



IAPD Report

JOHN PICARDI

CRD# 4791307

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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

JOHN PICARDI (CRD# 4791307)

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 **03/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	11/16/2023
IA	BISON WEALTH, LLC	CRD# 299805	03/14/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	BISON WEALTH, LLC	165931	Kennesaw, GA	08/23/2022 - 12/31/2024
B	METRIC FINANCIAL, LLC	33324	ATLANTA, GA	07/21/2022 - 11/07/2023
IA	J. W. COLE ADVISORS, INC.	112294	Kennesaw, GA	10/29/2010 - 01/11/2022

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

Employment 1 of 2

Firm Name: **BISON WEALTH, LLC**
Main Address: 3550 LENOX ROAD NE
SUITE 2550
ATLANTA, GA 30326
Firm ID#: 299805

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	03/26/2026
IA Georgia	Investment Adviser Representative	Approved	03/14/2025

Branch Office Locations

BISON WEALTH, LLC
80 STATE STREET
ALBANY, NY 12207

BISON WEALTH, LLC
Dallas, GA

Employment 2 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**
Main Address: 80 STATE STREET
ALBANY, NY 12207
Firm ID#: 35747

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	11/16/2023
B FINRA	Invest. Co and Variable Contracts	Approved	11/16/2023
B Alabama	Agent	Approved	11/28/2023
B Colorado	Agent	Approved	11/22/2023
B Florida	Agent	Approved	11/17/2023



Qualifications

Regulator	Registration	Status	Date
B Georgia	Agent	Approved	11/21/2023
B North Carolina	Agent	Approved	11/20/2023
B Virginia	Agent	Approved	11/28/2023

Branch Office Locations

80 STATE STREET
ALBANY, NY 12207

Dallas, GA



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	07/27/2009
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/29/2004

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	12/18/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/02/2004

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	08/23/2022 - 12/31/2024	BISON WEALTH, LLC	CRD# 165931	Kennesaw, GA
B	07/21/2022 - 11/07/2023	METRIC FINANCIAL, LLC	CRD# 33324	ATLANTA, GA
IA	10/29/2010 - 01/11/2022	J. W. COLE ADVISORS, INC.	CRD# 112294	Kennesaw, GA
B	10/20/2010 - 01/11/2022	J.W. COLE FINANCIAL, INC.	CRD# 124583	Kennesaw, GA
IA	08/20/2008 - 10/20/2010	MONEY CONCEPTS CAPITAL CORP	CRD# 12963	ACWORTH, GA
B	08/13/2008 - 10/20/2010	MONEY CONCEPTS CAPITAL CORP	CRD# 12963	ACWORTH, GA
IA	02/26/2007 - 08/18/2008	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	ATLANTA, GA
B	06/30/2004 - 08/18/2008	WORLD GROUP SECURITIES, INC.	CRD# 114473	ATLANTA, GA

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
11/2023 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
01/2022 - Present	Bison Wealth, LLC.	Investment Advisor Representative/Managing Director	Y	Atlanta, GA, United States
01/2022 - 06/2024	DBA John Picardi & Associates	Manager/Owner/Insurance Agent	Y	Kennesaw, GA, United States
07/2022 - 11/2023	Metric Financial, LLC	Registered Representative	Y	Atlanta, GA, United States
10/2010 - 01/2022	J.W. COLE ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	TAMPA, FL, United States
10/2010 - 01/2022	J.W. COLE FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	TAMPA, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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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. Fixed Insurance; Yes; 115 Millbury Ln , Dallas Ga 30157; Fixed/Traditional Insurance; Agent; 10/2023; 10; 10; Sales of Fixed/Traditional insurance products.
2. PKSF; Yes; 80 State St Albany, NY 12207; Fixed/Traditional Insurance; Agent; 10/2023; 10; 10; Sales of Fixed/Traditional insurance products and servicing of Variable Annuities.



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
Customer Dispute	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:	Individual
Regulatory Action Initiated By:	UNITED STATES SECURITIES AND EXCHANGE COMMISSION ACCOUNTING AND AUDITING ENFORCEMENT DIVISION
Sanction(s) Sought:	Suspension
Date Initiated:	05/02/1996
Docket/Case Number:	3-8996
Employing firm when activity occurred which led to the regulatory action:	SULCUS COMPUTER CORP
Product Type:	Other: HOTEL & RESTRAURANT SYSTEMS- PROVIDED SOFTWARE APPLICATIONS TO COMPANIES AND PROVIDED CUSTOMER SUPPORT
Allegations:	SULCUS SUBMITTED FINANCIAL STATEMENT THAT WERE MATERIALLY INCORRECT AND NOT IN CONFORMITY WITH GENERAL ACCPTED ACCOUNTING PRINCIPLES I WAS CFO THEIR LARGEST DIVISON AT THE TIME
Current Status:	Final
Resolution:	Settled
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: 09/29/1999

Sanctions Ordered: Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: All Capacities

Duration: 30 months

Start Date: 09/01/1996

End Date: 06/01/1999

Broker Statement

A SETTLEMENT WAS NEGOTIATED BETWEEN SULCUS CORP AND THE SEC. AS PART OF THIS SETTLEMENT. I AGREED TO SUSPESION WITHOUT CONFIRMING OF DENYING ANY WRONG DOING



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: WORLD GROUP SECURITIES, INC

Allegations: THE CLIENT ALLEGES THAT MR. PICARDI FAILED TO ADD A RIDER TO THE POLICY AND THE CLIENT BELIEVES THAT THE RIDER WOULD HAVE GUARANTEED HIM PINCIPLE INCREASES INSTEAD OF "BASED INCOME INCREASE", WHICH IS INCORRECT.

Product Type: Annuity-Variable

Alleged Damages: \$100,000.00

Alleged Damages Amount Explanation (if amount not exact): APPROX.

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: 04/05/2010

Complaint Pending? No

Status: Closed/No Action

Status Date: 04/30/2010

Settlement Amount:

Individual Contribution Amount:



End of Report

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