



IAPD Report

AARON TAYLOR SMITH

CRD# 4233192

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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

AARON TAYLOR SMITH (CRD# 4233192)

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 **12/21/2018**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SMITH FINANCIAL	CRD# 154022	05/17/2011

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
B	MERCAP SECURITIES, LLC	156607	ATLANTA, GA	01/13/2014 - 12/31/2018
B	NFP SECURITIES, INC.	42046	KOKOMO, IN	09/02/2010 - 01/10/2014
IA	VALMARK ADVISERS, INC.	108050	KOKOMO, IN	08/31/2009 - 09/01/2010

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




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: **SMITH FINANCIAL**
Main Address: 1830 S. PLATE ST.
KOKOMO, IN 46902
Firm ID#: 154022

Regulator	Registration	Status	Date
 Indiana	Investment Adviser Representative	Approved	05/17/2011

Branch Office Locations

SMITH FINANCIAL
1830 S. PLATE ST.
KOKOMO, IN 46902



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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	10/09/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	09/18/2000

State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	06/09/2004
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/02/2000

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	01/13/2014 - 12/31/2018	MERCAP SECURITIES, LLC	CRD# 156607	ATLANTA, GA
B	09/02/2010 - 01/10/2014	NFP SECURITIES, INC.	CRD# 42046	KOKOMO, IN
IA	08/31/2009 - 09/01/2010	VALMARK ADVISERS, INC.	CRD# 108050	KOKOMO, IN
B	11/18/2008 - 09/01/2010	VALMARK SECURITIES, INC.	CRD# 31243	KOKOMO, IN
IA	07/07/2004 - 11/20/2008	NFP SECURITIES, INC.	CRD# 42046	KOKOMO, IN
B	09/19/2000 - 11/20/2008	NFP SECURITIES, INC.	CRD# 42046	KOKOMO, IN

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
01/2014 - Present	MERCAP SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	PAOLI, PA, United States
11/1993 - Present	SMITH FINANCIAL CORP	CUSTOMER SERVICE	Y	KOKOMO, IN, 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. NAME OF BUSINESS:SMITH FINANCIAL INVESTMENT ADVISORS, INC. 1830 S.PLATE ST, KOKOMO, IN 46902. 765-459-4111. NO EMAIL.THIS IS A CORPORATION. NATURE OF BUSINESS:REGISTERED INVESTMENT ADVISER. IS THIS BUSINESS INVESTMENT RELATED:YES. TITLE:INVESTMENT ADVISER REP AND CHIEF COMPLIANCE OFFICER, DUTIES:INVESTMENT RESEARCH, PLAN PREP FOR CLIENTS, COMPLIANCE ACTIVITIES. APPROX # OF HOURS PER MONTH DEVOTED TO THIS ACTIVITY:140. # OF HOURS DEVOTED TO THIS ACTIVITY DURING SECURITIES TRADING HOURS:140. DATE STARTED:JUNE 2010. FINANCIAL INTEREST IN THIS BUSINESS:NO. HOW COMPENSATED:SALARY.

2. NAME OF BUSINESS:SMITH FINANCIAL/ROCKE AND SMITH 1830 S. PLATE STREET, KOKOMO, IN 46902. 765-459-4111. EMAIL:AARONSMITH@SMITHFINANCIAL.COM THIS BUSINESS IS AN LLC. NATURE OF BUSINESS:INSURANCE SALES. IS THIS BUSINESS INVESTMENT RELATED:NO TITLE: FINANCIAL ANALYST. DUTIES:ASSIST IN CLIENT MEETINGS AND



Registration & Employment History



OTHER BUSINESS ACTIVITIES

PRESENTATION PREPARATION. APPROX. #R OF HOURS PER MONTH DEVOTED TO ACTIVITY:35. # OF HOURS DEVOTED TO THIS ACTIVITY DURING SECURITIES TRADING HOURS:35. DATE STARTED:JULY 2000. FINANCIAL INTEREST IN THIS BUSINESS:NO. HOW COMPENSATED:SALARY.

3. NAME OF BUSINESS:COMMUNITY FOUNDATION OF HOWARD COUNTY, INC. 215 W SYCAMORE, KOKOMO, IN 46901. 765-454-7298. NO EMAIL. THIS IS A CHARITABLE ORGANIZATION. NATURE OF BUSINESS: COMMUNITY FOUNDATION. IS THIS BUSINESS INVESTMENT RELATED:YES. TITLE:INVESTMENT COMMITTEE MEMBER. DUTIES:PREPARATION OF INVESTMENT REPORTS, PARTICIPATE IN INVESTMENT DECISION MAKING PROCESS. APPROX # OF HOURS PER MONTH DEVOTED TO ACTIVITY:2HOURS. # OF HOURS DEVOTED TO THIS ACTIVITY DURING SECURITIES TRADING HOURS:2HOURS. DATE STARTED:AUGUST 2009. FINANCIAL INTEREST IN THIS BUSINESS:NO. HOW COMPENSATED: NONE.

