



IAPD Report

JESSE JACKSON BRADIN

CRD# 2676199

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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

JESSE JACKSON BRADIN (CRD# 2676199)

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 **10/10/2024**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA J BRADIN FINANCIAL LLC	CRD# 317569	04/06/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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 GRADIENT INVESTMENTS, LLC	141726	RALEIGH, NC	08/04/2022 - 02/08/2023
B JEFFERSON PILOT SECURITIES CORPORATION	3870	FORT WAYNE, IN	07/08/2000 - 04/03/2001
B POLARIS FINANCIAL SERVICES, INC.	14521	CONCORD, NH	06/22/1999 - 07/08/2000

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
Regulatory Event	2
Customer Dispute	2



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

Employment 1 of 1

Firm Name: **J BRADIN FINANCIAL LLC**
Main Address: CARY, NC
Firm ID#: 317569

Regulator	Registration	Status	Date
IA North Carolina	Investment Adviser Representative	Approved	04/06/2022
IA Texas	Investment Adviser Representative	Restricted Approval	11/01/2024

Branch Office Locations

J BRADIN FINANCIAL LLC
CARY, NC



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, 2 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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 General Securities Representative Examination (S7)	Series 7	03/23/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/26/1995

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	10/20/2021
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/31/1995

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	08/04/2022 - 02/08/2023	GRADIENT INVESTMENTS, LLC	CRD# 141726	RALEIGH, NC
B	07/08/2000 - 04/03/2001	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	06/22/1999 - 07/08/2000	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	CONCORD, NH
B	04/12/1999 - 05/04/1999	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	
B	09/03/1996 - 04/19/1999	MAIN STREET MANAGEMENT COMPANY	CRD# 547	BOSTON, MA
B	10/30/1995 - 07/31/1996	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, NJ

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
08/2022 - Present	GRADIENT INVESTMENTS, LLC	SOLICITOR	Y	ARDEN HILLS, MN, United States
10/2021 - Present	J Bradin Financial, LLC	IAR	Y	Raleigh, NC, United States
04/2020 - 10/2021	J Bradin Fiancial	Life insurance agent	N	Raleigh, NC, United States
04/2019 - 04/2020	JD Melberg Financial	Annuity Sales agent	N	Tuscon, AZ, United States
06/2018 - 04/2019	Appreciation Financial	Fixed annuity sales	N	Wilmington, NC, United States
06/2004 - 06/2018	Finely Finished	Foreman	N	Old Lyme, CT, 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) Life insurance agent working with J Bradin Financial, LLC Raleigh, NC



Registration & Employment History



OTHER BUSINESS ACTIVITIES

- 2) Gradient Investments, LLC; Inv Rel; Arden Hills, MN; Pursuant to NC Requiriements Solicitor Filing; Start 08/2022.



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
Regulatory Event	2
Customer Dispute	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	CONNECTICUT
Sanction(s) Sought:	Bar
Other Sanction(s) Sought:	
Date Initiated:	05/26/2005
Docket/Case Number:	CO-04-6447-S
Employing firm when activity occurred which led to the regulatory action:	JEFFERSON PILOT SECURITIES CORPORATION AND POLARIS FINANCIAL SERVICES, INC.
Product Type:	Other
Other Product Type(s):	PAYPHONE INVESTMENTS ISSUED BY AMERICAN TELECOMMUNICATIONS COMPANY, INC. F/K/A ATC, INC. AND BY ALPHA TELCOM, INC. A/K/A ALPHA TEL-COM, INC.
Allegations:	THE 5/26/2005 CONSENT ORDER ALLEGED THAT JESSE BRADIN 1) VIOLATED SECTION 36B-16 OF THE CONNECTICUT UNIFORM SECURITIES ACT BY SELLING UNREGISTERED PAYPHONE INVESTMENTS ISSUED BY AMERICAN TELECOMMUNICATIONS COMPANY, INC. F/K/A ATC, INC. AND BY ALPHA TELCOM, INC. A/K/A ALPHA TEL-COM, INC.; 2) CONTRAVENED SECTION 36B-6(A) OF THE ACT BY TRANSACTING BUSINESS AS AN UNREGISTERED AGENT OF ISSUER; AND 3) VIOLATED SECTION 36B-31-6E OF THE REGULATIONS UNDER THE ACT BY ENGAGING IN PRIVATE SECURITIES TRANSACTIONS WITHOUT PRIOR WRITTEN NOTICE TO HIS EMPLOYING BROKER-DEALERS.



Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 05/26/2005

Sanctions Ordered: Bar
Cease and Desist/Injunction
Monetary/Fine \$500.00

Other Sanctions Ordered: THE CONSENT ORDER BARRED JESSE BRADIN FROM TRANSACTING BUSINESS IN CONNECTICUT AS A BROKER-DEALER, AGENT, INVESTMENT ADVISER OR INVESTMENT ADVISER AGENT; DIRECTED HIM TO CEASE AND DESIST FROM REGULATORY VIOLATIONS; AND REQUIRED THAT HE PAY A \$500 FINE.

Sanction Details: SEE RESPONSE TO ITEM 13.B. BAR WAS OF INDEFINITE DURATION.

Reporting Source: Individual

Regulatory Action Initiated By: State of CT

Sanction(s) Sought: Bar

Date Initiated: 05/26/2005

Docket/Case Number: CO-04-6447-S

Employing firm when activity occurred which led to the regulatory action: JEFFERSON PILOT SECURITIES CORPORATION AND POLARIS FINANCIAL SERVICES, INC.

Product Type: Other: PAYPHONE INVESTMENTS ISSUED BY AMERICAN TELECOMMUNICATIONS COMPANY, INC. F/K/A ATC, INC. AND BY ALPHA TELCOM, INC. A/K/A ALPHA T

Allegations: Sold unregistered securities

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 05/26/2005

Sanctions Ordered: Bar (Permanent)

Sanction 1 of 1

Sanction Type: Bar (Permanent)



Capacities Affected: All Capacities
Duration: BAR WAS OF INDEFINITE DURATION
Start Date: 05/26/2005
End Date:
Monetary Sanction 1 of 1
Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$500.00
Portion Levied against individual: \$500.00
Payment Plan:
Is Payment Plan Current: Yes
Date Paid by individual: 05/26/2005
Was any portion of penalty waived? No

Amount Waived:**Broker Statement**

I helped two clients participate in financing an Americans with Disabilities Act (ADA) project through Alpha Telecom. The program was to provide public access to ADA compliant public phones. My clients were to receive a \$10,000 tax credit for each year they participated. Alpha Telecom would then manage the phones and direct payments to the participants as a means to recoup their financing participation funds. After two years of operations, my clients did receive the tax credits, but Alpha Telecom ceased operations and these clients suffered a loss. I cooperated with both the State of CT Department of Banking and the NASD (National Association of Securities Dealers) in hopes of helping my clients regain their losses. In the end, both clients were unable to recover all losses other than the tax credits received and payments made. In one case, this was more than they put in. In the other case, my client suffered a loss after tax credits and any payments were factored in.

Ultimately, the NASD and the CT State Banking Division determined that I unknowingly sold an unregistered security. The State of CT waited three years after the event to make their determination. At that point, I negotiated a reduced fine of \$500 for a Bar, as I was not working in the securities field.

This incident has had a profound impact on how I conduct my business and what types of companies and agencies I trust.

