



## IAPD Report

# Whittaker Mack

CRD# 5426351

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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

### Whittaker Mack (CRD# 5426351)

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 **08/07/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	J.P. MORGAN SECURITIES LLC	CRD# 79	10/01/2012
<b>IA</b>	J.P. MORGAN SECURITIES LLC	CRD# 79	10/01/2012

### QUALIFICATIONS

This representative is currently registered in **27** SRO(s) and **53** 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
<b>B</b>	CHASE INVESTMENT SERVICES CORP.	25574	NEW YORK, NY	05/27/2010 - 10/01/2012
<b>IA</b>	CHASE INVESTMENT SERVICES CORP.	25574	NEW YORK, NY	05/27/2010 - 10/01/2012
<b>B</b>	LPL FINANCIAL CORPORATION	6413	SPRING VALLEY, NY	04/06/2009 - 05/03/2010

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	2



## 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 **53** jurisdiction(s) and 27 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **J.P. MORGAN SECURITIES LLC**  
Main Address: 270 PARK AVENUE  
NEW YORK, NY 10017  
Firm ID#: 79

Regulator	Registration	Status	Date
<b>B</b> 24X National Exchange LLC	General Securities Representative	Approved	10/31/2025
<b>B</b> BOX Exchange LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> BOX Exchange LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Cboe BYX Exchange, Inc.	General Securities Representative	Approved	02/06/2025
<b>B</b> Cboe BZX Exchange, Inc.	General Securities Representative	Approved	02/06/2025
<b>B</b> Cboe C2 Exchange, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> Cboe C2 Exchange, Inc.	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	05/13/2022
<b>B</b> Cboe EDGA Exchange, Inc.	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	05/13/2022
<b>B</b> Cboe EDGX Exchange, Inc.	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	06/23/2022



## Qualifications

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	10/01/2012
<b>B</b> FINRA	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Investors' Exchange LLC	General Securities Representative	Approved	08/30/2016
<b>B</b> Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	04/27/2020
<b>B</b> MEMX LLC	General Securities Representative	Approved	02/16/2021
<b>B</b> MEMX LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> MIAX Emerald, LLC	General Securities Representative	Approved	03/20/2019
<b>B</b> MIAX Emerald, LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> MIAX PEARL, LLC	General Securities Representative	Approved	05/13/2022
<b>B</b> MIAX PEARL, LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> MIAX Sapphire	General Securities Representative	Approved	09/23/2024
<b>B</b> MIAX Sapphire	General Securities Sales Supervisor	Approved	09/23/2024
<b>B</b> Miami International Securities Exchange, LLC	General Securities Representative	Approved	05/13/2022
<b>B</b> Miami International Securities Exchange, LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> NYSE American LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> NYSE American LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	06/23/2022



## Qualifications

Regulator	Registration	Status	Date
<b>B</b> NYSE National, Inc.	General Securities Representative	Approved	05/18/2018
<b>B</b> NYSE National, Inc.	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Nasdaq GEMX, LLC	General Securities Representative	Approved	08/06/2013
<b>B</b> Nasdaq GEMX, LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Nasdaq MRX, LLC	General Securities Representative	Approved	03/24/2016
<b>B</b> Nasdaq MRX, LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq Stock Market	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Nasdaq Texas, LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq Texas, LLC	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	10/04/2012
<b>B</b> New York Stock Exchange	General Securities Sales Supervisor	Approved	06/23/2022
<b>B</b> Alabama	Agent	Approved	07/22/2022



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Alaska	Agent	Approved	11/20/2024
<b>B</b> Arizona	Agent	Approved	10/01/2012
<b>B</b> Arkansas	Agent	Approved	07/22/2022
<b>B</b> California	Agent	Approved	10/01/2012
<b>B</b> Colorado	Agent	Approved	07/22/2022
<b>B</b> Connecticut	Agent	Approved	10/01/2012
<b>B</b> Delaware	Agent	Approved	01/19/2016
<b>B</b> District of Columbia	Agent	Approved	09/30/2021
<b>B</b> Florida	Agent	Approved	10/25/2012
<b>B</b> Georgia	Agent	Approved	10/25/2012
<b>B</b> Hawaii	Agent	Approved	11/30/2021
<b>IA</b> Hawaii	Investment Adviser Representative	Approved	11/30/2021
<b>B</b> Idaho	Agent	Approved	07/22/2022
<b>B</b> Illinois	Agent	Approved	07/23/2015
<b>B</b> Indiana	Agent	Approved	07/22/2022
<b>B</b> Iowa	Agent	Approved	07/22/2022
<b>B</b> Kansas	Agent	Approved	03/31/2015
<b>B</b> Kentucky	Agent	Approved	07/22/2022
<b>B</b> Louisiana	Agent	Approved	07/22/2022