4. NAME OF BUSINESS:BOY SCOUTS OF AMERICA - SAGAMORE COUNCIL 518 N. MAIN ST, KOKOMO, IN 46901. 800-844-0537. NO EMAIL. THIS IS A CHARITABLE ORGANIZATION. NATURE OF BUSINESS: YOUTH SERVICES. IS THIS BUSINESS INVESTMENT RELATED: NO. TITLE: VP OF DEVELOPMENT. DUTIES: OVERSEE FUNDRAISING AND CERTAIN FINANCIAL REPORTING, INVESTMENT COMMITTEE. APPROX # OF HOURS PER MONTH DEVOTED TO THIS ACTIVITY: 5-10 HOURS. # OF HOURS DEVOTED TO THIS ACTIVITY DURING SECURITIES TRADING HOURS:2 HOURS. DATE STARTED:JANUARY 2018. FINANCIAL INTEREST IN THIS BUSINESS:NO. HOW COMPENSATED:NONE.

5. NAME OF BUSINESS:ROTARY CLUB OF KOKOMO, PO BOX 311, KOKOMO, IN 46903-0311. NO EMAIL. THIS IS A CHARITABLE ORGANIZATION. NATURE OF BUSINESS:COMMUNITY SERVICE/NON-PROFIT. IS THIS BUSINESS INVESTMENT RELATED:NO. TITLE:TREASURER. DUTIES:GENERAL BOARD MEMBER, BANK RECONCILIATION, BILL PAYMENT (INCLUDES ISSUING CHECKS) . APPROX # OF HOURS PER MONTH DEVOTED TO THIS ACTIVITY:2 HOURS. # OF HOURS DEVOTED TO THIS ACTIVITY DURING SECURITIES TRADING HOURS:0. DATE STARTED:2012, (TREASURER 1/2017). FINANCIAL INTEREST IN THIS BUSINESS:NO. HOW COMPENSATED:I RECEIVE NO COMPENSATION.

6. NAME OF BUSINESS: AARON SMITH LAW SERVICES. 1830 S. PLATE ST., KOKOMO, IN 46902. 765-459-4111. NO EMAIL. THIS BUSINESS IS A SOLE PROPRIETORSHIP. NATURE OF BUSINESS:AARON SMITH LAW SERVICES. IS THIS BUSINESS INVESTMENT RELATED:NO. TITLE:ATTORNEY/OWNER. DUTIES:LEGAL SERVICES. APPROX # OF HOURS PER MONTH DEVOTED TO THIS ACTIVITY:10HOURS. APPROX # OF HOURS DEVOTED TO THIS ACTIVITY DURING SECURITIES TRADING HOURS:10HOURS. DATE STARTED:12/2014. FINANCIAL INTEREST IN THIS BUSINESS:YES, I AM THE PROPRIETOR. HOW COMPENSATED:NET INCOME.

7.NAME OF BUSINESS:KOKOMO CEO PROGRAM, NO PHYSICAL ADDRESS OR PHONE NUMBER. NO EMAIL. THIS BUSINESS IS A CHARITABLE ORGANIZATION. NATURE OF BUSINESS:CHARITABLE ORGANIZATION. IS THIS BUSINESS INVESTMENT RELATED:NO. TITLE:BOARD MEMBER. DUTIES:ATTEND BOARD MEETINGS, PARTICIPATE IN ORGANIZATION FUNDING. APPROX. # OF HOURS PER MONTH DEVOTED TO THIS ACTIVITY:2-3. # OF HOURS DEVOTED TO THIS ACTIVITY DURING SECURITIES TRADING HOURS:0. DATE STARTED:10/25/2015. FINANCIAL INTEREST IN THIS BUSINESS:NO. HOW COMPENSATED:NO COMPENSATION.



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

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
If charge(s) were brought against an organization over which individual exercised control:	
Organization Name:	N/A
Investment Related Business:	No
Position:	N/A
Formal Charges were brought in:	State Court
Name of Court:	HOWARD SUPERIOR COURT 3
Location of Court:	KOKOMO, IN (HOWARD COUNTY)
Docket/Case #:	34D031011FD1397
Charge Date:	11/16/2010
Charge(s) 1 of 1	
Formal Charge(s)/Description:	OPERATING WHILE INTOXICATED
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Date of Amended Charge:	01/24/2012



Charge was Amended or reduced to:	PUBLIC INTOXICATION
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	NOT GUILTY
Disposition of Amended Charge:	Dismissed
Current Status:	Final
Status Date:	02/01/2012
Disposition Date:	01/24/2012
Sentence/Penalty:	ONE YEAR PROBATION, SUSPENDED, ORDERED 50 HOURS OF COMMUNITY SERVICE



End of Report

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