cincinnati, OH 45230

RAYMOND JAMES FINANCIAL SERVICES
901 U.S. Highway 68
Suite 500
Maysville, KY 41056

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**

Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716

Qualifications

Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	Kentucky	Investment Adviser Representative	Approved	12/15/2009
IA	Ohio	Investment Adviser Representative	Approved	10/27/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	06/08/2020

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
The Financial Centre
1139 Fehl Lane
Cincinnati, OH 45230

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	10/03/2006
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	09/22/2006

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	04/05/2001
B	General Securities Representative Examination (S7)	Series 7	08/10/1994

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/07/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/22/1994

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	06/14/2006 - 12/16/2009	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	MAYSVILLE, KY
B	05/01/2006 - 12/16/2009	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	MAYSVILLE, KY
IA	10/13/2005 - 05/02/2006	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	MAYSVILLE, KY
B	07/28/1998 - 05/02/2006	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	MAYSVILLE, KY
B	08/30/1994 - 10/28/1998	TRANS FINANCIAL INVESTMENT SERVICES, INC.	CRD# 36539	NASHVILLE, TN
B	08/11/1994 - 08/08/1995	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	08/11/1994 - 09/15/1994	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA

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
12/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	MAYSVILLE, KY, United States
12/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	MAYSVILLE, 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)Name of Business: Cornerstone Retirement Advisors, Inc. Address: 901 US Highway 68 Ste 500, Maysville, KY, 41056, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 12/10/2009 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: This is my business identity under RJFS\n\nAlso at: 1139 Fehl Lane / Cincinnati, OH 45230
(2)Name of Business: Gary Mitchell Address: 1139 Fehl Lane, Cincinnati , OH, 45230, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 06/08/2016 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 2-10 Description of duties: Sell, Service Life Insurance, Med Sup, Medicare, Health Insurance with Aviva, Accordia, Mass Mutual, Cornerstone Life Agency & other life, med sup policies
(3)Name of Business: Wildcat Real Estate Holding Company LLC, Karam Investments LLC Address: 3782 Narrows Road,

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Erlanger, KY, 41018, United States Activity Type: Rental Real Estate Position/Title: Other Investment Related: Yes Start Date: 03/10/2014 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Trust Grantor with my kids as Trustees\nI remain manager

(4)Name of Business: Woodland Centre, LLC Address: 901 US Hwy 68 S, Woodland Center Suite 400, Maysville, KY, 41056, United States Activity Type: Rental Real Estate Position/Title: Other, Officer - Treasurer, Partner, Owner/Proprietor, Officer - President Investment Related: Yes Start Date: 08/01/2016 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: This building (where my Maysville office is located) came out of my Dad's Estate. I'll be on-hand manager & President/ Treasurer.

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
Termination	1

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 1

Reporting Source:	Firm
Firm Name:	MORGAN KEEGAN & COMPANY, INC.
Termination Type:	Discharged
Termination Date:	04/20/2006
Allegations:	ENTERING INAPPROPRIATE ORDERS IN THE ACCOUNT OF A DECEASED PERSON.
Product Type:	CD(s)
Other Product Types:	

Reporting Source:	Individual
Firm Name:	MORGAN KEEGAN
Termination Type:	Discharged
Termination Date:	04/20/2006
Allegations:	DEATH PUT CALLABLE CD PURCHASED IN INDIVIDUAL ACCT. THE ACCOUNT SHOULD HAVE BEEN TITLED ESTATE ACCOUNT. WAS NOT. EXECUTOR AUTHORIZED. THEN, DEATH PUT USED TO REDEEM IN ERROR. CD SHOULD HAVE BEEN SOLD.
Product Type:	CD(s)
Other Product Types:	
Broker Statement	EXECUTOR SIGN LETTER TO LIQUIDATE. DEATH PUT SUBMITTED IN ERROR. ACCOUNT NOT PROPERLY TITLED AS ESTATE ACCOUNT. NO INTENT. IN FACT, I WOULD HAVE BEEN PAID COMMISSION TO LIQUIDATE BUT AS CLIENTS WISHED CHANGED, ERROR WAS MADE.

ESTATE ATTORNEY BEHIND ME AND BEHIND INNOCENT MISTAKE.

End of Report

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