



IAPD Report

JOHN HENRY STEARNS

CRD# 2983334

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

JOHN HENRY STEARNS (CRD# 2983334)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	12/04/2019
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	12/04/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **26** 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	CETERA ADVISOR NETWORKS LLC	13572	CORPUS CHRISTI, TX	09/20/2019 - 12/05/2019
IA	SUMMIT FINANCIAL GROUP INC	109485	CORPUS CHRISTI, TX	07/03/2012 - 12/05/2019
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	Corpus Christi, TX	12/03/2019 - 12/03/2019

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	5



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

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**
Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402
Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	12/04/2019
B	Alabama	Agent	Approved	07/19/2021
B	Arizona	Agent	Approved	02/09/2026
B	Arkansas	Agent	Approved	12/04/2019
B	California	Agent	Approved	06/23/2021
B	Colorado	Agent	Approved	05/11/2022
B	Florida	Agent	Approved	05/06/2021
B	Georgia	Agent	Approved	12/04/2019
B	Illinois	Agent	Approved	12/13/2023
B	Kansas	Agent	Approved	12/13/2023
B	Kentucky	Agent	Approved	07/05/2023
B	Louisiana	Agent	Approved	12/04/2019
B	Maine	Agent	Approved	01/07/2022



Qualifications

Regulator	Registration	Status	Date
B Minnesota	Agent	Approved	12/13/2023
B Missouri	Agent	Approved	05/29/2025
B Montana	Agent	Approved	01/07/2022
B New Mexico	Agent	Approved	12/13/2023
B New York	Agent	Approved	01/06/2022
B North Carolina	Agent	Approved	12/04/2019
B Oklahoma	Agent	Approved	12/05/2019
B Oregon	Agent	Approved	12/13/2023
B South Carolina	Agent	Approved	12/04/2019
B Tennessee	Agent	Approved	01/05/2024
B Texas	Agent	Approved	12/04/2019
IA Texas	Investment Adviser Representative	Approved	12/04/2019
B Utah	Agent	Approved	06/30/2025
B Virginia	Agent	Approved	09/10/2020
B Washington	Agent	Approved	01/07/2026

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
 6124 S Staples St Ste 350
 Corpus Christi, TX 78413

AMERIPRISE FINANCIAL SERVICES, LLC
 Corpus Christi, TX



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, 2 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
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 General Securities Representative Examination (S7)	Series 7	01/02/1998
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	04/19/2000
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 Uniform Securities Agent State Law Examination (S63)	Series 63	12/30/1997
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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
B	09/20/2019 - 12/05/2019	CETERA ADVISOR NETWORKS LLC	CRD# 13572	CORPUS CHRISTI, TX
IA	07/03/2012 - 12/05/2019	SUMMIT FINANCIAL GROUP INC	CRD# 109485	CORPUS CHRISTI, TX
IA	12/03/2019 - 12/03/2019	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Corpus Christi, TX
B	07/03/2012 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	CORPUS CHRISTI, TX
B	01/14/2010 - 07/03/2012	BROKERSXPRESS LLC	CRD# 127081	CORPUS CHRISTI, TX
IA	01/14/2010 - 07/03/2012	BROKERSXPRESS LLC	CRD# 127081	CORPUS CHRISTI, TX
B	09/14/2007 - 01/21/2010	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	SAN ANTONIO, TX
IA	09/14/2007 - 01/21/2010	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	SAN ANTONIO, TX
IA	05/18/2000 - 09/18/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	THIBODAUX, LA
B	01/05/1998 - 09/18/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	THIBODAUX, LA
B	01/05/1998 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Corpus Christi, TX, United States
11/2019 - 03/2020	Ameriprise Financial Services, Inc.	Registered Representative	Y	Corpus Christi, TX, United States
09/2019 - 11/2019	CETERA ADVISOR NETWORKS LLC	REGISTERED REP	Y	CORPUS CHRISTI, TX, United States
07/2012 - 11/2019	SUMMIT FINANCIAL GRUP	IA REP	Y	CORPUS CHRISTI, TX, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2012 - 09/2019	SUMMIT BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	CORPUS CHRISTI, TX, 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.

Independent Insurance Brokering; MassMutual; 02/02/2024; Fixed Annuity. Other Business Activities; Radio Show; I do a radio show every Saturday Morning from 10:00 - 11:00 AM on Sports Radio Corpus Christi. The show provides educational information about retirement and investments.; 710 Buffalo St #605, , Corpus Christi, TX, 78401; Investment-Related; 12/01/2019; 1 to 9 hours per month; 0 during trading hours.



