



IAPD Report

GREG H MILLER

CRD# 4628226

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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

GREG H MILLER (CRD# 4628226)

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 **02/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	GUARDIAN CAPITAL, LLC	CRD# 156015	01/31/2011

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
IA	ING FINANCIAL PARTNERS, INC	2882	WEXFORD, PA	06/13/2005 - 12/04/2008
IA	SECURITIES AMERICA ADVISORS, INC.	110518	WEXFORD, PA	12/01/2004 - 06/02/2005
IA	LEGACY ADVISORY SERVICES, INC.	111027	ALLISON PARK, PA	04/30/2004 - 12/07/2004

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	4
Termination	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: **GUARDIAN CAPITAL, LLC**
Main Address: 109 VIP DRIVE
WEXFORD, PA 15090
Firm ID#: 156015

	Regulator	Registration	Status	Date
	Pennsylvania	Investment Adviser Representative	Approved	01/31/2011
	Texas	Investment Adviser Representative	Restricted Approval	02/25/2025

Branch Office Locations

GUARDIAN CAPITAL, LLC
109 VIP DRIVE
WEXFORD, PA 15090



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	04/29/2004
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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
IA	06/13/2005 - 12/04/2008	ING FINANCIAL PARTNERS, INC	CRD# 2882	WEXFORD, PA
IA	12/01/2004 - 06/02/2005	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	WEXFORD, PA
IA	04/30/2004 - 12/07/2004	LEGACY ADVISORY SERVICES, INC.	CRD# 111027	ALLISON PARK, PA

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
12/2010 - Present	GUARDIAN CAPITAL, LLC	MANAGING MEMBER/IAR	Y	WEXFORD, PA, United States
04/2002 - Present	GREG MILLER & ASSOCIATES	CERTIFIED ESTATE ADVISOR / OWNER	Y	ALLISON PARK, PA, 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) GREG MILLER & ASSOCIATES. PARTNER - ESTATE PLANNING SERVICES AND INSURANCE PRODUCTS SUCH AS LIFE AND FIXED ANNUITIES. APPROX. CONSULT WITH CLIENTS ON ESTATE PLANNING. 50-80 HOURS/MONTH.
- 2) SPORTSCLIPS; FRANCHISE OWNER; PA; JANUARY 2013



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	4
Termination	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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	GUARDIAN CAPITAL, LLC AND GREG MILLER & ASSOCIATES
Allegations:	OMITTED THE CORRECT BENEFICIARY DESIGNATION PERCENTAGE AND/OR INCLUDING THE INCORRECT BENEFICIARY DESIGNATION PERCENTAGE ON AN ANNUITY.
Product Type:	No Product
Alleged Damages:	\$35,000.00
Alleged Damages Amount Explanation (if amount not exact):	\$35000.00 PLUS INTEREST

Civil Litigation Information

Type of Court:	State Court
Name of Court:	COURT OF COMMON PLEAS
Location of Court:	ALLEGHENY COUNTY, PENNSYLVANIA
Docket/Case #:	GD-15-003693
Date Notice/Process Served:	05/05/2015
Litigation Pending?	No
Disposition:	Settled



Disposition Date: 10/25/2016

Monetary Compensation Amount: \$77,100.00

Individual Contribution Amount: \$77,100.00

Broker Statement On 11.2.15 a deceased client's daughter filed a lawsuit against Greg Miller, insurance agent and Greg Miller and Associates. The plaintiff alleges a dispute of her beneficial share of her mother's fixed annuity claiming her share should be greater than her sister's share. On 10.25.16, without admitting any wrong doing or liability, the errors and omissions insurance carrier for Greg Miller settled the claim outside of court to avoid costly and lengthy proceedings.

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.

Allegations: THE CLIENTS WROTE TO THE ISSUING CONTRACT VENDOR (AN UN AFFILIATED INSURANCE COMPANY ABOUT THE REPRESENTATIVE'S RECOMMENDATIONS TO MOVE TWO ANNUITIES TO THE ISSUING INSURANCE COMPANIES VARIABLE ANNUITIES IN 2007. THEY CLAIM THE REPRESENTATIVE TOLD THEM HE COULD "GUARANTEE" THEIR PRINCIPAL. THEY STATE THAT THE REPRESENTATIVE KNEW THEY WOULD BE TAKING DISTRIBUTIONS AND THE ONLY WAY THE GUARANTEE WORKS IS IF YOU DO NOT TAKE DISTRIBUTIONS. THEY CLAIM THEY NEEDED INCOME WITH LESS RISK.

Product Type: Annuity-Variable

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): THE CLIENT MADE DAMAGES CLAIM AND THE FIRM COULD NOT MAKE A GOOD FAITH DETERMINATION THAT THE DAMAGES INVOLVED WOULD NOT BE LESS THAN \$5000

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: 03/15/2011

Complaint Pending? No

Status: Denied

Status Date: 03/29/2011

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM INVESTIGATED THE CLIENTS ALLEGATIONS AND FOUND THEM TO BE WITHOUT MERIT.



Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.

Allegations: CLIENT ALLEGES THAT AS A RESULT OF THE REPRESENTATIVE'S MISREPRESENTATION OF AN UNSUITABLE VARIABLE ANNUITY CONTRACT, HE HAS SUFFERED SIGNIFICANT LOSSES.