Disclosure 2 of 2

Reporting Source: Regulator
Regulatory Action Initiated By: NASD
Sanction(s) Sought:
Other Sanction(s) Sought:
Date Initiated: 08/05/2003
Docket/Case Number: C11030028
Employing firm when activity POLARIS FINANCIAL SERVICES, INC.



occurred which led to the regulatory action:

Product Type: Other

Other Product Type(s): TELEPHONE INVESTMENT CONTRACTS

Allegations: NASD RULES 2110, 3040 - RESPONDENT ENGAGED IN PRIVATE SECURITIES TRANSACTIONS WITHOUT PRIOR WRITTEN NOTICE TO, OR APPROVAL FROM, HIS MEMBER FIRM.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 08/05/2003

Sanctions Ordered: Disgorgement/Restitution
Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, BRADIN CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED \$5,000, SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR TWO YEARS, AND ORDERED TO DISGORGE \$70,300 OF COMMISSIONS RECEIVED AND PAY PARTIAL RESTITUTION TO PUBLIC CUSTOMERS. THE FINE AND RESTITUTION AMOUNTS ARE DUE AND PAYABLE IMMEDIATELY UPON REASSOCIATION WITH A MEMBER FIRM FOLLOWING THE SUSPENSION OR PRIOR TO ANY REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. ANY UNDISTRIBUTED RESTITUTION AND INTEREST SHALL BE FORWARDED TO THE APPROPRIATE ESCHEAT, UNCLAIMED PROPERTY, OR ABANDONED PROPERTY FUND FOR THE STATE IN WHICH THE CUSTOMER IS LAST KNOWN TO HAVE RESIDED. THE SUSPENSION EFFECTIVE WITH THE OPENING OF BUSINESS ON SEPTEMBER 15, 2003, AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON SEPTEMBER 14, 2005.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Date Initiated: 08/05/2003

Docket/Case Number: C11030028

Employing firm when activity occurred which led to the regulatory action: POLARIS FINANCIAL SERVICES, INC.



Product Type:	No Product
Allegations:	Sale of unregistered securities
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/05/2003
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	2 Years
Start Date:	09/15/2003
End Date:	09/14/2005
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	None
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	Yes
Amount Waived:	\$5,000.00

Broker Statement

I helped two clients participate in financing an Americans with Disabilities Act (ADA) project through Alpha Telecom. The program was to provide public access to ADA compliant public phones. My clients were to receive a \$10,000 tax credit for each year they participated. Alpha Telecom would then manage the phones and direct payments to the participants as a means to recoup their financing participation funds. After two years of operations, my clients did receive the tax credits, but Alpha Telecom ceased operations and these clients suffered a loss. I cooperated with both the State of CT Department of Banking and the NASD (National Association of Securities Dealers) in hopes of helping my clients regain their losses. In the end, both clients were unable to recover all losses other than the tax credits received and payments made. In one case, this was more than they put in. In the other case, my client suffered a loss after tax credits and any payments were factored in.

Ultimately, the NASD and the CT State Banking Division determined that I unknowingly sold an unregistered security. The State of CT waited three years



after the event to make their determination. At that point, I negotiated a reduced fine of \$500 for a Bar, as I was not working in the securities field.

This incident has had a profound impact on how I conduct my business and what types of companies and agencies I trust.



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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	POLARIS FINANCIAL SERVICES
Allegations:	CLIENTS ARE ALLEGING THAT THEY WERE SOLD UNREGISTERED INVESTMENT. COMPENSATORY DAMAGES ARE NOT SPECIFIED.
Product Type:	Other
Other Product Type(s):	EQUIPMENT LEASING
Alleged Damages:	\$0.00

Customer Complaint Information

Date Complaint Received:	12/03/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/03/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD RESOLUTION CASE # 02-07095
Date Notice/Process Served:	12/03/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/08/2004
Monetary Compensation Amount:	\$230,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	JEFFERSON PILOT SECURITIES CORPORATION



Allegations: CLIENT ALLEGES REP IS RESPONSIBLE FOR TRADING LOSSES IN HIS ACCOUNT. NO SPECIFIC AMOUNT OF COMPENSATORY DAMAGES WAS ALLEGED IN THE COMPLIANT.

Product Type: Other

Other Product Type(s): STOCKS

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 06/04/2001

Complaint Pending? No

Status: Settled

Status Date: 06/10/2002

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$0.00

Firm Statement THE FIRM SETTLED WITH THE CLIENT FOR AN AMOUNT LESS THAN \$25,000.00



End of Report

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