



## IAPD Report

# JENNIFER LEE METZ

CRD# 4272226

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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 LEE METZ (CRD# 4272226)

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 **01/10/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PFS INVESTMENTS INC.	CRD# 10111	10/24/2000
IA	PRIMERICA ADVISORS	CRD# 10111	09/17/2020

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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
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No information reported.

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
Regulatory Event	2
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 **14** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **PRIMERICA ADVISORS**  
Main Address: 1 PRIMERICA PARKWAY  
DULUTH, GA 30099-0001  
Firm ID#: 10111

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	10/24/2000
<b>B</b>	FINRA	Investment Co./Variable Contracts Prin	Approved	01/01/2006
<b>B</b>	California	Agent	Approved	12/10/2020
<b>B</b>	Colorado	Agent	Approved	05/06/2002
<b>B</b>	Illinois	Agent	Approved	03/15/2021
<b>B</b>	Indiana	Agent	Approved	05/06/2002
<b>B</b>	Kentucky	Agent	Approved	05/06/2002
<b>B</b>	Maryland	Agent	Approved	04/19/2022
<b>B</b>	Michigan	Agent	Approved	06/03/2011
<b>B</b>	Missouri	Agent	Approved	03/03/2023
<b>B</b>	New Jersey	Agent	Approved	01/10/2025
<b>B</b>	North Carolina	Agent	Approved	04/21/2011
<b>B</b>	Ohio	Agent	Approved	10/24/2000



### Qualifications

Regulator	Registration	Status	Date
IA Ohio	Investment Adviser Representative	Approved	09/17/2020
B Pennsylvania	Agent	Approved	01/15/2013
B Texas	Agent	Approved	08/21/2020
B Washington	Agent	Approved	09/18/2024

### Branch Office Locations

**PRIMERICA ADVISORS**  
4500 COOPER RD  
STE 203M  
CINCINNATI, OH 45242

**PRIMERICA ADVISORS**  
CINCINNATI, OH



## 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 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/23/2005

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/23/2000

#### State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	11/10/2000

### 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:



No information reported.

### 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
09/2000 - Present	PFS INVESTMENTS INC.	SALES	Y	CINCINNATI, OH, United States
02/2000 - Present	PRIMERICA FINANCIAL SERVICES	SALES	Y	CINCINNATI, OH, 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.

Sales of investment-related products; part-time or full-time, for companies affiliated with PFS Investments Inc. I may also receive non-investment related compensation from Primerica Mortgage, LLC for the sale of loan products and/or Primerica Client Services, Inc. (a co-located affiliate of PFS Investments Inc.) for part-time referrals of home security and automation products, as well as other home related services.

Jennifer L. Metz, Sole proprietor, Start date 08/2015 to Present.

TJ3AM, LLC, Investment Related, 4500 Cooper Rd. Ste. 203-M, Cincinnati, OH, 45242, Primerica Business Purposes, Co-Owner, 06/2014 to Present, 160 hours per month (140 hours per month during securities trading hours), legal entity formed solely for Primerica business



## 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
Regulatory Event	2
Customer Dispute	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	OHIO DIVISION OF SECURITIES
<b>Sanction(s) Sought:</b>	Suspension
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	05/07/2008
<b>Docket/Case Number:</b>	08-118
<b>Employing firm when activity occurred which led to the regulatory action:</b>	PFS INVESTMENTS, INC.
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	METZ WAS DETERMINED NOT TO BE OF GOOD BUSINESS REPUTE UNDER OHIO ADMINISTRATIVE RULES 1301:6-3-19(D)(7), 1301:6-3-19(D)(9), 1301:6-9-19(D)(12) AND ORC SECTION 1707.19(A)(1).
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	Yes



**Resolution Date:** 09/25/2008  
**Sanctions Ordered:** Suspension  
**Other Sanctions Ordered:** N/A  
**Sanction Details:** METZ'S OHIO SECURITIES SALESPERSON LICENSE WAS SUSPENDED IN OHIO FROM 9/26/08 THROUGH 10/16/08, FOR 15 BUSINESS DAYS.  
**Regulator Statement** METZ'S ACTIVITY RELATED TO THE MISPLACED APPLICATIONS FOR IRAS AND CHECKS FOR A PUBLIC CUSTOMER THAT SHE FAILED TO FORWARD TO HER MEMBER FIRM FOR PROCESSING. SHE DISCOVERED SHE HAD MISFILED THE APPLICATIONS AND CHECKS, CHANGED THE DATE ON THE CHECKS WITHOUT THE CUSTOMER'S KNOWLEDGE OR APPROVAL AND SUBMITTED THE APPLICATIONS AND ALTERED CHECKS FOR PROCESSING CAUSING THE CUSTOMER TO INCUR ADDITIONAL COSTS.

