



## IAPD Report

# Ioannis T Papatherapontos

CRD# 4722750

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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

### Ioannis T Papatherapontos (CRD# 4722750)

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 **02/03/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	J.PAPPAS INVESTMENTS	CRD# 299387	02/04/2026

### 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
IA	J.PAPPAS INVESTMENTS	299387	Little Falls, NJ	02/15/2019 - 12/31/2025
B	LPL FINANCIAL LLC	6413	LITTLE FALLS, NJ	01/02/2009 - 01/31/2018
IA	LPL FINANCIAL LLC	6413	LITTLE FALLS, NJ	01/02/2009 - 01/31/2018

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

#### Employment 1 of 1

Firm Name: **J.PAPPAS INVESTMENTS**  
Main Address: NORTH CALDWELL, NJ  
Firm ID#: 299387

Regulator	Registration	Status	Date
<b>IA</b> New Jersey	Investment Adviser Representative	Approved - Pending IAR CE	02/04/2026

#### Branch Office Locations

**J.PAPPAS INVESTMENTS**  
NORTH CALDWELL, NJ



## 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 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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Securities Industry Essentials Examination (SIE)	SIE	01/31/2018
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Futures Managed Funds Examination (S31)	Series 31	02/04/2005
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General Securities Representative Examination (S7)	Series 7	11/18/2003
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	02/23/2004
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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	02/15/2019 - 12/31/2025	J.PAPPAS INVESTMENTS	CRD# 299387	Little Falls, NJ
B	01/02/2009 - 01/31/2018	LPL FINANCIAL LLC	CRD# 6413	LITTLE FALLS, NJ
IA	01/02/2009 - 01/31/2018	LPL FINANCIAL LLC	CRD# 6413	LITTLE FALLS, NJ
B	04/02/2007 - 01/09/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	FAIRFIELD, NJ
IA	04/02/2007 - 01/09/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	FAIRFIELD, NJ
IA	01/13/2005 - 04/02/2007	MORGAN STANLEY	CRD# 7556	FAIRFIELD, NJ
B	01/13/2005 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	FAIRFIELD, NJ
B	11/19/2003 - 11/03/2004	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY

### 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
01/2015 - Present	J.Pappas Realty, LLC	Chief Executive Officer	N	Little Falls, NJ, United States
01/2013 - Present	J Pappas, LLC	Chief Executive Officer	N	Little Falls, NJ, United States
07/2011 - Present	Pappas Financial Group, LLC	Chief Executive Officer	N	Little Falls, NJ, United States
01/2009 - Present	First Financial Consultants, LLC	Chief Executive Officer	N	Little Falls, NJ, United States
01/2009 - Present	Pappas Wealth Management, LLC	Chief Executive Officer	Y	Little Falls, NJ, United States
01/2009 - 01/2018	LPL FINANCIAL LLC	Registered Representative	Y	LITTLE FALLS, NJ, 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.

A. (1) PAPPAS FINANCIAL GROUP LLC D/B/A J.Pappas Payments, J.Pappas Energy; (2) Not Investment Related; (3) 208 Newark Pompton Tpke Little Falls NJ 07424; (4) Company is active in Merchant Services and Energy Brokerage. Merchant services includes Credit Card Processing and sale of Equipment and POS systems, J.Pappas Payments is a registered (ISO) individual sales Organization of Wells Fargo Bank, N.A. Concord CA. Please note that all credit card processing is done through First Data and TSYS. Company is also active in Energy Brokerage primarily for small business owners providing third party supply for Electricity and Gas; (5) My position with the company is CEO and I am active in sales and business development. Pappas Financial Group LLC. is affiliated with J.Pappas LLC; (6) The start date of your relationship: 7/27/2011; (7) 25 Hours Per month; (8) I am devoting about one hour during securities hours; (9) My primary duty is sales and referral of clients to our back office for quoting, support and deployment of any services request. Our office has dedicated staff for support and deployment and my role is primarily sales and training of employees. -- B. (1) First Financial Consultants LLC D/B/A/ J.PAPPAS INSURANCE AGENCY; (2) Not Investment Related; (3) 208 Newark Pompton Tpke Little Falls NJ 07424; (4) Company is active in Insurance services providing Property & Casualty and Life and Health insurance primarily to small business owners in New Jersey, New York and Pennsylvania; (5) My positions with the company is CEO and I am active in sales and business development. First Financial Consultants LLC is affiliated with J.Pappas LLC; (6) 01/01/2009; (7) 30 Hours Per month; (8) I am devoting about one hour during securities hours and usually for meeting with staff; (9) My duties is primarily sales and business development. Our office has dedicated staff for support, quoting, insurance renewals and day to day operations. Please note my role is primarily sales and training of new employees. -- C. (1) J.PAPPAS REALTY LLC D/B/A J.PAPPAS REALTY; (2) Not Investment Related; (3) 208 Newark Pompton Tpke Little Falls NJ 07424; (4) Company is active in real estate and owns the current location that J.Pappas Investments operates; (5) My positions with the company is CEO. I do not have any active role. J.Pappas Realty is affiliated with J.Pappas LLC; (6) The start date of your relationship: 02/26/2015; (7) 0 Hours Per month; (8) I am not devoting any time during securities hours as this is a real estate investment and our company is the only tenants; (9) I have no duties in the company as the administration, taxes, etc. is handled by J.Pappas LLC, and our accounting department. -- D. (1) J.PAPPAS LLC; (2) Not Investment Related; (3) 208 Newark Pompton Tpke Little Falls NJ 07424; (4) J.Pappas is a Holdings company. J.Pappas main activity is providing tax, administration and marketing support for all affiliated companies; (5) My positions with the company is owner; (6) 02/26/2015; (7) 10 Hours per month; (8) I am devoting a half hour during securities trading hours; (9) My role as the CEO of the company and primarily I am overseeing the Marketing activities of the company.



## 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
Termination	1

### 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

<b>Reporting Source:</b>	Firm
<b>Firm Name:</b>	LPL Financial LLC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	01/16/2018
<b>Allegations:</b>	Unapproved loans to client(s).
<b>Product Type:</b>	No Product



## End of Report

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