



IAPD Report

JOHN DENIS DUFFY

CRD# 2715123

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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

JOHN DENIS DUFFY (CRD# 2715123)

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 **12/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INTENT ADVICE, INC.	CRD# 322060	04/25/2024

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
IA	STEADFAST PLANNING PARTNERS INC.	322060	YARMOUTH, ME	09/23/2022 - 12/31/2023
IA	BROAD COVE CAPITAL	305393	CUMBERLAND FORESIDE, ME	09/10/2019 - 11/10/2021
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	Cumberland Foreside, ME	05/04/2015 - 08/13/2021

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	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: **INTENT ADVICE, INC.**
Main Address: 106 LAFAYETTE STREET, SUITE 3
LOWER FALLS LANDING
YARMOUTH, ME 04096-6125
Firm ID#: 322060

Regulator	Registration	Status	Date
 Maine	Investment Adviser Representative	Restricted Approval	04/25/2024

Branch Office Locations

INTENT ADVICE, INC.
106 LAFAYETTE STREET, SUITE 3
LOWER FALLS LANDING
YARMOUTH, ME 04096-6125



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/06/2002
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/17/1997

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	08/03/2002
Uniform Securities Agent State Law Examination (S63)	Series 63	10/03/1997

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	09/23/2022 - 12/31/2023	STEADFAST PLANNING PARTNERS INC.	CRD# 322060	YARMOUTH, ME
IA	09/10/2019 - 11/10/2021	BROAD COVE CAPITAL	CRD# 305393	CUMBERLAND FORESII ME
B	05/04/2015 - 08/13/2021	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Cumberland Foreside, MI
IA	05/07/2015 - 08/15/2019	CRIBSTONE CAPITAL MANAGEMENT, LLC	CRD# 174974	CUMBERLAND FORESII ME
B	10/10/2008 - 05/14/2015	LPL FINANCIAL LLC	CRD# 6413	CUMBERLAND FORESII ME
IA	10/10/2008 - 05/14/2015	LPL FINANCIAL LLC	CRD# 6413	CUMBERLAND FORESII ME
B	01/01/2008 - 10/30/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	PORTLAND, ME
IA	01/01/2008 - 10/30/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	PORTLAND, ME
B	06/07/2002 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	PORTLAND, ME
IA	08/22/2002 - 01/01/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	PORTLAND, ME
B	07/09/1998 - 04/10/2002	MFS FUND DISTRIBUTORS, INC.	CRD# 31052	BOSTON, MA
B	07/18/1997 - 07/02/1998	STATE STREET RESEARCH INVESTMENT SERVICES, INC.	CRD# 17580	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
04/2024 - Present	Intent Advice, Inc.	President, Investment Adviser Representative, Consultant	Y	Yarmouth, ME, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2024 - 04/2024	Intent Advice, Inc.	President, Consultant	N	Yarmouth, ME, United States
09/2022 - 12/2023	Intent Advice, Inc.	President, Investment Adviser Representative, Consultant	Y	YARMOUTH, ME, United States
01/2022 - 09/2022	Intent Advice, Inc.	President, Consultant	N	Yarmouth, ME, United States
10/2021 - 01/2022	UNEMPLOYED	UNEMPLOYED	N	Yarmouth, ME, United States
09/2019 - 10/2021	BROAD COVE CAPITAL	PRESIDENT AND Investment Adviser Representative	Y	CUMBERLAND FORESIDE, ME, United States
05/2015 - 08/2019	CRIBSTONE CAPITAL MANAGEMENT, LLC	Family Wealth Advisor	Y	Cumberland Foreside, ME, United States
05/2015 - 08/2019	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REPRESENTATIVE	Y	ALBANY, NY, 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
Regulatory Event	1