## Qualifications

	Regulator	Registration	Status	Date
B	Maine	Agent	Approved	10/25/2012
B	Maryland	Agent	Approved	10/25/2012
B	Massachusetts	Agent	Approved	11/19/2012
B	Michigan	Agent	Approved	10/25/2012
B	Minnesota	Agent	Approved	04/24/2015
B	Mississippi	Agent	Approved	07/22/2022
B	Missouri	Agent	Approved	07/22/2022
B	Montana	Agent	Approved	07/22/2022
B	Nebraska	Agent	Approved	11/20/2024
B	Nevada	Agent	Approved	10/01/2012
B	New Hampshire	Agent	Approved	07/22/2022
B	New Jersey	Agent	Approved	10/01/2012
IA	New Jersey	Investment Adviser Representative	Approved	10/01/2012
B	New Mexico	Agent	Approved	07/22/2022
B	New York	Agent	Approved	10/01/2012
IA	New York	Investment Adviser Representative	Approved	05/03/2021
B	North Carolina	Agent	Approved	10/01/2012
B	North Dakota	Agent	Approved	07/22/2022
B	Ohio	Agent	Approved	07/25/2022



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Oklahoma	Agent	Approved	07/22/2022
<b>B</b> Oregon	Agent	Approved	10/25/2012
<b>B</b> Pennsylvania	Agent	Approved	10/01/2012
<b>B</b> Puerto Rico	Agent	Approved	07/22/2022
<b>B</b> Rhode Island	Agent	Approved	07/22/2022
<b>B</b> South Carolina	Agent	Approved	10/01/2012
<b>B</b> South Dakota	Agent	Approved	11/20/2024
<b>B</b> Tennessee	Agent	Approved	10/25/2012
<b>B</b> Texas	Agent	Approved	10/01/2012
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	09/24/2013
<b>B</b> Utah	Agent	Approved	07/22/2022
<b>B</b> Vermont	Agent	Approved	07/22/2022
<b>B</b> Virgin Islands	Agent	Approved	11/20/2024
<b>B</b> Virginia	Agent	Approved	10/01/2012
<b>B</b> Washington	Agent	Approved	10/25/2012
<b>B</b> West Virginia	Agent	Approved	07/22/2022
<b>B</b> Wisconsin	Agent	Approved	07/22/2022
<b>B</b> Wyoming	Agent	Approved	07/22/2022



