



IAPD Report

JASON BENJAMIN DOW

CRD# 2831022

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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

JASON BENJAMIN DOW (CRD# 2831022)

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 **08/24/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	VERUS CAPITAL PARTNERS, LLC	CRD# 151568	08/25/2021

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	SECURITIES AMERICA ADVISORS, INC.	110518	VENTURA, CA	12/11/2014 - 03/05/2021
B	SECURITIES AMERICA, INC.	10205	VENTURA, CA	12/11/2014 - 03/05/2021
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	OXNARD, CA	01/31/2006 - 12/12/2014

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
Criminal	1
Customer Dispute	2
Termination	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: **VERUS CAPITAL PARTNERS, LLC**

Main Address: 8300 N HAYDEN RD
SUITE A207
SCOTTSDALE, AZ 85258

Firm ID#: 151568

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	08/25/2021

Branch Office Locations

VERUS CAPITAL PARTNERS, LLC

Ventura, CA



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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B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	05/06/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/29/1996

State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/05/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/04/1996

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	12/11/2014 - 03/05/2021	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	VENTURA, CA
B	12/11/2014 - 03/05/2021	SECURITIES AMERICA, INC.	CRD# 10205	VENTURA, CA
B	01/31/2006 - 12/12/2014	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	OXNARD, CA
IA	01/25/2006 - 12/12/2014	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	OXNARD, CA
IA	05/15/2001 - 01/25/2006	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	VENTURA, CA
B	05/02/2001 - 01/25/2006	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	VENTURA, CA
B	11/04/1999 - 05/02/2001	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA
B	01/23/1998 - 12/15/1999	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	12/02/1996 - 12/19/1997	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA

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
03/2021 - Present	Verus Capital Partners	Investment Advisor Representative	Y	Ventura, CA, United States
12/2014 - Present	SECURITIES AMERICA ADVISORS INC	REGISTERED REPRESENTATIVE ADVISOR	Y	VENTURA, CA, United States
12/2014 - Present	SECURITIES AMERICA INC	REGISTERED RE[PRESENTATIVE	Y	VENTURA, CA, 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.

***DBA - DOW CAPITAL INVESTMENTS

***DOW CAPITAL INVESTMENTS

POSITION: advisor NATURE: SECURITIES AMERICA ADVISORS - INVESTMENT ADVISORY - IAR INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 12/01/2014 ADDRESS: 21 South California Street, # 309, Ventura CA 93001 DESCRIPTION: Used for FAP format with securities america



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
Criminal	1
Customer Dispute	2
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	SHERIFFS OFFICE FLAGSTAFF AZ8762350
Charge Date:	08/31/1990
Charge Details:	POSSESSION PARA 3550-F POSSESSION MARIJ 3562-F PRODUCTION MARIJ 5585-F
Felony?	Yes
Current Status:	Final
Status Date:	08/31/1990
Disposition Details:	CHARGES DISMISSED
Broker Statement	THIS CIRCUMSTANCE WAS RELATED TO MY ROOMATE AND ANY LIABILITIES AGAINST ME SHOULD BE NONEXISTANT.



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:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	THE CUSTOMER ALLEGES UNSUITABLE INVESTMENT RECOMMENDATIONS AND MISREPRESENTATION AND OMISSION OF MATERIAL FACTS.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$200,000.00
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 #:	13-02506
Filing date of arbitration/CFTC reparation or civil litigation:	08/23/2013

Customer Complaint Information

Date Complaint Received:	09/04/2013
Complaint Pending?	No
Status:	Settled
Status Date:	05/19/2014
Settlement Amount:	\$47,500.00
Individual Contribution Amount:	\$0.00
Broker Statement	THIS MATTER WAS SETTLED IN ORDER TO AVOID THE COST AND UNCERTAINTY OF LITIGATION. THE FINANCIAL ADVISOR DID NOT CONTRIBUTE MONETARILY TOWARDS THE SETTLEMENT.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO INVESTMENTS LLC



Allegations: FAILURE TO FOLLOW INSTRUCTIONS

Product Type: Mutual Fund(s)

Alleged Damages: \$24,454.00

Customer Complaint Information

Date Complaint Received: 06/13/2002

Complaint Pending? No

Status: Denied

Status Date: 08/01/2002

Settlement Amount:

**Individual Contribution
Amount:**



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: WELLS FARGO INVESTMENTS, LLC.

Termination Type: Permitted to Resign

Termination Date: 01/19/2006

Allegations: BASED UPON RECEIPT OF A NON-SALES PRACTICE COMPLAINT, THE REPRESENTATIVE WAS UNDER REVIEW OF A POTENTIAL VIOLATION OF PROVIDING CONFIDENTIAL CLIENT INFORMATION TO AN INDIVIDUAL WHO WAS NOT AUTHORIZED TO VIEW THAT INFORMATION.

Product Type: No Product

Other Product Types:

Firm Statement COMPLAINT ALLEGATIONS WERE VALIDATED AND REPRESENTATIVE WAS PERMITTED TO RESIGN EFFECTIVE 1/19/06.

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Reporting Source: Individual

Firm Name: WELLS FARGO INVESTMENT, LLC

Termination Type: Permitted to Resign

Termination Date: 01/19/2006

Allegations: BASED UPON RECEIPT OF A NON- SALES PRACTICE COMPLAINT, THE REPRESENTATIVE WAS UNDER REVIEW OF A POTENTIAL VIOLATION OF PROVIDING CONFIDENTIAL CLIENT INFORMATION TO AN INDIVIDUAL WHO WAS NOT AUTHORIZED TO VIEW THAT INFORMATION.

Product Type: No Product

Other Product Types:

Broker Statement COMPLAINT ALLEGATIONS WERE VALIDATED AND THE REPRESENTATIVE WAS PERMITTED TO RESIGN EFFECTIVE 01/19/2006.



End of Report

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