



IAPD Report

BRADLEY THOMAS LOTT

CRD# 2681624

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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

BRADLEY THOMAS LOTT (CRD# 2681624)

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 **12/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERICAN INDEPENDENT SECURITIES GROUP, LLC	CRD# 135288	03/27/2025
IA	AMERICAN INDEPENDENT SECURITIES GROUP, LLC	CRD# 135288	03/31/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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	L.M. KOHN & COMPANY	27913	TROY, MI	07/17/2014 - 03/28/2025
B	L.M. KOHN & COMPANY	27913	TROY, MI	06/18/2014 - 03/28/2025
IA	L.M. KOHN & COMPANY	27913	TROY, MI	06/13/2014 - 07/11/2014

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
Financial	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 29 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **AMERICAN INDEPENDENT SECURITIES GROUP, LLC**

Main Address: 664 S RIVERSHORE LANE STE 150
EAGLE, ID 83616

Firm ID#: 135288

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	03/27/2025
 Arizona	Agent	Approved	03/27/2025
 California	Agent	Approved	03/27/2025
 Colorado	Agent	Approved	03/27/2025
 Florida	Agent	Approved	03/27/2025
 Georgia	Agent	Approved	04/21/2025
 Hawaii	Agent	Approved	07/10/2025
 Idaho	Agent	Approved	04/14/2025
 Illinois	Agent	Approved	04/24/2025
 Indiana	Agent	Approved	04/14/2025
 Kansas	Agent	Approved	03/27/2025
 Kentucky	Agent	Approved	03/31/2025
 Maryland	Agent	Approved	03/27/2025



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	11/26/2025
B Michigan	Agent	Approved	03/27/2025
IA Michigan	Investment Adviser Representative	Approved	03/31/2025
B Minnesota	Agent	Approved	03/27/2025
B Missouri	Agent	Approved	03/27/2025
B Nevada	Agent	Approved	03/27/2025
B New York	Agent	Approved	03/27/2025
B North Carolina	Agent	Approved	03/27/2025
B Ohio	Agent	Approved	03/27/2025
B Oklahoma	Agent	Approved	03/27/2025
B Oregon	Agent	Approved	03/27/2025
B Puerto Rico	Agent	Approved	01/08/2026
IA Puerto Rico	Investment Adviser Representative	Approved	01/08/2026
B South Carolina	Agent	Approved	03/27/2025
B South Dakota	Agent	Approved	03/27/2025
B Texas	Agent	Approved	03/27/2025
B Utah	Agent	Approved	03/27/2025
B Virginia	Agent	Approved	03/27/2025
B Washington	Agent	Approved	03/27/2025



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

AMERICAN INDEPENDENT SECURITIES GROUP, LLC

2150 Butterfield Dr Ste 200

Troy, MI 48084



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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

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	02/20/1998
B General Securities Representative Examination (S7)	Series 7	03/31/1997

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/24/1999
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/09/1997

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	07/17/2014 - 03/28/2025	L.M. KOHN & COMPANY	CRD# 27913	TROY, MI
B	06/18/2014 - 03/28/2025	L.M. KOHN & COMPANY	CRD# 27913	TROY, MI
IA	06/13/2014 - 07/11/2014	L.M. KOHN & COMPANY	CRD# 27913	TROY, MI
IA	10/21/2011 - 06/18/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	BIRMINGHAM, MI
B	08/18/2011 - 06/18/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	BIRMINGHAM, MI
IA	08/18/2011 - 09/16/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	BIRMINGHAM, MI
IA	09/28/2010 - 09/07/2011	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	TROY, MI
B	06/01/2009 - 09/07/2011	MORGAN STANLEY SMITH BARNEY	CRD# 149777	TROY, MI
B	01/12/2007 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	TROY, MI
IA	11/11/2002 - 01/23/2007	UBS FINANCIAL SERVICES INC.	CRD# 8174	TROY, MI
B	10/30/1998 - 01/23/2007	UBS FINANCIAL SERVICES INC.	CRD# 8174	TROY, MI
B	04/01/1997 - 11/25/1998	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY

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
03/2025 - Present	American Independent Securities Group LLC	Registered Representative	Y	Eagle, ID, United States
06/2014 - 03/2025	L.M. KOHN & COMPANY	REGISTERED REPRESENTATIVE	Y	CINCINNATI, OH, United States



