



## IAPD Report

# WADE JAMES WESTHOFF

CRD# 2662677

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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

### WADE JAMES WESTHOFF (CRD# 2662677)

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 **07/16/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	02/02/2017
<b>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	04/04/2017

### 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
<b>B</b>	SECURIAN FINANCIAL SERVICES, INC.	15296	Bend, OR	02/04/2013 - 02/03/2017
<b>IA</b>	SECURIAN FINANCIAL SERVICES, INC.	15296	Bend, OR	02/04/2013 - 02/03/2017
<b>IA</b>	CETERA ADVISOR NETWORKS LLC	13572	DANVILLE, CA	05/23/2002 - 02/05/2013

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 **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>B</b> FINRA	General Securities Representative	Approved	02/02/2017
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	02/02/2017
<b>B</b> FINRA	General Securities Sales Supervisor	Approved	04/27/2019
<b>B</b> Arizona	Agent	Approved	08/09/2017
<b>B</b> California	Agent	Approved	02/02/2017
<b>B</b> Colorado	Agent	Approved	03/21/2017
<b>B</b> Florida	Agent	Approved	08/23/2023
<b>B</b> Georgia	Agent	Approved	02/29/2024
<b>B</b> Hawaii	Agent	Approved	02/22/2024
<b>B</b> Idaho	Agent	Approved	05/18/2017
<b>B</b> Illinois	Agent	Approved	05/19/2022
<b>B</b> Iowa	Agent	Approved	07/24/2023
<b>B</b> Massachusetts	Agent	Approved	10/29/2024



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Missouri	Agent	Approved	11/22/2022
<b>B</b> Montana	Agent	Approved	12/08/2020
<b>B</b> Nevada	Agent	Approved	01/20/2022
<b>B</b> New Mexico	Agent	Approved	09/27/2017
<b>B</b> New York	Agent	Approved	02/02/2017
<b>B</b> Ohio	Agent	Approved	07/25/2018
<b>B</b> Oregon	Agent	Approved	02/07/2017
<b>B</b> Pennsylvania	Agent	Approved	05/11/2021
<b>B</b> South Carolina	Agent	Approved	09/22/2023
<b>B</b> Texas	Agent	Approved	01/21/2022
<b>B</b> Utah	Agent	Approved	07/15/2021
<b>B</b> Virginia	Agent	Approved	09/01/2023
<b>B</b> Washington	Agent	Approved	02/02/2017
<b>B</b> Wisconsin	Agent	Approved	03/09/2023
<b>B</b> Wyoming	Agent	Approved	10/27/2020

### Branch Office Locations

#### RAYMOND JAMES FINANCIAL SERVICES

360 SW Bond St  
Suite 410  
Bend, OR 97702

### Employment 2 of 2

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



## Qualifications

Main Address: 880 CARILLON PARKWAY  
SAINT PETERSBURG, FL 33716  
Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	Oregon	Investment Adviser Representative	Approved	04/04/2017
IA	Texas	Investment Adviser Representative	Approved	01/21/2022

## Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
255 SW BLUFF DRIVE  
SUITE 200  
BEND, OR 97702



## 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
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	04/27/2019
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	04/01/2019

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	04/02/1997
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/03/1995

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	07/07/2000
Uniform Securities Agent State Law Examination (S63)	Series 63	11/17/1995

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



## 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	02/04/2013 - 02/03/2017	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	Bend, OR
IA	02/04/2013 - 02/03/2017	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	Bend, OR
IA	05/23/2002 - 02/05/2013	CETERA ADVISOR NETWORKS LLC	CRD# 13572	DANVILLE, CA
B	04/30/2002 - 02/05/2013	CETERA ADVISOR NETWORKS LLC	CRD# 13572	DANVILLE, CA
B	05/02/2001 - 02/28/2002	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN FRANCISCO, CA
B	05/31/2000 - 05/02/2001	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA
B	08/15/1996 - 06/02/2000	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
B	11/28/1995 - 08/30/1996	MONEY CONCEPTS CAPITAL CORP	CRD# 12963	PALM BEACH GARDEN, 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
11/2024 - Present	The Westhoff Group	Officer - President	N	Bend, OR, United States
02/2018 - Present	Alrohumo, Llc	Other	N	BEND, OR, United States
04/2017 - Present	Raymond James Financial Services Advisors Inc.	Investment Adviser Rep	Y	BEND, OR, United States
02/2017 - Present	Raymond James Financial Services, Inc	Financial Advisor	Y	Bend, OR, United States
09/2019 - 09/2023	The Westhoff Group	Other	Y	Bend, OR, United States
02/2018 - 02/2018	ALROHUMO, LLC	OWNER	N	BEND, OR, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2013 - 02/2017	Securian Financial Services Inc.	Registered Representative	Y	ST. PAUL, MN, United States
02/2013 - 02/2017	Summtt Financial Group	Agent	Y	SAN RAMON, 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.

- (1)Name of Business: Alrohumo, LLC Address: 19445 Tam Lake Court, Bend, OR, 97702, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 02/20/2018 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: This is the operating entity for my RJFS business interests.
- (2)Name of Business: McQueen Kalligan Insurance Services, inc. Address: 360 SW Bond, Ste 410 , Bend, OR, 97702, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 05/01/2017 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: To provide Non-Variable life insurance and Long Term Care insurance solutions to individuals, families and small businesses.
- (3)Name of Business: Oregon State University - Cascades Advocacy & Advisory Board Address: 1500 Chandler Ave, Bend, OR, 97702, United States Activity Type: Board Member, Board Subcommittee Member, Officer, or Director Position/Title: Advisory Board Investment Related: No Start Date: 01/01/2024 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Attend quarterly meetings for the AAB. Be an ambassador in the community for OSU-Cascades Campus. Offer insight, guidance and stewardship to the AAB.
- (4)Name of Business: The Westhoff Group Address: 360 SW Bond St Ste 410, Bend, OR, 97702-3556, United States Activity Type: Support Company - Owner Position/Title: Officer - President Investment Related: No Start Date: 11/19/2024 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: The Westhoff Group is the DBA for my operating firm, Alrohumo, LLC



## 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	Cetera Advisor Networks
<b>Allegations:</b>	Client has concerns regarding the sale of the variable annuity and the suitability of the product
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$94,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	client is requesting to be compensated for the benefit base which increases annually, surrender will also vary due to market fluctuation of contract value
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	01/03/2017
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	04/19/2017
<b>Settlement Amount:</b>	



**Individual Contribution Amount:**

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** CETERA ADVISOR NETWORKS, LLC

**Allegations:** CLIENT HAS CONCERNS ABOUT THE SALE AND SUITABILITY OF HIS AIG VARIABLE ANNUITY ISSUED 2/22/12. CLIENT ALSO HAS CONCERNS REGARDING SERVICE PROVIDED BY RR.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$5,000.00

**Alleged Damages Amount Explanation (if amount not exact):** FIRM ESTIMATES POTENTIAL DAMAGES EXCEED \$5,000.

**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:** 12/07/2016

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 04/19/2017

**Settlement Amount:**

**Individual Contribution Amount:**



## End of Report

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