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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	MAINE OFFICE OF SECURITIES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Monetary Penalty other than Fines Suspension Other: HEIGHTENED SUPERVISION
Date Initiated:	08/10/2021
Docket/Case Number:	19-16075
URL for Regulatory Action:	https://www.maine.gov/tools/whatsnew/index.php?topic=SEC-LegalDocs&id=5325356&v=Default
Employing firm when activity occurred which led to the regulatory action:	BROAD COVE CAPITAL
Product Type:	No Product
Allegations:	(1) DUFFY TWICE IMPERSONATED ANOTHER LICENSED INDIVIDUAL AT HIS FORMER FIRM IN TELEPHONE CALLS TO SCHWAB, WHICH WAS DECEPTIVE AND CONSTITUTED DISHONEST AND UNETHICAL PRACTICE IN VIOLATION OF 32 M.R.S. §16412(4)(M) AND RULE CHAPTER 515 §14(23). (2) DUFFY PROVIDED MISLEADING INFORMATION TO THE OFFICE OF SECURITIES WHEN HE MISREPRESENTED TO THE OFFICE (A) THE NUMBER OF TIMES HE IMPERSONATED THE OTHER LICENSED INDIVIDUAL AT HIS FORMER FIRM, AND (B) THE NATURE AND EXTENT OF HIS PARTICIPATION ON A RECORDED TELEPHONE CALL, WHICH HAD THE EFFECT OF MINIMIZING HIS WRONGFUL CONDUCT, IN VIOLATION OF §16412(4)(M) OF THE ACT AND RULE CHAPTER 515 §14(23). (3) WHILE DUFFY WAS NOT YET LICENSED AS INVESTMENT ADVISER



REPRESENTATIVE IN MAINE, DUFFY INSTRUCTED SCHWAB TO LIQUIDATE SPECIFIC POSITIONS OF CLIENT X AND IN DOING SO, ACTED AS AN INVESTMENT ADVISER OR INVESTMENT ADVISER REPRESENTATIVE IN VIOLATION OF §§16403(1) AND 16404(1) OF THE ACT.

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: 08/10/2021

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Monetary Penalty other than Fines
Suspension
Other: HEIGHTENED SUPERVISION-TWO YEARS

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: SUSPENSION OF INVESTMENT ADVISER REPRESENTATIVE LICENSE

Duration: 30 CALENDAR DAYS

Start Date: 08/10/2021

End Date: 09/09/2021

Monetary Sanction 1 of 2

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$20,000.00

Portion Levied against individual: \$20,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 08/10/2021

Was any portion of penalty waived? No

Amount Waived:

Monetary Sanction 2 of 2

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$164.45

Portion Levied against individual: \$164.45

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 08/10/2021



Was any portion of penalty waived? No

Amount Waived:

Regulator Statement

DUFFY TWICE IMPERSONATED A MEMBER OF HIS FORMER FIRM, CRIBSTONE CAPITAL MANAGEMENT, DURING RECORDED TELEPHONE CALLS WITH CUSTOMER SERVICE REPRESENTATIVES ("CSR") OF CHARLES SCHWAB ("SCHWAB"). DUFFY SELF-REPORTED HIS ACTIONS TO THE MAINE OFFICE OF SECURITIES AND RESPONDED TO FOLLOW-UP QUESTIONS; IN DOING SO, DUFFY MADE MISREPRESENTATIONS EFFECTIVELY MINIMIZING HIS WRONGFUL CONDUCT. DUFFY'S MISCONDUCT ALSO INVOLVED UNLICENSED ACTIVITY AS AN INVESTMENT ADVISER REPRESENTATIVE. A CONSEQUENCE OF DUFFY'S UNLICENSED ACTIVITY WAS THAT DUFFY MISDIRECTED CLIENT X'S FUNDS INTO THE WRONG ACCOUNT OF CLIENT X AND SUBSEQUENTLY EFFECTED SALES OF SECURITIES TO PROVIDE CLIENT X WITH NEEDED CASH. DUFFY ALSO MISDIRECTED THOSE FUNDS TO THE WRONG CLIENT X ACCOUNT. FOR DETAILS, SEE PUBLISHED CONSENT ORDER.

