



## IAPD Report

# RAYMOND SCOTT KING

CRD# 4419987

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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

### RAYMOND SCOTT KING (CRD# 4419987)

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 **01/04/2023**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CLARITY WEALTH SOLUTIONS LLC	CRD# 321105	10/14/2022

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	ST. BERNARD FINANCIAL SERVICES, INC.	36956	RUSSELLVILLE, AR	10/08/2020 - 01/03/2023
IA	WOODSTOCK WEALTH MANAGEMENT, INC.	283472	Atlanta, GA	07/16/2018 - 11/01/2022
B	WOODSTOCK FINANCIAL GROUP, INC.	38095	ATLANTA, GA	05/18/2011 - 12/12/2019

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
Criminal	1
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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **CLARITY WEALTH SOLUTIONS LLC**  
Main Address: ONE ALLIANCE CENTER  
3500 LENOX ROAD, SUITE 1500  
ATLANTA, GA 30326  
Firm ID#: 321105

	Regulator	Registration	Status	Date
	Georgia	Investment Adviser Representative	Approved	10/14/2022
	Texas	Investment Adviser Representative	Restricted Approval	12/16/2022

### Branch Office Locations

**CLARITY WEALTH SOLUTIONS LLC**  
ONE ALLIANCE CENTER  
3500 LENOX ROAD, SUITE 1500  
ATLANTA, GA 30326



## 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	10/31/2001
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#### State Securities Law Exams

Exam	Category	Date
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		Uniform Combined State Law Examination (S66)	Series 66	04/22/2010
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	Uniform Securities Agent State Law Examination (S63)	Series 63	11/08/2001
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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	10/08/2020 - 01/03/2023	ST. BERNARD FINANCIAL SERVICES, INC.	CRD# 36956	RUSSELLVILLE, AR
IA	07/16/2018 - 11/01/2022	WOODSTOCK WEALTH MANAGEMENT, INC.	CRD# 283472	Atlanta, GA
B	05/18/2011 - 12/12/2019	WOODSTOCK FINANCIAL GROUP, INC.	CRD# 38095	ATLANTA, GA
IA	05/24/2011 - 11/07/2018	WOODSTOCK FINANCIAL GROUP, INC.	CRD# 38095	ATLANTA, GA
IA	06/02/2010 - 05/02/2011	WFG ADVISORS, LP	CRD# 125073	ATLANTA, GA
B	12/18/2009 - 05/02/2011	WFG INVESTMENTS, INC.	CRD# 22704	ATLANTA, GA
B	11/01/2001 - 12/23/2009	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	ATLANTA, GA

### 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
02/2022 - Present	CLARITY WEALTH SOLUTIONS LLC	Managing Member and Chief Compliance Officer	Y	Atlanta, GA, United States
06/2018 - Present	Woodstock Wealth Management, Inc.	Investment Adviser Representative	Y	Woodstock, GA, United States
10/2020 - 12/2022	St Bernard Financial Services, Inc.	Registered Representative	Y	Russellville, AR, United States
05/2011 - 12/2019	WOODSTOCK FINANCIAL GROUP, INC	REGISTERED REPRESENTATIVE	Y	WOODSTOCK, GA, United States



## Registration & Employment History



### 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. SOLE PROPRIETOR; INVESTMENT RELATED; 3500 LENOX RD. SUITE 1500, ATLANTA, GEORGIA 303026; NON-SECURITIES RELATED INSURANCE BUSINESS; OWNER; STARTED IN 2003; DEVOTES APPROXIMATE 5 HOURS A MONTH OF WHICH NONE ARE DURING TRADING HOURS; DUTIES INCLUDE SELL NON-SECURITIES INSURANCE PRODUCTS



## 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
Customer Dispute	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

<b>Reporting Source:</b>	Individual
<b>Court Details:</b>	FAYETTEVILLE POLICE DEPARTMENT; FAYETTEVILLE, GA. CASE NUMBER 91020180B.
<b>Charge Date:</b>	02/12/1991
<b>Charge Details:</b>	THEFT BY SHOPLIFTING; MISDEMEANOR.
<b>Felony?</b>	No
<b>Current Status:</b>	Final
<b>Status Date:</b>	02/14/1991
<b>Disposition Details:</b>	CONVICTED PAID A FINE OF \$440



