



IAPD Report

JOHN D CLINGER

CRD# 4322769

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7 - 8
Disclosure Information	9

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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

JOHN D CLINGER (CRD# 4322769)

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 **10/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	02/07/2001
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	02/08/2001

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **53** 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
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 **53** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B Cboe Exchange, Inc.	General Securities Representative	Approved	02/07/2001
B Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	07/23/2009
B FINRA	General Securities Representative	Approved	02/07/2001
B FINRA	General Securities Sales Supervisor	Approved	07/23/2009
B Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	07/23/2009
B New York Stock Exchange	General Securities Representative	Approved	04/02/2001
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B Alabama	Agent	Approved	11/21/2011
B Alaska	Agent	Approved	06/29/2010
B Arizona	Agent	Approved	03/26/2002



Qualifications

	Regulator	Registration	Status	Date
B	Arkansas	Agent	Approved	06/29/2010
B	California	Agent	Approved	08/29/2001
B	Colorado	Agent	Approved	03/26/2002
B	Connecticut	Agent	Approved	12/12/2002
B	Delaware	Agent	Approved	06/29/2010
B	District of Columbia	Agent	Approved	07/16/2010
B	Florida	Agent	Approved	02/08/2001
IA	Florida	Investment Adviser Representative	Approved	02/08/2001
B	Georgia	Agent	Approved	02/25/2002
B	Hawaii	Agent	Approved	11/18/2011
B	Idaho	Agent	Approved	06/30/2010
B	Illinois	Agent	Approved	03/26/2002
B	Indiana	Agent	Approved	04/01/2002
B	Iowa	Agent	Approved	06/30/2010
B	Kansas	Agent	Approved	06/29/2010
B	Kentucky	Agent	Approved	06/29/2010
B	Louisiana	Agent	Approved	07/01/2010
B	Maine	Agent	Approved	03/27/2002
B	Maryland	Agent	Approved	07/21/2009



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	01/05/2004
B Michigan	Agent	Approved	08/06/2001
B Minnesota	Agent	Approved	09/07/2006
B Mississippi	Agent	Approved	07/13/2010
B Missouri	Agent	Approved	06/29/2010
B Montana	Agent	Approved	06/29/2010
B Nebraska	Agent	Approved	07/06/2010
B Nevada	Agent	Approved	07/06/2010
B New Hampshire	Agent	Approved	11/12/2008
B New Jersey	Agent	Approved	03/26/2002
B New Mexico	Agent	Approved	06/28/2010
B New York	Agent	Approved	03/26/2002
B North Carolina	Agent	Approved	06/24/2009
B North Dakota	Agent	Approved	06/29/2010
B Ohio	Agent	Approved	03/27/2002
B Oklahoma	Agent	Approved	07/14/2010
B Oregon	Agent	Approved	06/29/2010
B Pennsylvania	Agent	Approved	05/04/2001
B Puerto Rico	Agent	Approved	01/31/2012



Qualifications

Regulator	Registration	Status	Date
B Rhode Island	Agent	Approved	06/29/2010
B South Carolina	Agent	Approved	10/01/2007
B South Dakota	Agent	Approved	06/29/2010
B Tennessee	Agent	Approved	06/28/2010
B Texas	Agent	Approved	03/26/2002
IA Texas	Investment Adviser Representative	Restricted Approval	03/26/2002
B Utah	Agent	Approved	06/29/2010
B Vermont	Agent	Approved	07/24/2003
B Virgin Islands	Agent	Approved	11/18/2011
B Virginia	Agent	Approved	08/09/2001
B Washington	Agent	Approved	05/24/2010
B West Virginia	Agent	Approved	03/21/2006
B Wisconsin	Agent	Approved	03/26/2002
B Wyoming	Agent	Approved	06/29/2010

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
13250 UNIVERSITY CENTER BLVD
FORT MYERS, FL 33907

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
Fort Myers, FL



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 2 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	07/22/2009
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	07/20/2009

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
National Commodity Futures Examination (S3)	Series 3	07/31/2013
Futures Managed Funds Examination (S31)	Series 31	10/19/2009
General Securities Representative Examination (S7)	Series 7	02/06/2001

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	02/23/2001

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
12/2009 - Present	BANK OF AMERICA, N.A.	SENIOR RESIDENT DIRECTOR	Y	FORT MYERS, FL, United States
12/2000 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	SENIOR RESIDENT DIRECTOR	Y	FORT MYERS, FL, 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.