Reporting Source: Individual

Regulatory Action Initiated By: State of Maine

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Other: Heightened Supervision

Date Initiated: 08/10/2021

Docket/Case Number: 19-16075

Employing firm when activity occurred which led to the regulatory action: Broad Cove Capital

Product Type: No Product

Allegations: (1) DUFFY TWICE IMPERSONATED ANOTHER LICENSED INDIVIDUAL AT HIS FORMER FIRM IN TELEPHONE CALLS TO SCHWAB, WHICH WAS DECEPTIVE AND CONSTITUTED DISHONEST AND UNETHICAL PRACTICE IN VIOLATION OF 32 M.R.S. §16412(4)(M) AND RULE CHAPTER 515 §14(23). (2) DUFFY PROVIDED MISLEADING INFORMATION TO THE OFFICE OF SECURITIES WHEN HE MISREPRESENTED TO THE OFFICE (A) THE NUMBER OF TIMES HE IMPERSONATED THE OTHER LICENSED INDIVIDUAL AT HIS FORMER FIRM, AND (B) THE NATURE AND EXTENT OF HIS PARTICIPATION ON A RECORDED TELEPHONE CALL, WHICH HAD THE EFFECT OF MINIMIZING HIS WRONGFUL CONDUCT, IN VIOLATION OF §16412(4)(M) OF THE ACT AND RULE CHAPTER 515 §14(23). (3) WHILE DUFFY WAS NOT YET LICENSED AS INVESTMENT ADVISER REPRESENTATIVE IN MAINE, DUFFY INSTRUCTED SCHWAB TO LIQUIDATE SPECIFIC POSITIONS OF CLIENT X AND IN DOING SO, ACTED AS AN INVESTMENT ADVISER OR INVESTMENT ADVISER REPRESENTATIVE IN VIOLATION OF §§16403(1) AND 16404(1) OF THE ACT.

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? Yes

Resolution Date: 08/10/2021

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Monetary Penalty other than Fines
Suspension
Other: Heightened Supervision - Two Years

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: All Capacities

Duration: 30 Days

Start Date: 08/10/2021

End Date: 09/09/2021

Monetary Sanction 1 of 2

Monetary Related Sanction: Restitution

Total Amount: \$164.45

Portion Levied against individual: \$164.45

Payment Plan:**Is Payment Plan Current:****Date Paid by individual:**

Was any portion of penalty waived? No

Amount Waived:**Monetary Sanction 2 of 2**

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$20,000.00

Portion Levied against individual: \$20,000.00

Payment Plan:**Is Payment Plan Current:****Date Paid by individual:**

Was any portion of penalty waived? No

Amount Waived:**Broker Statement**

DUFFY TWICE IMPERSONATED A MEMBER OF HIS FORMER FIRM, CRIBSTONE CAPITAL MANAGEMENT, DURING RECORDED TELEPHONE CALLS WITH CUSTOMER SERVICE REPRESENTATIVES ("CSR") OF CHARLES SCHWAB ("SCHWAB"). DUFFY SELF-REPORTED HIS ACTIONS TO



THE MAINE OFFICE OF SECURITIES AND RESPONDED TO FOLLOW-UP QUESTIONS; IN DOING SO, DUFFY MADE MISREPRESENTATIONS EFFECTIVELY MINIMIZING HIS WRONGFUL CONDUCT. DUFFY'S MISCONDUCT ALSO INVOLVED UNLICENSED ACTIVITY AS AN INVESTMENT ADVISER REPRESENTATIVE. A CONSEQUENCE OF DUFFY'S UNLICENSED ACTIVITY WAS THAT DUFFY MISDIRECTED CLIENT X'S FUNDS INTO THE WRONG ACCOUNT OF CLIENT X AND SUBSEQUENTLY EFFECTED SALES OF SECURITIES TO PROVIDE CLIENT X WITH NEEDED CASH. DUFFY ALSO MISDIRECTED THOSE FUNDS TO THE WRONG CLIENT X ACCOUNT. FOR DETAILS, SEE PUBLISHED CONSENT ORDER.



End of Report

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