



IAPD Report

JAY ROBERT BLANCHARD

CRD# 4501494

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

JAY ROBERT BLANCHARD (CRD# 4501494)

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 **09/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PEAK BROKERAGE SERVICES, LLC	CRD# 157045	09/01/2015
IA	INDEPENDENT SOLUTIONS WEALTH MANAGEMENT, LLC	CRD# 144733	09/03/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	NEXT FINANCIAL GROUP, INC.	46214	WILLIAMSVILLE, NY	01/05/2015 - 09/03/2015
B	NEXT FINANCIAL GROUP, INC.	46214	WILLIAMSVILLE, NY	02/23/2007 - 09/03/2015
B	NEW ENGLAND SECURITIES	615	WILLIAMSVILLE, NY	04/23/2003 - 03/06/2007

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

Employment 1 of 2

Firm Name: **PEAK BROKERAGE SERVICES, LLC**

Main Address: 1070 EAST INDIANTOWN ROAD
SUITE 208 - 210
JUPITER, FL 33477-9999

Firm ID#: 157045

Regulator	Registration	Status	Date
 FINRA	Invest. Co and Variable Contracts	Approved	09/01/2015
 Alabama	Agent	Approved	11/29/2016
 Arizona	Agent	Approved	01/02/2019
 California	Agent	Approved	09/02/2015
 Colorado	Agent	Approved	09/14/2015
 Florida	Agent	Approved	09/14/2015
 Illinois	Agent	Approved	09/28/2015
 Louisiana	Agent	Approved	05/02/2023
 Maryland	Agent	Approved	07/29/2021
 Michigan	Agent	Approved	09/11/2015
 Nevada	Agent	Approved	08/14/2019
 New Jersey	Agent	Approved	09/21/2015
 New York	Agent	Approved	09/10/2015



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	09/10/2015
B Ohio	Agent	Approved	09/03/2015
B Pennsylvania	Agent	Approved	09/04/2015
B Rhode Island	Agent	Approved	10/01/2015
B South Carolina	Agent	Approved	09/15/2015
B Tennessee	Agent	Approved	04/27/2023
B Texas	Agent	Approved	10/01/2015
B Virginia	Agent	Approved	09/04/2015
B Washington	Agent	Approved	11/12/2020

Branch Office Locations

305 Spindrift Drive
Williamsville, NY 14221

Employment 2 of 2

Firm Name: **INDEPENDENT SOLUTIONS WEALTH MANAGEMENT, LLC**

Main Address: 305 SPINDRIFT DRIVE
WILLIAMSVILLE, NY 14221

Firm ID#: 144733

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	10/14/2015
IA New York	Investment Adviser Representative	Approved	01/27/2022
IA Texas	Investment Adviser Representative	Restricted Approval	09/03/2015



Qualifications

Branch Office Locations

INDEPENDENT SOLUTIONS WEALTH MANAGEMENT, LLC
305 SPINDRIFT DRIVE
WILLIAMSVILLE, NY 14221



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
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/20/2002

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/26/2022
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/23/2002

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
IA	01/05/2015 - 09/03/2015	NEXT FINANCIAL GROUP, INC.	CRD# 46214	WILLIAMSVILLE, NY
B	02/23/2007 - 09/03/2015	NEXT FINANCIAL GROUP, INC.	CRD# 46214	WILLIAMSVILLE, NY
B	04/23/2003 - 03/06/2007	NEW ENGLAND SECURITIES	CRD# 615	WILLIAMSVILLE, NY
B	02/21/2002 - 12/31/2002	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ

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
09/2015 - Present	INDEPENDENT SOLUTIONS WEALTH MANAGEMENT, LLC	IAR	Y	WILLIAMSVILLE, NY, 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)JAY R BLANCHARD (SOLE PROP), PRACTICE MANAGEMENT & TECHNOLOGY CONSULTANT, 5% TIME SPENT; 100% OWNERSHIP; CONTINUOUS TERM; NO COMP
- 2)JAY R BLANCHARD (DBA, SELF); INSURANCE SALES; AGENT; 20% TIME; NO OWNERSHIP; CONTINUOUS TERM; 5% COMP
- 3)THE FINANCIAL GUYS, LLC(DBA); INSURANCE; AGENT; 58% TIME SPENT; NO OWNERSHIP; CONTINUOUS TERM; 61% TOTAL COMP
- 4)THE FINANCIAL GUYS, LLC; LLC; GROUP INSURANCE; AGENT; <1% TIME SPENT; 1% OWNERSHIP;OPEN
- 5)THE FINANCIAL GUYS, LLC; LLC; INSURANCE VIA JONATHAN HIND FINANCIAL GROUP GENERAL INSURANCE AGENCY; JCN FINANCIAL GROUP LLC; AGENT; 1% TIME SPENT; 0% OWNERSHIP; 1% COMP; INDEFINITE
- 6)WEALTH TO WOMENS (DBA);DBA;100% OWNERSHIP;10%TIME SPENT;DIRECTOR;10% TOTAL COMP; INDEFINITE TERM
- 7)INDEPENDENT SOLUTIONS WEALTH MANAGEMENT, LLC; I-RIA; 3% OWNERSHIP; 0% TIME SPENT; 0% COMP;
- 8) TIME & MONEY LLC; CORPORATION; TEACHING/MENTORING/COACHING; 0% OWNERSHIP; 5% TIME SPENT; 5% TOTAL ANNUAL INCOME; AGENT; INDEFINITE TERM;
- 9) DTAXME; SOLE PROP; Retained Network of CPA, Tax Prep, Attorneys; 100% OWNERSHIP; 5% TIME SPENT; 2% TOTAL ANNUAL INCOME; CONSULTANT; INDEFINITE TERM;
- 10) BLACKRIDGE ASSET MANAGEMENT, LLC; Solicitor; COMPENSATION: 0%
- 11) Life Leadership; Owner; Independent Consultant; Start Date; 5/5/17; Approx 2 hours spent on activity per month. Approx 2 hours spent on activity per month during trading hours.
- 12) Fundraiser for the American Widow Project; rideforwidows.com



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:	NEXT FINANCIAL GROUP INC
Allegations:	BETWEEN DECEMBER 2007 AND OCTOBER 2010, CUSTOMER ALLEG THE PURCHASE OF TWO REITS WERE UNSUITABLE AND MISREPRESENTED, MUTUAL FUND CLASS C SHARES WERE PURCHASED BY SELLING MUTAL FUND CLASS A AND I SHARES, AND EQUITIES WERE PURCHASED WITHOUT [CUSTOMER'S] PRIOR KNOWLEDGE OR CONSENT
Product Type:	Equity Listed (Common & Preferred Stock) Mutual Fund Real Estate Security
Alleged Damages:	\$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	CUSTOMERS ARE SEEKING DAMAGES IN EXCESS OF \$100,000.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	11-01207
Date Notice/Process Served:	04/04/2011
Arbitration Pending?	No



Disposition:	Settled
Disposition Date:	07/09/2012
Monetary Compensation Amount:	\$55,000.00
Individual Contribution Amount:	\$5,000.00
Broker Statement	<p>RESPONDENTS HAVE DENIED AND CONTINUE TO DENY THE ALLEGATIONS. HOWEVER, CLAIMANTS AND RESPONDENTS DESIRED TO FULLY AND FINALLY RESOLVE AND SETTLE ALL OF THE PAST, PRESENT AND FUTURE CLAIMS, CONTROVERSIES, AND DISPUTES, AND THEREFORE, THE MATTER WAS SETTLED DUE TO THE LEGAL COST.</p>



End of Report

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