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**Reporting Source:** Individual  
**Regulatory Action Initiated By:** OHIO DEPARTMENT OF COMMERCE, DIVISION OF SECURITIES  
**Sanction(s) Sought:** Suspension  
**Other Sanction(s) Sought:**  
**Date Initiated:** 05/08/2008  
**Docket/Case Number:** 08-118  
**Employing firm when activity occurred which led to the regulatory action:** PFS INVESTMENTS INC.  
**Product Type:** Mutual Fund(s)  
**Other Product Type(s):**  
**Allegations:** THIS ACTION STEMS FROM THE PREVIOUS-DISCLOSED MAY 2006 CUSTOMER COMPLAINT AND NOVEMBER 2007 AWC FILED WITH FINRA. OHIO MADE A FINDING THAT I WAS NOT OF GOOD BUSINESS REPUTE.  
**Current Status:** Final  
**Resolution:** Order  
**Resolution Date:** 09/25/2008  
**Sanctions Ordered:** Suspension  
**Other Sanctions Ordered:** NONE  
**Sanction Details:** MY OHIO SECURITIES SALES PERSON LICENSE WAS SUSPENDED BY ORDER FOR A PERIOD OF FIFTEEN BUSINESS DAYS FROM SEPTEMBER 26, 2008 THROUGH OCTOBER 16, 2008

**Disclosure 2 of 2**

**Reporting Source:** Regulator  
**Regulatory Action Initiated By:** FINRA  
**Sanction(s) Sought:**



**Date Initiated:** 11/05/2007

**Docket/Case Number:** [2006005407301](#)

**Employing firm when activity occurred which led to the regulatory action:** PFS INVESTMENTS, INC.

**Product Type:** No Product

**Allegations:** NASD RULE 2110 - METZ MISPLACED APPLICATIONS FOR INDIVIDUAL RETIREMENT ACCOUNTS AND CHECKS FOR A PUBLIC CUSTOMER AND FAILED TO FORWARD THEM TO HER MEMBER FIRM FOR PROCESSING. THE FINDINGS STATED THAT TWO WEEKS LATER, METZ DISCOVERED SHE HAD MISFILED THE APPLICATIONS AND CHECKS, CHANGED THE DATE ON THE CHECKS WITHOUT THE CUSTOMER'S KNOWLEDGE OR APPROVAL AND SUBMITTED THE APPLICATIONS AND ALTERED CHECKS FOR PROCESSING CAUSING THE CUSTOMER TO INCUR ADDITIONAL COSTS.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 11/05/2007

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Suspension

**Regulator Statement** WITHOUT ADMITTING OR DENYING THE FINDINGS, METZ CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, SHE WAS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR TWO MONTHS. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM DECEMBER 3, 2007, THROUGH FEBRUARY 2, 2008. FINES PAID ON AUGUST 6, 2008.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Suspension

**Other Sanction(s) Sought:** 2 MONTH SUSPENSION \$5000 FINE

**Date Initiated:** 11/05/2007

**Docket/Case Number:** [2006005407301](#)

**Employing firm when activity occurred which led to the regulatory action:** PFS INVESTMENTS INC.

**Product Type:** Mutual Fund(s)

**Other Product Type(s):**



**Allegations:** NASD RULE 2110-THAT I MISPLACED APPLICATIONS FOR IRAS AND CHECKS FOR A CUSTOMER AND FAILED TO FORWARD THEM TO PFSI FOR PROCESSING. THE FINDINGS STATED THAT TWO WEEKS LATER, I DISCOVERED I MISFILED THE APPLICATIONS AND CHECKS, CHANGED THE DATE ON THE CHECKS WITHOUT THE CUSTOMER'S KNOWLEDGE OR APPROVAL AND SUBMITTED THE APPLICATIONS AND ALTERED CHECKS FOR PROCESSING.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Resolution Date:** 11/05/2007

**Sanctions Ordered:** Monetary/Fine \$5,000.00  
Suspension

**Other Sanctions Ordered:**

**Sanction Details:** WITHOUT ADMITTING OR DENYING THE FINDINGS, I CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, I WAS FINED \$5000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR TWO MONTHS. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM DECEMBER 3, 2007, THROUGH FEBRUARY 2, 2008.



## 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

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** PFS INVESTMENTS, INC

**Allegations:** CUSTOMERS ALLEGE THAT I CHANGED THE DATE ON EACH PARTY'S INVESTMENT CHECK FOR THEIR IRA CONTRIBUTIONS. THEY ALSO ALLEGE THAT I CAUSED THEIR 2005 IRA CONTRIBUTIONS TO BE DELAYED, AND THAT THEY PURCHASED SHARES AT A HIGHER PRICE BECAUSE OF THE DELAY.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$550.00

### Customer Complaint Information

**Date Complaint Received:** 05/18/2006

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 06/19/2006

**Settlement Amount:** \$100.00

**Individual Contribution Amount:** \$100.00

**Broker Statement** AS STATED ABOVE, THE CUSTOMERS' TRADES WERE REPROCESSED. THE EXACT COST IS UNKNOWN NOW, BUT IS APPROXIMATELY \$100.00. WHEN THE AMOUNT IS DETERMINED, I WILL CONTRIBUTE TO THAT SETTLEMENT. ALSO, THE CHECK FOR THE ACCOUNTANT'S FEES HAS NOT YET BEEN CASHED BY [CUSTOMER].



## End of Report

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