



## IAPD Report

# DONOVAN DENNY RITTER

CRD# 2810360

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

### DONOVAN DENNY RITTER (CRD# 2810360)

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 **01/07/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	J. W. COLE ADVISORS, INC.	CRD# 112294	11/03/2025

### QUALIFICATIONS

This representative is currently registered in **0** 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
IA	SPECTRUM WEALTH MANAGEMENT, LLC	135530	PRESCOTT, AZ	09/02/2014 - 11/03/2025
IA	EMPIRICAL WEALTH MANAGEMENT	152622	Irvine, CA	11/21/2017 - 02/28/2018
B	INDEPENDENT FINANCIAL GROUP, LLC	7717	IRVINE, CA	09/02/2014 - 11/01/2017

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

#### Employment 1 of 1

Firm Name: **J. W. COLE ADVISORS, INC.**  
Main Address: 4301 ANCHOR PLAZA PARKWAY  
SUITE 450  
TAMPA, FL 33634  
Firm ID#: 112294

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	11/06/2025
IA California	Investment Adviser Representative	Approved	11/03/2025
IA Texas	Investment Adviser Representative	Approved	11/03/2025

#### Branch Office Locations

**J. W. COLE ADVISORS, INC.**  
17875 Von Karman  
Ste 150  
Irvine, CA 92614

**J. W. COLE ADVISORS, INC.**  
Prescott, AZ



## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	03/31/2005

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	11/01/2017
General Securities Representative Examination (S7)	Series 7	08/02/2002
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/02/1996

#### State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	11/08/2004
Uniform Securities Agent State Law Examination (S63)	Series 63	12/09/1996

### PROFESSIONAL DESIGNATIONS

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

#### Chartered Financial Consultant

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
IA	09/02/2014 - 11/03/2025	SPECTRUM WEALTH MANAGEMENT, LLC	CRD# 135530	PRESCOTT, AZ
IA	11/21/2017 - 02/28/2018	EMPIRICAL WEALTH MANAGEMENT	CRD# 152622	Irvine, CA
B	09/02/2014 - 11/01/2017	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	IRVINE, CA
IA	09/02/2014 - 12/02/2014	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	IRVINE, CA
B	09/08/2009 - 09/12/2014	LPL FINANCIAL LLC	CRD# 6413	NEWPORT BEACH, CA
IA	09/08/2009 - 09/12/2014	LPL FINANCIAL LLC	CRD# 6413	NEWPORT BEACH, CA
IA	11/15/2004 - 10/13/2009	ASSOCIATED PLANNERS INVESTMENT ADVISORY INC	CRD# 104790	NEWPORT BEACH, CA
IA	11/15/2004 - 09/08/2009	ASSOCIATED SECURITIES CORP.	CRD# 12969	NEWPORT BEACH, CA
B	05/06/2004 - 09/08/2009	ASSOCIATED SECURITIES CORP.	CRD# 12969	NEWPORT BEACH, CA
B	04/05/2001 - 06/01/2004	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	02/15/2001 - 03/30/2001	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	09/15/1999 - 02/07/2001	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	12/03/1996 - 02/07/2001	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	MILWAUKEE, WI
B	12/03/1996 - 07/30/1999	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI



## Registration & Employment History

### 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
11/2025 - Present	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
09/2014 - 11/2025	SPECTRUM CAPITAL INVESTMENT GROUP, INC.	FINANCIAL ADVISOR	Y	IRVINE, CA, United States
11/2017 - 02/2018	Empirical Wealth Management	Financial Advisor Consultant	Y	Irvine, CA, United States
09/2014 - 11/2017	INDEPENDENT FINANCIAL GROUP LLC	FINANCIAL ADVISOR	Y	IRVINE, 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) Ritter Financial & Insurance Services, Inc.; Not investment Related; 17875 Von Karman, Ste 150, Irvine, CA 92614; Fixed Life, Disability, Annuity & LTC; Owner/President; Sales and underwriting for life, disability, annuities and LTC; Start in 2008; 5-10 hours/month, 5 hours/month during trading.

(2) Ironstone Wealth Planning; DBA for JWCA business; 17875 Von Karman, Ste 150, Irvine, CA 92614; Not investment related; President; Start 10/28/2025; 40 hours/month, 40 hours/month during trading.

(3) Successor Trustee and Executor for Parent's Trust



## 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>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	ASSOCIATED SECURITIES CORP.
<b>Allegations:</b>	CLIENT OPENED A THIRD PARTY ADVISORY ACCOUNT ON 06/23/2008 WITH NEIMANN CAPITAL. THE ACCOUNT LOST VALUE IN MARKET DOWNTURN UNTIL ACCOUNT CLOSURE ON 09/16/2008. CLIENT ALLEGED LOSSES WERE DUE TO EXCESSIVE TRADING AND WAS AN UNSUITABLE INVESTMENT
<b>Product Type:</b>	Other: THIRD PARTY INVESTMENT ADVISORY ACCOUNT
<b>Alleged Damages:</b>	\$9,733.00
<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>	10/03/2008
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	10/24/2008
<b>Settlement Amount:</b>	\$0.00



**Individual Contribution Amount:**

\$0.00

**Broker Statement**

CLIENT ALLEGED CHURNING AND EXCESSIVE TRADING IN A NEIMANN CAPITAL THIRD PARTY MONEY MANAGER ACCOUNT. THE CLIENT WAS CHARGED A QUARTERLY FEE ON ASSETS. THERE WERE NO COMMISSIONS CHARGED. ALSO, CLIENT ALLEGED UNSUITABLE TRANSACTIONS, BUT THE PORTFOLIO WAS BEING MANAGED PERSUANT TO HER RISK TOLERANCE AND INVESTMENT OBJECTIVES AS DETERMINED BY HER INVESTMENT QUESTIONNAIRE ANSWERS, AND FINANCIAL INFORMATION. WE FEEL THESE ALLEGATIONS HAVE NO MERIT, AND WE WILL FIGHT THESE CHARGES VIGOROUSLY



## End of Report

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