



IAPD Report

JAMES SPOTTSWOOD TARDY JR

CRD# 2530322

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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

JAMES SPOTTSWOOD TARDY JR (CRD# 2530322)

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 **08/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	CORIENT	CRD# 319448	11/19/2022

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
	RGT WEALTH ADVISORS	104953	DALLAS, TX	05/13/2016 - 03/31/2023
	CREDIT SUISSE SECURITIES (USA) LLC	816	DALLAS, TX	01/17/2003 - 03/02/2016
	DONALDSON LUFKIN & JENRETTE SECURITIES CORPORATION	7560	DALLAS, TX	05/24/1996 - 01/17/2003

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CORIENT**
Main Address: 830 BRICKELL PLAZA
SUITE 4800
MIAMI, IL 33131
Firm ID#: 319448

Regulator	Registration	Status	Date
 Texas	Investment Adviser Representative	Approved	11/19/2022

Branch Office Locations

CORIENT
5950 SHERRY LANE
SUITE 600
DALLAS, TX 75225



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 1 state securities law exam.

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	09/16/1998
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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	05/13/2016 - 03/31/2023	RGT WEALTH ADVISORS	CRD# 104953	DALLAS, TX
IA	01/17/2003 - 03/02/2016	CREDIT SUISSE SECURITIES (USA) LLC	CRD# 816	DALLAS, TX
IA	05/24/1996 - 01/17/2003	DONALDSON LUFKIN & JENRETTE SECURITIES CORPORATION	CRD# 7560	DALLAS, TX

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
07/2023 - Present	Corient Services LLC	Employee	N	Miami, FL, United States
11/2022 - Present	Corient	Partner & Wealth Advisor	Y	Dallas, TX, United States
01/2022 - 07/2023	CIPW SERVICE COMPANY, LLC	EMPLOYEE	N	TORONTO, ONTARIO, Canada
02/2016 - 03/2023	RGT WEALTH ADVISORS, LLC	MANAGING DIRECTOR	Y	DALLAS, TX, 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.

No information reported.



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: Individual

Employing firm when activities occurred which led to the complaint: RGT Wealth Advisors

Allegations: In February 2016, an internal investigation by RGT revealed that two partners and employees in RGT's California office, {Third Party} and {Third Party}, recommended to a small group of clients certain private equity investments despite the fact that over time these investments had deteriorated financially (the "Subject Investments"); withheld material information from RGT and its clients regarding the Subject Investments; for a small number of clients, made certain investments without client approval; and, as to {Third Party}, accepted undisclosed "finders fees" in exchange for orchestrating some of the Subject Investments. RGT terminated the partners, as well as various other staff in the California office. On February 17, 2016, RGT voluntarily disclosed its investigation to the SEC, which subsequently launched its own investigation. The SEC filed a lawsuit in the Northern District of Texas (SEC v. {Third Party} et al., 3:16-cv-1417-M) against The Ticket Reserve, Inc., ("TR") one of the Subject Investments. The suit also named {Third Party}, who served on TR's board, and two other TR board members as defendants. The court appointed a receiver to take over operation of TR. Neither RGT nor Mr. Tardy was named as a defendant in the SEC's lawsuit. On June 13, 2017, former RGT clients, {Customers } (together, the {customer}), filed a lawsuit in California Superior Court against {Third Party}lated to {Third Party's}actions in connection with the Subject Investments (LASC No. BC664848). The lawsuit alleged that {Third Party} had committed various acts that harmed the {Customers}, including issuing fraudulent investment reports that overstated the value of the {Customer}' investments, failing to disclose conflicts of interest, failing to manage properly the {Customer's} assets, misrepresenting his qualifications and violating federal and state law. The {customer} also alleged, without attributing any allegations to specifically named individuals other than {Third Party}, that RGT and



its partners were liable for {Third Party's}actions based on various legal theories including negligent hiring, supervision and retention and aiding and abetting. RGT and its partners have reached a full and final settlement with the {Customers}, and the Court approved the settlement and granted the parties' Joint Motion to Dismiss on October 4, 2017.

Product Type: Direct Investment-DPP & LP Interests
Promissory Note

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Not specified

Civil Litigation Information

Type of Court: State Court

Name of Court: Superior Court for the State of California

Location of Court: Los Angeles, CA

Docket/Case #: BC-664848

Date Notice/Process Served: 07/06/2017

Litigation Pending? No

Disposition: Settled

Disposition Date: 10/04/2017

Monetary Compensation Amount: \$500,000.00

Individual Contribution Amount: \$0.00

Broker Statement

On November 21, 2016, upon motion by the SEC seeking approval of a settlement between it and {Third Party}, the court entered a final judgment by consent against {Third Party}, resolving the SEC's claims against him. {Third Party} was ordered to pay disgorgement in the amount of \$1,498,000 and a \$350,000 civil penalty. Under an additional agreement with the SEC, {Third Party} is barred from associating with any registered investment-related business and has been suspended from appearing or practicing before the SEC as an attorney or accountant.

In October 2016, RGT closed its California office. All clients are now being served from the firm's Texas office. Since discovering {Third Party's} actions and the Subject Investments, RGT has worked tirelessly to assist affected clients. First, RGT voluntarily disclosed{Third Party's}actions and the Subject Investments to all clients. Next, the firm has reached mutual settlements and releases with clients representing more than 98% of the money invested in the Subject Investments. Finally, RGT continues to assist affected clients who seek to maximize value and mitigate losses associated with the Subject Investments.

In addition to naming RGT Capital Management, the {Customers} named all RGT partners as defendants in their lawsuit regardless of their level of involvement with the {customers} or their accounts. Mr. Tardy never served as an advisor to the {Customers} or had any involvement with their accounts. In addition, Mr. Tardy did not begin his employment with RGT until February 1, 2016, well after the period referenced in the{Customers} lawsuit.



End of Report

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