



## IAPD Report

# JEFFREY BRANDON KLINE

CRD# 271792

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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

### JEFFREY BRANDON KLINE (CRD# 271792)

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 **12/10/2024**.

### CURRENT EMPLOYERS

|           | Firm                            | CRD#        | Registered Since |
|-----------|---------------------------------|-------------|------------------|
| <b>B</b>  | INSIGNEO SECURITIES, LLC        | CRD# 29249  | 07/14/2021       |
| <b>IA</b> | INSIGNEO ADVISORY SERVICES, LLC | CRD# 282589 | 07/30/2021       |

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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>IA</b> | WELLS FARGO CLEARING SERVICES, LLC | 19616  | CORAL GABLES, FL | 12/09/2015 - 07/09/2021 |
| <b>B</b>  | WELLS FARGO CLEARING SERVICES, LLC | 19616  | CORAL GABLES, FL | 12/04/2015 - 07/09/2021 |
| <b>B</b>  | MORGAN STANLEY                     | 149777 | MIAMI, FL        | 06/01/2009 - 12/07/2015 |

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 | 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 **3** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **INSIGNEO ADVISORY SERVICES, LLC**  
Main Address: 1221 BRICKELL AVENUE  
27TH FLOOR  
MIAMI, FL 33131  
Firm ID#: 282589

|    | Regulator  | Registration                      | Status   | Date       |
|----|------------|-----------------------------------|----------|------------|
| IA | Florida    | Investment Adviser Representative | Approved | 07/30/2021 |
| IA | New Jersey | Investment Adviser Representative | Approved | 11/24/2023 |
| IA | New York   | Investment Adviser Representative | Approved | 04/19/2022 |

#### Branch Office Locations

**INSIGNEO ADVISORY SERVICES, LLC**  
3011 Ponce de Leon  
Suite 1410  
Coral Gables, FL 33134

**INSIGNEO ADVISORY SERVICES, LLC**  
Cutler Bay, FL

#### Employment 2 of 2

Firm Name: **INSIGNEO SECURITIES, LLC**  
Main Address: 1221 BRICKELL AVE  
27TH FLOOR  
MIAMI, FL 33131  
Firm ID#: 29249

|   | Regulator | Registration                      | Status   | Date       |
|---|-----------|-----------------------------------|----------|------------|
| B | FINRA     | Corporate Securities Represent    | Approved | 07/14/2021 |
| B | FINRA     | General Securities Representative | Approved | 07/14/2021 |
| B | FINRA     | Registered Options Representative | Approved | 07/14/2021 |



## Qualifications

| Regulator        | Registration | Status   | Date       |
|------------------|--------------|----------|------------|
| <b>B</b> Florida | Agent        | Approved | 07/14/2021 |

## Branch Office Locations

3011 Ponce De Leon, Suite 1410  
Coral Gables, FL 33134

Cutler Bay, FL



## 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, 7 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

No information reported.

#### General Industry/Product Exams

| Exam                                                                   | Category   | Date       |
|------------------------------------------------------------------------|------------|------------|
| <b>B</b> Corporate Securities Limited Representative Examination (S62) | Series 62  | 01/02/2023 |
| <b>B</b> General Securities Representative Examination (S7TO)          | Series 7TO | 01/02/2023 |
| <b>B</b> Registered Options Representative Examination (S42)           | Series 42  | 01/02/2023 |
| <b>B</b> Securities Industry Essentials Examination (SIE)              | SIE        | 10/01/2018 |
| <b>B</b> Foreign Currency Options Examination (S15)                    | Series 15  | 02/22/1984 |
| <b>B</b> General Securities Principal Examination (S000)               | Series 000 | 08/01/1972 |
| <b>B</b> Registered Representative Examination (S1)                    | Series 1   | 07/31/1972 |

#### State Securities Law Exams

| Exam                                                          | Category  | Date       |
|---------------------------------------------------------------|-----------|------------|
| <b>B</b> Uniform Securities Agent State Law Examination (S63) | Series 63 | 09/15/2003 |



## PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



## 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 | 12/09/2015 - 07/09/2021 | WELLS FARGO CLEARING SERVICES, LLC                 | CRD# 19616  | CORAL GABLES, FL |
| B  | 12/04/2015 - 07/09/2021 | WELLS FARGO CLEARING SERVICES, LLC                 | CRD# 19616  | CORAL GABLES, FL |
| B  | 06/01/2009 - 12/07/2015 | MORGAN STANLEY                                     | CRD# 149777 | MIAMI, FL        |
| IA | 06/01/2009 - 12/07/2015 | MORGAN STANLEY                                     | CRD# 149777 | MIAMI, FL        |
| IA | 05/06/2003 - 06/01/2009 | CITIGROUP GLOBAL MARKETS INC.                      | CRD# 7059   | MIAMI, FL        |
| B  | 06/03/2002 - 06/01/2009 | CITIGROUP GLOBAL MARKETS INC.                      | CRD# 7059   | MIAMI, FL        |
| IA | 01/03/1997 - 06/19/2002 | PRUDENTIAL SECURITIES INCORPORATED                 | CRD# 7471   | CORAL GABLES, FL |
| B  | 02/22/1995 - 06/19/2002 | PRUDENTIAL SECURITIES INCORPORATED                 | CRD# 7471   | NEW YORK, NY     |
| B  | 08/01/1972 - 03/07/1995 | MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED | CRD# 7691   | NEW YORK, NY     |
| B  | 01/05/1982 - 04/25/1984 | SHEARSON/AMERICAN EXPRESS INC.                     | CRD# 7506   |                  |
| B  | 08/09/1972 - 09/26/1978 | MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.        | CRD# 572    |                  |

