



IAPD Report

JARED SCOTT FRIEDMAN

CRD# 4678181

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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

JARED SCOTT FRIEDMAN (CRD# 4678181)

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 **03/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	REDWOOD FINANCIAL PLANNING, LLC	CRD# 291250	04/20/2018

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	IFS ADVISORY, LLC	154680	ATLANTA, GA	03/05/2012 - 11/13/2017
B	IFS SECURITIES	40375	SCOTCH PLAINS, NJ	03/02/2012 - 11/10/2017
IA	SYNERGY INVESTMENT GROUP, LLC	46035	SCOTCH PLAINS, NJ	06/23/2010 - 03/06/2012

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
Regulatory Event	1
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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **REDWOOD FINANCIAL PLANNING, LLC**
Main Address: 1812 FRONT STREET
SCOTCH PLAINS, NJ 07076
Firm ID#: 291250

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	04/20/2018
IA	New York	Investment Adviser Representative	Approved	10/05/2021
IA	Pennsylvania	Investment Adviser Representative	Approved	10/29/2019

Branch Office Locations

REDWOOD FINANCIAL PLANNING, LLC
1812 FRONT STREET
SCOTCH PLAINS, NJ 07076



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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B Securities Industry Essentials Examination (SIE)	SIE	11/10/2017
B General Securities Representative Examination (S7)	Series 7	12/29/2005
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/10/2003

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	02/18/2005
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/16/2003

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	03/05/2012 - 11/13/2017	IFS ADVISORY, LLC	CRD# 154680	ATLANTA, GA
B	03/02/2012 - 11/10/2017	IFS SECURITIES	CRD# 40375	SCOTCH PLAINS, NJ
IA	06/23/2010 - 03/06/2012	SYNERGY INVESTMENT GROUP, LLC	CRD# 46035	SCOTCH PLAINS, NJ
B	06/03/2010 - 03/06/2012	SYNERGY INVESTMENT GROUP, LLC	CRD# 46035	SCOTCH PLAINS, NJ
IA	04/28/2005 - 03/31/2009	METLIFE SECURITIES INC.	CRD# 14251	CRANFORD, NJ
B	07/11/2003 - 03/31/2009	METLIFE SECURITIES INC.	CRD# 14251	CRANFORD, NJ
B	07/11/2003 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	CRANFORD, 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
06/2010 - Present	REDWOOD FINANCIAL PLANNING, LLC (fka PRO FINANCIAL GROUP, LLC)	PRESIDENT	Y	SCOTCH PLAINS, NJ, United States
03/2012 - 11/2017	IFS ADVISORY, LLC	INVESTMENT ADVISORY REPRESENTATIVE	Y	ATLANTA, GA, United States
03/2012 - 11/2017	IFS SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	ATLANTA, GA, 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) Redwood Financial Planning(fka Pro Financial Group, LLC) - President, Started 06/2010, Investment-Related Business; Investment Advisory Business/Consulting Services/Insurance; 2) Licensed Insurance Agent - Sale of life and health insurance



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
Regulatory Event	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 08/17/2009

Docket/Case Number: [2009017804501](#)

Employing firm when activity occurred which led to the regulatory action: METLIFE SECURITIES INC

Product Type: Other: LIMITED PARTNERSHIP INTERESTS

Allegations: FINRA RULES 2010, 8210, NASD 2110, 3040: FRIEDMAN ENGAGED IN A PRIVATE SECURITIES TRANSACTION WITH A CUSTOMER OF HIS MEMBER FIRM WITHOUT PROVIDING PRIOR WRITTEN NOTICE TO, OR OBTAINING PRIOR WRITTEN APPROVAL FROM THE FIRM AND RECEIVED A REFERRAL FEE AS COMPENSATION FOR THE CUSTOMER'S PRIVATE SECURITIES TRANSACTION. FRIEDMAN FAILED TO RESPOND TIMELY TO A FINRA REQUEST FOR INFORMATION. FRIEDMAN FAILED TO RESPOND COMPLETELY TO FINRA REQUEST.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

08/17/2009

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Restitution
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	SEVEN MONTHS
Start Date:	09/08/2009
End Date:	04/07/2010

Monetary Sanction 1 of 2

Monetary Related Sanction:	Restitution
Total Amount:	\$500.00
Portion Levied against individual:	\$500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	05/28/2010
Was any portion of penalty waived?	No

Amount Waived:**Monetary Sanction 2 of 2**

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$15,000.00
Portion Levied against individual:	\$15,000.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	05/28/2010
Was any portion of penalty waived?	No

**Amount Waived:****Regulator Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, FRIEDMAN CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$15,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR SEVEN MONTHS. THE FINE IS DUE AND PAYABLE EITHER IMMEDIATELY UPON RE-ASSOCIATION WITH A MEMBER FIRM FOLLOWING HIS SUSPENSION OR PRIOR TO ANY REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. THE SUSPENSION IS IN EFFECT FROM SEPTEMBER 8, 2009, THROUGH APRIL 7, 2010.

FRIEDMAN IS ORDERED TO PAY RESTITUTION TO THE CUSTOMER IN THE AMOUNT OF \$500, PLUS INTEREST UNTIL THE DATE OF PAYMENT. THE RESTITUTION AMOUNTS ORDERED, PURSUANT TO THIS DISCIPLINARY ACTION, IS DUE AND PAYABLE IMMEDIATELY UPON RE-ASSOCIATION WITH A MEMBER FIRM FOLLOWING THE SUSPENSION, OR PRIOR TO ANY APPLICATION OR REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. SATISFACTORY PROOF OF PAYMENT OF RESTITUTION OR OF REASONABLE AND DOCUMENTED EFFORTS TO EFFECT RESTITUTION SHALL BE PROVIDED TO FINRA. IF FOR ANY REASON FRIEDMAN CANNOT LOCATE THE CUSTOMER AFTER REASONABLE AND DOCUMENTED EFFORTS WITHIN SUCH PERIOD, FRIEDMAN SHALL FORWARD ANY UNDISTRIBUTED RESTITUTION AND INTEREST TO THE APPROPRIATE ESCHEAT, UNCLAIMED PROPERTY, OR ABANDONED PROPERTY FUND FOR THE STATE IN WHICH THE CUSTOMER LAST RESIDED.

Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Restitution
Date Initiated:	09/08/2009
Docket/Case Number:	2009017804501
Employing firm when activity occurred which led to the regulatory action:	METLIFE
Product Type:	No Product
Allegations:	INVOLVED IN PRIVATE SECURITIES TRANSACTION WITH CUSTOMER
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No



Resolution Date:	04/08/2010
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	7 MONTHS
Start Date:	09/08/2009
End Date:	04/08/2010
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$15,540.00
Portion Levied against individual:	\$15,540.00
Payment Plan:	NONE
Is Payment Plan Current:	Yes
Date Paid by individual:	05/25/2010
Was any portion of penalty waived?	No
Amount Waived:	



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: METLIFE SECURITIES
Termination Type: Discharged
Termination Date: 03/17/2009
Allegations: DURING THE COURSE OF AN INVESTIGATION, THE REGISTERED REPRESENTATIVE DID NOT PROVIDE INFORMATION REGARDING A PRIVATE SECURITIES TRANSACTION.
Product Type: Other
Other Product Types:

Reporting Source: Individual
Firm Name: METLIFE
Termination Type: Discharged
Termination Date: 03/15/2009
Allegations: HENDERED AS FINRA INVESTIGATION
Product Type: No Product



End of Report

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