I*44724 NON-PROFIT NAME : UNITED WAY OF LEE COUNTYINVESTMENT RELATED: NADDRESS OF BUSINESS:FORT MYERS, FLORIDA 33908NATURE OF BUSINESS: CHARITABLE ORGANIZATION,POSITION: DIRECTOR, START DATE OF RELATIONSHIP: 6/17/2011NUMBER OF HOURS DEVOTED: 40 HOURS ANNUALLYNUMBER OF HOURS DEVOTED DURING TRADING HOURS: 15 DUTIES: NEW BOARD MEMBERI*118751 Non-Profit Name: Children's Advocacy Center Investment related: No Address of business: Fort Myers, Florida 33901Nature of business: Charitable Organization, Position: Advisory Board Member, Start date of relationship: 11/13/2018Number of hours devoted: 4 hour(s) Monthly Number of hours devoted during trading hours: 0Duties: General Board MemberI*1391345 Entity Charitable Name: Fort Myers Youth Baseball and Softball (Babe Ruth)Investment related: No Address of business: Fort Myers, Florida, 33907 Nature of business: Charitable Organization Position: Committee, Board Member, Executive committee Start date of relationship: 7/13/2023 Number of hours devoted: 10 hours Monthly Number of hours devoted during trading hours: 1 Duties: Coaching, Umpiring, Advising, NetworkingI*1691277Entity For Profit Name: Clinger LLCInvestment related: noAddress of business: Fort Myers, FL, 33919Nature of business: Limited Liability Company Position: General Partner/Managing MemberStart date of relationship: 01/08/2024Number of hours devoted: 5 yearlyNumber of hours devoted during trading hours: 0Duties: LLC Created to purchase a ownership interest in LLC (Disclosed in AIM), Two individual in this LLC, myself and my father - also a clientI*2033290, Entity Type Fiduciary , Name of OBA: ARC Jr Trust FBO JC Address: Fort Myers, Florida, 33919 Investment Related: Yes Position: Trustee Employee Start Date: Oct-07- 2024 No Hours: 2 weekly No Hours during trading: 2 weekly Duties:I*2034287, Entity Type Fiduciary, Name of OBA: ARC Jr PBO AC Address: Fort Myers, Florida, 33919 Investment Related: Yes Position: Trustee Employee Start Date: Oct-07-2024 No Hours: 2 weekly No Hours during trading: 2 weekly Duties: I*4322769, Entity Type Fiduciary, Name of OBA: ARC Jr Trust Address: Fort Myers, Florida, 33919 Investment Related: Yes Position: Trustee Employee Start Date: Oct-04-2024 No Hours: 2 weekly No Hours during trading: 2 weekly Duties:I* I*372142, Entity Type: Entity Charitable, Name of OBA: Children's Advocacy Center, Address: Fort Myers, Florida, 33901, Investment Related: N, Position: Officer, Employee State Date: 07/01/2025, No Hours: 5 Monthly, No Hours during Trading: 2 Monthly, Duties: Asking to be President of the Board - vote June 2025I*: 2568258Entity Type: CharitableName of OBA: Harry Chapin Food BankAddress: Fort Myers, FL 33901Investment Related: No Position: Board MemberEmployee Start Date: 7/1/2025Number of Hours: 5 hrs mthlyNumber of Hours during trading:3 hrs mthly Duties: To lead our community in the fight to end hungerI*2629281, Entity Type: , Name of OBA: J D C ADMIN EST OF A R C JR , Address: Fort Myers, Florida, 33919, Investment Related: N, Position: Administrator, Employee State Date: 07/17/2025, No



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Hours: 5 Monthly, No Hours during Trading: 5 Monthly, Duties:I*2794279, Entity Type: , Name of OBA: A R C SR TTEE U/A DTD 06/05/2000 BY A R CL, Address: Fort Myers, Florida, 33908, Investment Related: N, Position: Power of Attorney, Employee State Date: 03/13/2017, No Hours: 5 Monthly, No Hours during Trading: 3 Monthly, Duties:



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	1

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:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	CLIENT ALLEGES UNAUTHORIZED TRADING WITH RESPECT TO HIS AUCTION MARKET SECURITIES. DAMAGES UNSPECIFIED.
Product Type:	Other: AUCTION RATE SECURITIES-- CLOSED-END FUNDS
Alleged Damages:	\$0.00
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:	04/15/2008
Complaint Pending?	No
Status:	Settled
Status Date:	04/13/2009
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE FINANCIAL ADVISOR DENIES THE UNAUTHORIZED TRADING



ALLEGATION. THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.



End of Report

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