



IAPD Report

JENNIFER LAWSON GRIFFIS

CRD# 3210999

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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

JENNIFER LAWSON GRIFFIS (CRD# 3210999)

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 **12/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/01/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	11/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Overland Park, KS	08/02/1999 - 11/14/2023
B	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Overland Park, KS	06/28/1999 - 11/14/2023
B	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	06/28/1999 - 07/03/2006

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	3



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

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/01/2023
B	Colorado	Agent	Approved	11/01/2023
B	Florida	Agent	Approved	11/01/2023
IA	Florida	Investment Adviser Representative	Approved	09/27/2024
B	Indiana	Agent	Approved	11/02/2023
B	Kansas	Agent	Approved	11/01/2023
IA	Kansas	Investment Adviser Representative	Approved	06/06/2024
B	Maryland	Agent	Approved	11/01/2023
B	Michigan	Agent	Approved	02/11/2025
B	Missouri	Agent	Approved	11/01/2023
IA	Missouri	Investment Adviser Representative	Approved	11/01/2023
B	Nebraska	Agent	Approved	07/09/2024
B	New York	Agent	Approved	11/01/2023



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	06/27/2024
B Oregon	Agent	Approved	11/01/2023
B South Dakota	Agent	Approved	11/01/2023
B Virginia	Agent	Approved	11/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
1801 Oakridge Circle
Suite 101
St. Joseph, MO 64506

OSAIC WEALTH, INC.
7300 West 110th Street
Commerce Plaza 1 7th Floor Suite 706
Overland Park, KS 66210

OSAIC WEALTH, INC.
1201 N. W. Briarcliff Parkway
2nd floor Suite 246
Kansas City , MO 64116



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 1 state securities law exam.

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	06/26/1999
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	07/21/1999
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PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	08/02/1999 - 11/14/2023	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Overland Park, KS
B	06/28/1999 - 11/14/2023	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Overland Park, KS
B	06/28/1999 - 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
11/2023 - Present	Osaic	Reg Rep	Y	New York, NY, United States
09/2005 - 10/2023	Ameriprise Financial Services, Inc.	Registered Rep	Y	Saint Joseph, MO, 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. JLL Services LLC

it is not investment related and shows no net profit for taxes as it flows through S-corp to my personal tax return
6910 NW 78th Street, Kansas City, MO 64152

1. LLC used solely for the cash flow management of my financial planning practice.

I am the owner and only member

LLC was established 3-20-2012

1 hour per month during non-trading hours

I have deferred most of the cash flow, accounting and record keeping to my CPA. I only monitor balances and his offices reporting.

2. INTEGRITY WEALTH MANAGEMENT

POSITION: registered rep NATURE: Insurance activity through Integrity Wealth Management INVESTMENT RELATED: Yes

NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 11/01/2023

ADDRESS: 1801 OakRidge Circle, STE 101, St. Joseph MO 64506, United States

DESCRIPTION: i sell insurance through the course of my work as a financial advisor

3. JLL SERVICES LLC

POSITION: Owner NATURE: LLC used only for the expenses of my financial planning practice INVESTMENT RELATED: No

NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 03/20/2012

ADDRESS: 2000 NW 80th Street, Kansas City MO 64151, United States

DESCRIPTION: I use this LLC to pay expenses for my business. My CPA does all the booking keeping and payroll work.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

4. FIXED PRODUCTS

POSITION: representative NATURE: sole proprietorship for the sale of fixed products INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2024

ADDRESS: 1801 OakRidge, Ste 101, St. Joseph MO 64506, United States

DESCRIPTION: sale of fixed products when appropriate for my clients

5. 707 STJO LLC

POSITION: Member NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 10/07/2025

ADDRESS: 707 N 36th Street, St. Joseph MO 64506, United States

DESCRIPTION: monthly accounting of future income and annual tax document gathering

6. FIRST RATE EQUITY LLC

POSITION: operations assistant NATURE: Husband's real estate business LLC taxed as a sole proprietorship. I will be a w-2 employee and my part time role will be focused on managing cash flow/expenses and implementing tax planning strategies like an HRA. INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 11/24/2025

ADDRESS: 2000 NW 80th Street, Kansas City MO 64151, United States

DESCRIPTION: I will assist in setting up the HRA and tracking expenses that will qualify for reimbursement. I will facilitate the working relationship between the processing company, the CPA and the LLC. I will receive a modest salary and the employee medical fringe benefit of the HRA.



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations:	PLAINTIFF'S ALLEGE THAT BETWEEN SEPTEMBER 2000 AND SUMMER 2003 ADVISOR WAS INEXPERIENCED AND RECOMMENDED UNSUITABLE INVESTMENT. PLAINTIFFS ALSO ALLEGE THAT ADVISOR MISMANAGED THEIR ACCOUNT AND RECOMMENDED UNSUITABLE VARIABLE ANNUITY. PLAINTIFF IS SEEKING \$97,000 IN DAMAGES.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$97,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	
Status:	Arbitration/Reparation
Status Date:	06/20/2005
Settlement Amount:	
Individual Contribution Amount:	
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION CASE# 05-02768



Date Notice/Process Served: 06/20/2005
Arbitration Pending? No
Disposition: Settled
Disposition Date: 04/13/2006
Monetary Compensation Amount: \$9,999.00
Individual Contribution Amount: \$0.00
Broker Statement AMPF SETTLED THIS MATTER FOR \$9,999.00 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 2 of 3

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC.
Allegations: THE CLIENTS ALLEGE THE RECOMMENDATIONS OF CLASS B MUTUAL FUNDS AND A VARIABLE ANNUITY WERE UNSUITABLE RESULTING IN LOSS.
Product Type: Mutual Fund(s)
Other Product Type(s): BROKERAGE, ANNUITY
Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 11/17/2004
Complaint Pending? No
Status: Denied
Status Date: 12/17/2004
Settlement Amount:
Individual Contribution Amount:
Broker Statement THE FIRM FOUND THE RECOMMENDATIONS I MADE WERE SUITABLE FOR THE CLIENT BASED ON THEIR RISKS AND INVESTMENT OBJECTIVES.

Disclosure 3 of 3

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations: THE CLIENT ALLEGED THAT I DID NOT RESPOND TO HER REQUEST TO CHANGE INVESTMENT ALLOCATIONS IN A TIMELY MANNER AND CAUSED HER TO INCUR MARKET LOSSES AS A RESULT.
Product Type: Other



Other Product Type(s): IDS LIFE-VARIABLE UNIVERSAL LIFE

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 09/25/2003

Complaint Pending? No

Status: Denied

Status Date: 11/21/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement

IT WAS DETERMINED THAT I RECOMMENDED SUITABLE ALTERNATIVES TO THE CLIENT WITH REGARD TO THEIR INVESTMENT STRATEGY BUT THE CLIENT DID NOT PROVIDE ME WITH THE PROPER AUTHORIZATION OR SPECIFIC DIRECTION TO MAKE CHANGES TO THEIR VARIABLE UNIVERSAL LIFE POLICY.



End of Report

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