## 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:** Regulator

**Employing firm when activities occurred which led to the complaint:** J.P. TURNER & COMPANY, L.L.C.

**Allegations:** FRAUD; NEGLIGENCE; BREACH OF CONTRACT; NEGLIGENT MISREPRESENTATION

**Product Type:** Other: PRIVATE PLACEMENT

**Alleged Damages:** \$73,954.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [FINRA - CASE #10-02781](#)

**Date Notice/Process Served:** 06/14/2010

**Arbitration Pending?** No

**Disposition:** Award

**Disposition Date:** 10/14/2011

**Disposition Detail:** ON OR ABOUT JUNE 30, 2011, ONE CLAIMANT NOTIFIED FINRA OF HIS DISMISSAL, WITH PREJUDICE, OF HIS CLAIMS AGAINST KING. KING WAS FOUND JOINTLY AND SEVERALLY LIABLE AND SHALL PAY THE OTHER CLAIMANT \$15,000, PRE- AND POST-JUDGMENT INTEREST SPECIFICALLY EXCLUDED.

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**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** J.P. TURNER & COMPANY LLC

**Allegations:** UNAUTHORIZED TRANSACTIONS, UNSUITABILITY, FRAUD, NEGLIGENCE, MISREPRESENTATION, BREACH OF FIDUCIARY DUTY AND VIOLATION OF GEORGIA SECURITY ACT.

**Product Type:** Oil & Gas

**Alleged Damages:** \$75,000.00

**Alleged Damages Amount Explanation (if amount not exact):** \$25,000 FOR [CUSTOMER] AND \$50,000 FOR [CUSTOMER]

### Arbitration Information



**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** [CASE #10-02781](#)

**Date Notice/Process Served:** 07/15/2010

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 10/18/2011

**Monetary Compensation Amount:** \$15,000.00

**Individual Contribution Amount:** \$15,000.00

**Firm Statement** ON OR ABOUT 10/18/2011 A FINRA ARBITRATOR FOUND JP TURNER AND REPRESENTATIVE LIABLE AND AWARDED \$15000 TO THE CLAIMANT [CUSTOMER]. CLAIMANT [CUSTOMER] HAS SETTLED WITH JP TURNER AND THE REPRESENTATIVE. THE SETTLEMENT OCCURED ON 06/30/2011 FOR \$4949.05. THE MATTER BETWEEN CLAIMANT [CUSTOMER] IS STILL PENDING.

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** J.P. TURNER & COMPANY LLC

**Allegations:** UNAUTHORIZED TRANSACTIONS, UNSUITABILITY, FRAUD, NEGLIGENCE, MISREPRESENTATION, BREACH OF FIDUCIARY DUTY AND VIOLATION OF GEORGIA SECURITY ACT.

**Product Type:** Oil & Gas

**Alleged Damages:** \$75,000.00

**Alleged Damages Amount Explanation (if amount not exact):** 25,000 FOR [CUSTOMER] AND 50,000.00 FOR [CUSTOMER].

**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:** 08/03/2009

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/17/2009

**Settlement Amount:**



**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** [CASE #10-02781](#)

**Date Notice/Process Served:** 07/15/2010

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 10/14/2011

**Monetary Compensation Amount:** \$15,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** CLIENT 2 SETTLED FOR \$4949.05 WITH JP TURNER ON 06/30/2011 BUT PRIOR TO ENTERING THE SETTLEMENT AGREEMENT DISMISSED ANY ACTION AGAINST REPRESENTATIVE. THE MATTER REGARDING CLIENT 1 IS CLOSED. KING WAS FOUND JOINTLY AND SEVERALLY LIABLE AND SHALL PAY THE OTHER CLAIMANT \$15,000, PRE-AND POST- JUDGEMENT INTEREST SPECIFICALLY EXCLUDED. RECORDS SHOW THAT JP TURNER PAID THIS AMOUNT ON 10/18/2011.



## End of Report

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