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	5

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Ameriprise Financial Services, LLC
Allegations:	The client alleged a new annuity purchase was not suitable for her given her age at the time of purchase in December 2024.
Product Type:	Annuity-Variable
Alleged Damages:	\$24,530.75
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:	10/16/2025
Complaint Pending?	No
Status:	Denied
Status Date:	11/05/2025
Settlement Amount:	
Individual Contribution Amount:	

**Disclosure 2 of 5**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC

Allegations: THE CLIENT ALLEGED SHE WAS PLACED IN A VARIABLE ANNUITY WITHOUT HER CONSENT AND ALLEGED A SIGNATURE TO THE ANNUITY WAS NOT HERS. VARIABLE ANNUITY SOLD NOVEMBER 6, 2003.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$7,694.03

Customer Complaint Information

Date Complaint Received: 12/12/2007

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/20/2008

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE CLIENT DECLINED TO FULLY PARTICIPATE IN THE FIRM'S INVESTIGATION OF THE SIGNATURE IRREGULARITY. THE FIRM WAS UNABLE TO SUBSTANTIATE THE CLIENT'S ALLEGATIONS. THE FIRM FOUND THE CLIENT AUTHORIZED THE ANNUITY THROUGH THE APPLICATION.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC.

Allegations: THE CLIENT ALLEGED SHE WAS PLACED IN A VARIABLE ANNUITY WITHOUT HER CONSENT AND ALLEGED A SIGNATURE TO THE ANNUITY WAS NOT HERS. VARIABLE ANNUITY SOLD NOVEMBER 6, 2003.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$7,694.03

Customer Complaint Information

Date Complaint Received: 12/12/2007

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/20/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLIENT DECLINED TO FULLY PARTICIPATE IN THE FIRM'S INVESTIGATION OF THE SIGNATURE IRREGULARITY. THE FIRM WAS



UNABLE TO SUBSTANTIATE THE CLIENT'S ALLEGATIONS. THE FIRM FOUND THE CLIENT AUTHORIZED THE ANNUITY THROUGH THE APPLICATION.

Disclosure 3 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENT ALLEGES THAT HE WAS UNAWARE OF SURRENDER FEES ASSOCIATED WITH THE ANNUITY PRODUCT PURCHASED IN NOVEMBER 2000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$6,553.61

Customer Complaint Information

Date Complaint Received: 01/16/2007

Complaint Pending? No

Status: Denied

Status Date: 07/19/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement OUR REVIEW FOUND THE CLIENT WAS GIVEN INFORMATION PERTAINING TO THE SURRENDER CHARGE SCHEDULE. ALSO THE CLIENT SIGNED SEVERAL DISCLOSURE DOCUMENTS REFERENCING THE SURRENDER CHARGE SCHEDULE. ***AS OF JANUARY 16, 2009, THIS ITEM IS NO LONGER REPORTABLE.***

Disclosure 4 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGES THAT I MISMANAGED HER ACCOUNTS, CAUSING A LOSS AND THAT I FAILED TO DISCLOSE FEES ASSOCIATED WITH THE INVESTMENTS.

Product Type: Annuity(ies) - Variable

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 03/30/2005

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/06/2005

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE FIRM FOUND I PROVIDED THE CLIENT WITH FULL AND FAIR DISCLOSURE OF THE INVESTMENTS AND WAS NOT RESPONSIBLE FOR THE ALLEGED LOSSES.

Disclosure 5 of 5**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations:

THE CLIENTS ALLEGED I PROVIDED INADEQUATE ADVICE RESULTING IN INCREASED INVESTMENT LOSSES. THE CLIENTS ALLEGED THAT I DID NOT FOLLOW THEIR REPEATED REQUESTS TO TRANSFER THEIR ANNUITY HOLDINGS TO A MORE CONSERVATIVE ALLOCATION BEGINNING IN MARCH 2002 RESULTING IN INCREASED INVESTMENT LOSSES. IN ADDITION, THE CLIENTS ALLEGED I PROVIDED INADEQUATE INVESTMENT ADVICE ON THEIR EQUITY HOLDINGS RESULTING IN FURTHER INVESTMENT LOSSES.

Product Type:

Annuity(ies) - Variable

Other Product Type(s):

EQUITIES

Alleged Damages:

\$102,457.00

Customer Complaint Information**Date Complaint Received:**

03/30/2005

Complaint Pending?

No

Status:

Denied

Status Date:

05/23/2005

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

THE FIRM FOUND THE INVESTMENT RECOMMENDATIONS I MADE WERE SUITABLE GIVEN THE STATED GOALS, OBJECTIVES, AND RISK TOLERANCE. IN ADDITION, THE FIRM FOUND THAT WHILE THE CLIENTS EXPRESSED THEIR CONCERNS OVER THE DECLINE OF THE ANNUITY IN MEETINGS HELD MARCH 2002 AND JUNE 2002, THEY DID NOT INSTRUCT ME TO TRANSACT IN THEIR ANNUITY UNTIL SEPTEMBER 2002.



End of Report

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