Registration & Employment History

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. Monaco Properties, LLC-RENTAL PROPERTY; INVESTMENT RELATED; ROCHESTER, MI; 100% OWNERSHIP WITH SPOUSE; START DATE 2/1/1999; 0 HOURS PER MONTH; NO DUTIES.
2. Lott Wealth Management LLC, Investment Related; Troy, MI; 100% Sole Ownership; Start Date 6/14/2014; 0 hours per month; DBA for offering investment advice to clients
3. North Financial LLC, aka Invested Financial; Investment Related; Troy MI; I am one of two members; Start Date July 31 2018; DBA for Securities and Advisory Business;0 hours per month;
4. Insurance Agent; located at 2150 Butterfield Drive, STE 200, Troy MI 48084; I am licensed to sell Life, Variable Annuity and Accident/Health Insurance. I will devote approximately 10 hours a month to 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
Customer Dispute	1
Financial	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:	Firm
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	CLAIMANT ALLEGES REPRESENTATIVE MADE MISLEADING STATEMENTS RELATED TO STATUS AND BENEFICIARY OF CLAIMANT'S MOTHER'S ACCOUNT. TIME FRAME: 9/2001-12/2009.
Product Type:	No Product
Alleged Damages:	\$800,000.00
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 #:	11-03849
Filing date of arbitration/CFTC reparation or civil litigation:	10/17/2011
Customer Complaint Information	
Date Complaint Received:	10/17/2011



Complaint Pending?	No
Status:	Settled
Status Date:	08/19/2013
Settlement Amount:	\$131,000.00
Individual Contribution Amount:	\$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	LITIGATION: CLAIMANT ALLEGES, INTER ALIA, THAT FROM OCTOBER 2001 TO DECEMBER 2009 THE FA INTENTIONALLY OMITTED FACTS AND MADE MISLEADING STATEMENTS TO THE CLAIMANT REGARDING THE STATUS AS A BENEFICIARY. **ARBITRATION ALLEGATIONS RECEIVED AT UBS: CLAIMANT ALLEGES REPRESENTATIVE MADE MISLEADING STATEMENTS RELATED TO STATUS AND BENEFICIARY OF CLAIMANT'S MOTHER'S ACCOUNT. TIME FRAME: 9/2001-12/2009.
Product Type:	No Product
Alleged Damages:	\$800,000.00
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 #:	11-03849
Filing date of arbitration/CFTC reparation or civil litigation:	10/17/2011

Customer Complaint Information

Date Complaint Received:	10/17/2011
Complaint Pending?	No
Status:	Settled
Status Date:	08/19/2013
Settlement Amount:	\$131,000.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Disposition:	Other: ITEMS 12-16 WERE COMPLETED INCORRECTLY
Disposition Date:	08/19/2013

Civil Litigation Information



Type of Court:	State Court
Name of Court:	NINTH JUDICIAL DISTRICT COURT
Location of Court:	TETON COUNTY, WYOMING
Docket/Case #:	15670
Date Notice/Process Served:	04/11/2014
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	09/05/2014
Monetary Compensation Amount:	\$190,000.00
Individual Contribution Amount:	\$190,000.00
Broker Statement	<p>**BRADLEY LOTT WAS NOT NAMED IN THE FINRA ARBITRATION, BUT WAS THE SUBJECT OF. IT WAS ERRONEOUSLY REPORTED AS HE WAS NAMED.**THIS IS A STATE COURT CLAIM BROUGHT BY THE ESTRANGED NON-CLIENT DAUGHTER OF ONE OF MR. LOTT'S CLIENTS. THE CLIENT AND HER TRUST ATTORNEY TOLD MR. LOTT THAT HE WAS NOT TO DISCUSS THE CLIENT'S ACCOUNT OR THE TRUST WITH THE CLIENT'S DAUGHTER. OVER THE COURSE OF THE YEARS, THE DAUGHTER ASKED MR. LOTT REGARDING THE TRUST AND ACCOUNT BUT MR. LOTT TOLD HER THAT HE WAS NOT IN A POSITION TO ANSWER. THE CLIENT PASSED AWAY AND THE DAUGHTER LEARNED THAT SHE WAS AN EXTREMELY LIMITED BENEFICIARY OF HER MOTHER'S ESTATE. THE DAUGHTER THEN FILED A COMPLAINT IN WYOMING STATE COURT, NOT ONLY AGAINST THE ATTORNEY WHO PREPARED THE TRUST, BUT ALSO UBS AND MR. LOTT. THE DAUGHTER CLAIMED THAT, IN PART, MR. LOTT FAILED TO DISCLOSE INFORMATION TO HER. THE CLIENT'S DAUGHTER REACHED A SETTLEMENT WITH THE ATTORNEY AND UBS AND THE MATTER PROCEEDED TO JURY TRIAL AGAINST MR. LOTT, AT THE CONCLUSION OF WHICH THE COURT ENTERED A JUDGMENT IN MR. LOTT'S FAVOR. THE WYOMING SUPREME COURT REVERSED THE JURY AND COURT'S FINDINGS AND THE MATTER WAS SUBSEQUENTLY AMICABLY RESOLVED.</p>



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 11
Action Date: 05/27/2016

Organization Investment-Related?

Type of Court: Federal Court
Name of Court: U.S. Bankruptcy Eastern District of Michigan
Location of Court: Detroit MI
Docket/Case #: 16-47951
Action Pending? No
Disposition: Discharged
Disposition Date: 03/15/2022

Broker Statement Chapter 11 reorganization filed to address obligations unrelated to any customer.



End of Report

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