



IAPD Report

JENNIFER LEE JOST

CRD# 5020750

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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

JENNIFER LEE JOST (CRD# 5020750)

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 **02/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SIMPLICITY WEALTH	CRD# 300572	02/13/2025

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	LIFEPRO ASSET MANAGEMENT	285252	Denver, NC	02/18/2020 - 02/14/2025
B	AMERITAS INVESTMENT COMPANY, LLC	14869	SAN RAMON, CA	10/11/2014 - 03/13/2020
IA	AMERITAS ADVISORY SERVICES	14869	SAN RAMON, CA	10/09/2014 - 03/13/2020

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

Employment 1 of 1

Firm Name: **SIMPLICITY WEALTH**
Main Address: 475 SPRINGFIELD AVE.
SUITE #1
SUMMIT, NJ 07901
Firm ID#: 300572

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	02/13/2025
IA	North Carolina	Investment Adviser Representative	Approved	02/17/2025

Branch Office Locations

SIMPLICITY WEALTH
9805 Statesville Road Suite 6021
Charlotte, NC 28269



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	09/22/2009
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/30/2005

State Securities Law Exams

Exam	Category	Date
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		Uniform Combined State Law Examination (S66)	Series 66	10/02/2009
		Uniform Securities Agent State Law Examination (S63)	Series 63	03/10/2006

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	02/18/2020 - 02/14/2025	LIFEPRO ASSET MANAGEMENT	CRD# 285252	Denver, NC
B	10/11/2014 - 03/13/2020	AMERITAS INVESTMENT COMPANY, LLC	CRD# 14869	SAN RAMON, CA
IA	10/09/2014 - 03/13/2020	AMERITAS ADVISORY SERVICES	CRD# 14869	SAN RAMON, CA
IA	08/28/2013 - 09/12/2013	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	08/28/2013 - 09/12/2013	KOVACK SECURITIES INC.	CRD# 44848	BRENTWOOD, CA
IA	10/06/2009 - 07/11/2013	EDWARD JONES	CRD# 250	BRENTWOOD, CA
B	09/23/2009 - 07/11/2013	EDWARD JONES	CRD# 250	BRENTWOOD, CA
B	08/05/2008 - 07/01/2009	PARK AVENUE SECURITIES LLC	CRD# 46173	PLEASANTON, CA
B	10/18/2007 - 07/25/2008	ING FINANCIAL PARTNERS, INC.	CRD# 2882	BRENTWOOD, CA
B	12/01/2005 - 10/24/2007	WORLD GROUP SECURITIES, INC.	CRD# 114473	CONCORD, CA

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
02/2025 - Present	Simplicity Wealth	Investment Adviser Representative	Y	Summit, NJ, United States
03/2018 - Present	Diamond Life Planning	Owner, Adviser	Y	Denver, NC, United States
10/2016 - Present	Diamond Life Strategies	Owner, Motivational Speaker	Y	Denver, NC, United States
02/2020 - 02/2025	LifePro Asset Management, LLC	Investment Adviser Representative	Y	San Diego, CA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2014 - 02/2020	AMERITAS INVESTMENT CORP	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR	Y	LINCOLN, NE, United States
08/2014 - 02/2020	AMERITAS LIFE INSURANCE CORP	AGENT	Y	LINCOLN, NE, United States
08/2014 - 02/2020	DAVID WHITE & ASSOCIATES	AGENT	Y	SAN RAMON, CA, 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) Diamond Life Strategies; non-investment related; Denver, NC; Motivational Speaking & Money Coach; Owner and Speaker; start date: 10/2016; approx #40 hours per month, of which none are during trading hours; motivational speaking and workshops for various women's groups. Certified Divorce Analyst (CDFA) and Certified Money Coach (CMC)

(2) Diamond Life Planning; investment related; Denver, NC; Advisory and financial planning; Owner and Adviser; start date 03/2018; approx 40 hours per month, of which 10 are during trading hours; General retirement and financial planning.

(3) Jennifer Jost; non-investment related; Denver, NC; Insurance and Annuity Sales; Owner and Adviser; start date 03/2018; approx 40 hours per month, of which 10 are during trading hours; Life, Long Term Care, and annuity sales.

(4) LifePro Financial Services, Inc. (d.b.a. LifePro Insurance Marketing). investment-related. 11512 El Camino Real, Suite 100, San Diego, California 92130. Insurance. Insurance Agent. Start Date: 06/2021. Approximately XX hours per month, of which XX are typical during trading hours.

(5) JJJJ Consulting LLC; non-investment related; Denver, NC; Political Accounting; President; start date 01/2023; approx 10 hours per month, of which none are done during trading hours; completing the compliance for political candidates and campaigns filing the FEC form monthly

(6) Rock My Finances; non-investment related; Denver, NC; Radio Show; Podcast Host; 10/2022; approx 10 hours per month, of which 1 is done during trading hours; Weekly show where people are interviewed about life stories and tragedy to triumph



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

Reporting Source: Firm
Firm Name: EDWARD JONES
Termination Type: Discharged
Termination Date: 06/18/2013
Allegations: MS. JOST OBTAINED ORIGINAL SIGNATURES ON INCOMPLETE LETTERS OF AUTHORIZATION AND WAS AWARE THAT HER BRANCH OFFICE ADMINISTRATOR WAS PHOTOCOPYING THE SIGNED DOCUMENTS TO CREATE NEW LETTERS OF AUTHORIZATION FOR THE SAME CLIENTS
Product Type: No Product

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Reporting Source: Individual
Firm Name: EDWARD JONES
Termination Type: Discharged
Termination Date: 06/18/2013
Allegations: REP OBTAINED ORIGINAL SIGNATURES ON INCOMPLETE LOI'S AND WAS AWARE THAT HER BRANCH OFFICE ADMINISTRATOR WAS PHOTOCOPYING THE FORMS AND USING FOR CLIENTS REQUESTS RATHER THAN OBTAINING NEW FORMS.
Product Type: No Product
Broker Statement ALL SIGNATURES WERE COLLECTED WITH CLIENTS CONSENT ON COMPANY APPROVED FORMS.



End of Report

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