### 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               |
|-------------------|------------------------------------|----------------|--------------------|---------------------------------|
| 07/2021 - Present | Insigneo Advisory Services, LLC    | Vice President | Y                  | Miami, FL, United States        |
| 07/2021 - Present | Insigneo Securities, LLC           | Vice President | Y                  | Miami, FL, United States        |
| 11/2016 - 07/2021 | WELLS FARGO CLEARING SERVICES, LLC | REGISTERED REP | Y                  | CORAL GABLES, FL, United States |
| 12/2015 - 11/2016 | WELLS FARGO ADVISORS, LLC          | REGISTERED REP | Y                  | CORAL GABLES, FL, 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.

Insigneo Advisory Services, LLC. Investment related. Investment Advisor since July 2021. 50 hours/month devoted to this activity during security trading hours. Fee based.

The Bay Wealth Group; DBA to conduct securities and advisory activities through Insigneo Securities and Insigneo Advisory Services



## 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 | 2     |

### 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: | PRUDENTIAL SECURITIES INC.                                                                                                                       |
| Allegations:                                                        | CLIENT ALLEGES VIA A LETTER THAT HER FORMER FA MISREPRESENTED HER FUNDS AND FAILED TO FOLLOW HER INSTRUCTIONS IN REGARDS TO HER ACCOUNT TRANSFER |
| Product Type:                                                       | Other                                                                                                                                            |
| Other Product Type(s):                                              | BONDS                                                                                                                                            |
| Alleged Damages:                                                    | \$9,320.44                                                                                                                                       |

### Customer Complaint Information

|                                 |                                         |
|---------------------------------|-----------------------------------------|
| Date Complaint Received:        | 07/30/2002                              |
| Complaint Pending?              | Yes                                     |
| Settlement Amount:              |                                         |
| Individual Contribution Amount: |                                         |
| Firm Statement                  | COMPLAINT CURRENTLY BIENG INVESTIGATED. |

|                   |            |
|-------------------|------------|
| Reporting Source: | Individual |
|-------------------|------------|



**Employing firm when activities occurred which led to the complaint:**

PRUDENTIAL SEC INC

**Allegations:**

CLIENT ALLEGES VIA A LETTER THAT HER FORMER FA MISREPRESENTED HER FUNDS AND FAILED TO FOLLOW HER INSTRUCTIONS IN REGARDS TO HER ACCOUNT TRANSFER

**Product Type:**

Other: BONDS

**Alleged Damages:**

\$9,320.44

**Alleged Damages Amount Explanation (if amount not exact):**

No penalty or payment made to the client.

**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:**

07/30/2002

**Complaint Pending?**

No

**Status:**

Closed/No Action

**Status Date:**

08/13/2002

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

This complaint was answered pointing out that the client had received income as previously requested. Her investment declined a small amount , then recovered significantly, and she continued to receive the income. By then, I had been working for Smith Barney and a complete explanation was provided that I had not done anything wrong. However, NASD had asked why the investment was made in a different fund, somewhat similar to another investment held in the account. No fault assigned to me regarding this. Matter was closed.  
No penalty or payment made to the client.

### Disclosure 2 of 2

**Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

PRUDENTIAL SECURITIES INCORPORATED

**Allegations:**

CORPORATE CLIENT ALLEGES THAT REGISTERED REPRESENTATIVE FAILED TO FOLLOW INSTRUCTIONS TO INVEST IN GNMA AT 7% BY INVESTING IN WRONG GNMA DURING JUNE, 1999. CLIENT DOES NOT ALLEGE DAMAGES, BUT THEY ARE BELIEVED TO BE IN EXCESS OF \$5,000.00.

**Product Type:**

Other: MORTGAGE-BACKED SECURITY

**Alleged Damages:**

\$0.00



**Alleged Damages Amount  
Explanation (if amount not  
exact):**

This was resolved at the branch level.

**Is this an oral complaint?**

Yes

**Is this a written complaint?**

No

**Is this an arbitration/CFTC  
reparation or civil litigation?**

No

### **Customer Complaint Information**

**Date Complaint Received:**

07/24/2000

**Complaint Pending?**

No

**Status:**

Closed/No Action

**Status Date:**

08/06/2002

**Settlement Amount:**

**Individual Contribution  
Amount:**

**Broker Statement**

Complaint regarding a GNMA transaction was resolved by the manager discussing the fact that the client had specifically requested a certain GNMA which had also held at another firm. Unsolicited purchase on our part. His complaint came several months later and had no basis for the complaint. The issue ended here after discussion between the client and the branch manager. This was resolved at the branch level.



## End of Report

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