



IAPD Report

JON ERIK HUFFMAN

CRD# 4505697

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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

JON ERIK HUFFMAN (CRD# 4505697)

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 **01/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	HUFFMAN & ROSS WEALTH MANAGEMENT LLC	CRD# 334674	05/02/2025

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	EQUITABLE ADVISORS, LLC	6627	MORGANTOWN, WV	04/05/2021 - 05/09/2025
IA	EQUITABLE ADVISORS, LLC	6627	MORGANTOWN, WV	04/01/2021 - 05/09/2025
IA	ADVICE AND PLANNING SERVICES	20472	MORGANTOWN, WV	12/03/2013 - 03/02/2021

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	2



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: **HUFFMAN & ROSS WEALTH MANAGEMENT LLC**
Main Address: 6220 MID ATLANTIC DR
MORGANTOWN, WV 26508
Firm ID#: 334674

Regulator	Registration	Status	Date
IA West Virginia	Investment Adviser Representative	Approved	05/02/2025

Branch Office Locations

HUFFMAN & ROSS WEALTH MANAGEMENT LLC
6220 MID ATLANTIC DR
MORGANTOWN, WV 26508



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, 3 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
 General Securities Representative Examination (S7)	Series 7	01/24/2004
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/16/2002

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	07/02/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/25/2002

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
B	04/05/2021 - 05/09/2025	EQUITABLE ADVISORS, LLC	CRD# 6627	MORGANTOWN, WV
IA	04/01/2021 - 05/09/2025	EQUITABLE ADVISORS, LLC	CRD# 6627	MORGANTOWN, WV
IA	12/03/2013 - 03/02/2021	ADVICE AND PLANNING SERVICES	CRD# 20472	MORGANTOWN, WV
B	11/07/2013 - 03/02/2021	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	MORGANTOWN, WV
B	04/18/2006 - 10/03/2013	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	MORGANTOWN, WV
IA	04/18/2006 - 10/03/2013	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	MORGANTOWN, WV
B	01/24/2006 - 04/20/2006	NEW ENGLAND SECURITIES	CRD# 615	HUNT VALLEY, MD
B	03/18/2002 - 01/03/2006	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	COLUMBUS, OH

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
05/2025 - Present	Huffman & Ross Wealth Management	INVESTMENT ADVISER REPRESENTATIVE	Y	Morgantown, WV, United States
04/2021 - 05/2025	Equitable Advisors	INVESTMENT ADVISER REPRESENTATIVE	Y	New York, NY, United States
11/2013 - 03/2021	TIAA	INVESTMENT ADVISER REPRESENTATIVE	Y	MORGANTOWN, WV, United States
10/2013 - 03/2021	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	MORGANTOWN, WV, 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) ST JOSEPH HOLDINGS 6120 MID-ATLANTIC DRIVE MORGANTOWN, WV 26508, Erik is part owner of St Joseph's Holdings established on 09/01/2018. They purchased a farm. The farm is not operated by our group but rather leased out to other farmers. I spend 4 hours per year on this endeavor and my clients are not required or solicited to be involved. I am not compensated for this endeavor.

2) ST JOSEPH REAL ESTATE GROUP, 6220 Mid Atlantic Dr. Morgantown, WV 26508 Erik Huffman is part owner of a real estate company St. Joseph's Real Estate Group. Start Date is 06/17/2024. They purchase homes to rent or flip for profit. His involvement is capital contribution and 1 hour quarterly meetings. Erik is not involved in the day-to-day operations. Minimal time is spent in this endeavor, and it does not interfere with his role with our advisory firm. Clients are not required or solicited from the real estate group and he is not compensated.

3) Erik Huffman is an independent licensed insurance agent. This presents a conflict of interest and gives the supervised person the ability to recommend products based on the compensation received. Additionally, the offer and sale of insurance products by supervised persons of Huffman & Ross Wealth Management are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Huffman & Ross Wealth Management addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Huffman & Ross Wealth Management periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Huffman & Ross Wealth Management will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Huffman & Ross Wealth Management's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.



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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC
Allegations:	Client feels she was not given complete guidance from TIAA before moving funds from Prudential to TIAA..
Product Type:	Annuity-Variable
Alleged Damages:	\$10,000.00
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:	06/22/2016
Complaint Pending?	No
Status:	Settled
Status Date:	08/10/2018
Settlement Amount:	\$14,900.00
Individual Contribution Amount:	\$0.00

**Disclosure 2 of 2**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BB&T INVESTMENT SERVICES INC.

Allegations: CUSTOMER STATES THAT OUR REP TOLD HIM IF HE EXCEEDED THE ALLOWED 7% OUT OF HIS CONTRACT BASED ON THE PRINCIPAL FIRST RIDER THAT HIS PRINCIPAL GUARANTEE AMOUNT WOULD REDUCE DOLLAR FOR DOLLAR. HOWEVER, HE HAS SINCE LEARNED THAT ONCE HE BREAKS THE 7% STIPULATION ON THE CONTRACT THAT HIS NEW PRINCIPAL GUARANTEE AMOUNT IS RESET TO THE LESSER OF EITHER THE PREMIUM PAID MINUS WITHDRAWALS OR CONTRACT VALUE. IN THIS CASE THE PRINCIPAL GUARANTEE RESET TO THE CONTRACT VALUE AT THE TIME THE 7% WAS EXCEEDED WHICH IS DRASTICALLY DIFFERENT THAN THE PRINCIPAL GUARANTEE AMOUNT REDUCING DOLLAR FOR DOLLAR. THE CLIENT STATES THAT HE KNOWS THE REP HAD NO INTENTION OF MISLEADING HIM AND UNDERSTOOD THIS WAS A MISCOMMUNICATION BETWEEN HARTFORD, THE REP, AND HIMSELF.

Product Type: Annuity-Variable

Alleged Damages: \$50,000.00

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: 07/08/2010

Complaint Pending? No

Status: Settled

Status Date: 07/13/2010

Settlement Amount: \$30,000.00

Individual Contribution Amount: \$20,000.00



End of Report

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