Product Type: Annuity-Variable

Alleged Damages: \$200,000.00

Alleged Damages Amount Explanation (if amount not exact): THE CLAIMANT IS SEEKING ACTUAL DAMAGES IN AN AMOUNT NOT LESS THAN \$200,000; RESCISSION DAMAGES; INTEREST AND ALL COSTS, EXPENSES AND DISBURSEMENTS, INCLUDING EXPERT WITNESS FEES; AND SUCH OTHER RELIEF AS THE ARBITRATION PANEL DEEMS JUST AND PROPER.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 10-03094

Filing date of arbitration/CFTC reparation or civil litigation: 07/02/2010

Customer Complaint Information

Date Complaint Received: 07/16/2010

Complaint Pending? No

Status: Settled

Status Date: 06/29/2011

Settlement Amount: \$12,500.00

Individual Contribution Amount: \$0.00

Firm Statement WITHOUT ADMITTING ANY WRONGDOING OR LIABILITY, THE FIRM ENTERED INTO A SETTLEMENT AGREEMENT WITH THE CLIENT IN EXCHANGE FOR A RELEASE OF ALL CLAIMS. THIS WAS DONE SOLELY FOR BUSINESS PURPOSES TO AVOID A COSTLY AND LENGTHY LEGAL PROCEEDING.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.



Allegations: CLIENT ALLEGES THAT AS A RESULT OF THE REPRESENTATIVE'S MISREPRESENTATION OF AN UNSUITABLE VARIABLE ANNUITY CONTRACT, HE HAS SUFFERED SIGNIFICANT LOSSES.

Product Type: Annuity-Variable

Alleged Damages: \$200,000.00

Alleged Damages Amount Explanation (if amount not exact): THE CLAIMANT IS SEEKING ACTUAL DAMAGES IN AN AMOUNT NOT LESS THAN \$200,000; RESCISSION DAMAGES; INTEREST AND ALL COSTS, EXPENSES AND DISBURSEMENTS, INCLUDING EXPERT WITNESS FEES; AND SUCH OTHER RELIEF AS THE ARBITRATION PANEL DEEMS JUST AND PROPER.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 10-03094

Filing date of arbitration/CFTC reparation or civil litigation: 07/02/2010

Customer Complaint Information

Date Complaint Received: 07/16/2010

Complaint Pending? No

Status: Settled

Status Date: 06/29/2011

Settlement Amount: \$12,500.00

Individual Contribution Amount: \$0.00

Broker Statement CLIENT TRANSFERRED FUNDS FOR VA IN Q2 2007 FROM AMERICAN FUNDS. CLIENT WANTED TO PARTICIPATE IN MARKET WITH PRINCIPAL PROTECTION OF LOCK-IN OF QUARTERLY GAINS AND A GUARANTEED 7.0% DEATH BENEFIT FOR WIFE AND SON. RR ATTESTS VA AND EXCHANGE DISCLOSURE INFORMATION WERE PROPERLY EXPLAINED & ACKNOWLEDGED BY CLIENT. WITHOUT ADMITTING ANY WRONGDOING OR LIABILITY, THE FIRM ENTERED INTO A SETTLEMENT AGREEMENT WITH THE CLIENT IN EXCHANGE FOR A RELEASE OF ALL CLAIMS. THIS WAS DONE SOLELY FOR BUSINESS PURPOSES TO AVOID A COSTLY AND LENGTHY LEGAL PROCEEDING.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS INC

Allegations: THE CLIENT ALLEGES THEY HAD \$108,000 FROM THE SALE OF THEIR HOUSE IN THEIR BANK AND AT THE DIRECTION OF THEIR ATTORNEY (AND



OUR REPRESENTATIVE, THEY INVESTED THE MONEY WITH THE ATTORNEY'S PARTNER, ALSO OUR REPRESENTATIVE. THEY STATE THAT THEY NEEDED MONTHLY INCOME AND THAT THEY THOUGHT THE MONEY WAS MOVING INTO A SAFER INVESETMENT, WHICH WAS AN ANNUITY.

THEY SOON LEARNED FROM THEIR DAUGHTER (WHO IS A NYLIFE RR) THAT THEY WERE 100% INVESTED IN THE STOCK MARKET AND HAVE LOST AT LEAST \$8000. THERE IS ALSO A PROBLEM WITH THE COST BASIS.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$8,643.00

Customer Complaint Information

Date Complaint Received: 10/01/2008

Complaint Pending? No

Status: Withdrawn

Status Date: 10/13/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE CLIENT CALLED THE RR ON 10/08/08 TO WITHDRAW HIS COMPLAINT. THE FIRM INVESTIGATED THE MATTER AND FOUND NO SALES PRACTICE VIOLATIONS, THE POLICY DID MEET THEIR INCOME NEEDS AND ALL PROPER DISCLOSURES WERE MADE AT THE TIME OF THE SALE.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	HARVEST FINANCIAL CORPORATION
Termination Type:	Discharged
Termination Date:	10/18/2010
Allegations:	REGISTERED REPRESENTATIVE FAILED TO COMPLY WITH FIRM POLICIES AND PROCEDURES.
Product Type:	Annuity-Variable
Firm Statement	REGISTERED REPRESENTATIVE FAILED TO FOLLOW FIRM POLICIES AND PROCEDURES BY REQUESTING FUNDS TO PROCESS AN ORDER PRIOR TO NEW ACCOUNT AND ORDER APPROVAL BY PRINCIPAL.



End of Report

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