## Qualifications

### Branch Office Locations

**J.P. MORGAN SECURITIES LLC**  
1214 Mamaroneck Ave Floor 02  
White Plains, NY 10605-4805

**J.P. MORGAN SECURITIES LLC**  
1044 MC LEAN AVE  
YONKERS, NY 10704

**J.P. MORGAN SECURITIES LLC**  
132 PKWY RD  
BRONXVILLE, NY 10708

**J.P. MORGAN SECURITIES LLC**  
45-47 MAIN STREET  
IRVINGTON, NY 10533

**J.P. MORGAN SECURITIES LLC**  
270 SAW MILL RIVER ROAD  
YONKERS, NY 10701

**J.P. MORGAN SECURITIES LLC**  
125 CHATSWORTH AVENUE  
LARCHMONT, NY 10538

**J.P. MORGAN SECURITIES LLC**  
22 WEST 1ST STREET  
MOUNT VERNON, NY 10550

**J.P. MORGAN SECURITIES LLC**  
92 MAIN STREET  
YONKERS, NY 10701

**J.P. MORGAN SECURITIES LLC**  
35 FIFTH AVENUE  
PELHAM, NY 10803

**J.P. MORGAN SECURITIES LLC**  
875 SAW MILL RIVER ROAD  
ARDSLEY, NY 10502

**J.P. MORGAN SECURITIES LLC**  
20 PALMER AVENUE  
SCARSDALE, NY 10583

**J.P. MORGAN SECURITIES LLC**  
410 S. BROADWAY FL 1  
YONKERS, NY 10705

**J.P. MORGAN SECURITIES LLC**  
565 WARBURTON AVE  
HASTINGS ON HUDSON, NY 10706

**J.P. MORGAN SECURITIES LLC**  
270 NORTH AVENUE  
NEW ROCHELLE, NY 10801

**J.P. MORGAN SECURITIES LLC**  
511 GRAMATAN AVE.  
MOUNT VERNON, NY 10552

**J.P. MORGAN SECURITIES LLC**  
762 CENTRAL PARK AVENUE  
YONKERS, NY 10704

**J.P. MORGAN SECURITIES LLC**  
676 WHITE PLAINS ROAD  
SCARSDALE, NY 10583

**J.P. MORGAN SECURITIES LLC**  
8 EAST PARKWAY  
SCARSDALE, NY 10583

**J.P. MORGAN SECURITIES LLC**  
660-662 CENTRAL PARK AVE.  
SCARSDALE, NY 10583

**J.P. MORGAN SECURITIES LLC**  
12 ASHFORD AVENUE  
DOBBS FERRY, NY 10522

**J.P. MORGAN SECURITIES LLC**  
2368 CENTRAL PARK AVE  
YONKERS, NY 10710

**J.P. MORGAN SECURITIES LLC**  
360 WHITE PLAINS ROAD  
EASTCHESTER, NY 10709

**J.P. MORGAN SECURITIES LLC**  
1222 NEPPERHAN AVENUE  
YONKERS, NY 10703

**J.P. MORGAN SECURITIES LLC**  
34 Popham Rd  
Scarsdale, NY 10583



## 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 2 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	06/23/2022
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	05/20/2022

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	10/16/2007

#### State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	12/12/2007

### 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
B	05/27/2010 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	NEW YORK, NY
IA	05/27/2010 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	NEW YORK, NY
B	04/06/2009 - 05/03/2010	LPL FINANCIAL CORPORATION	CRD# 6413	SPRING VALLEY, NY
IA	04/06/2009 - 05/03/2010	LPL FINANCIAL CORPORATION	CRD# 6413	SPRING VALLEY, NY
B	06/05/2008 - 02/11/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	FORT LEE, NJ
IA	06/05/2008 - 02/11/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	FORT LEE, NJ
IA	01/28/2008 - 06/13/2008	PARK AVENUE SECURITIES LLC	CRD# 46173	RYE BROOK, NY
B	10/17/2007 - 06/13/2008	PARK AVENUE SECURITIES LLC	CRD# 46173	RYE BROOK, 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
10/2012 - Present	J.P. MORGAN SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	White Plains, NY, United States
10/1996 - Present	LONG CREEK GROUP, LLC	OWNER	Y	NEW CITY, NY, 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.

ACTIVITY TYPE: 4 - OUTSIDE BUSINESS ACTIVITY WITH A NOT-FOR-PROFIT ORGANIZATION

NAME OF ENTITY: URBAN RESOURCE INSTITUTE

POSITION: CHAIRPERSON BOARD OF TRUSTEES

START DATE: 7/1/2014



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

ADDRESS: 75 NY, NY

DETAILS: WWW.URINYC.ORG. THE URBAN RESOURCE INSTITUTE (URI) PROVIDES COMPREHENSIVE, HOLISTIC, AND SUPPORTIVE HUMAN SERVICES PROGRAMS THAT EMPOWER INDIVIDUALS AND FAMILIES IN THE NEW YORK METROPOLITAN AREA TO CHANGE THEIR LIVES FOR THE BETTER. OUR HANDS-ON PROGRAMS FOR VICTIMS OF DOMESTIC VIOLENCE, THE DEVELOPMENTALLY DISABLED, AND PEOPLE STRUGGLING WITH ADDICTION AND SUBSTANCE ABUSE ARE SPECIFICALLY TAILORED TO MEET THE NEEDS OF THE INDIVIDUAL, WHILE OUR ADVOCACY AND COMMUNITY OUTREACH INITIATIVES ADVANCE SOCIAL CHANGE AND BUILD WIDER VISIBILITY AND SUPPORT FOR THE ISSUES THAT HAVE AN IMPACT ON OUR CLIENTS' QUALITY OF LIFE AND NEW YORK'S URBAN COMMUNITIES.

INVESTMENT RELATED: NO

HOURS DEDICATED (per month unless otherwise indicated): N/A

HOURS DURING TRADING: 0

ACTIVITY TYPE: 1 - OUTSIDE BUSINESS ACTIVITY WITH A NON-PUBLIC ENTITY

NAME OF ENTITY: LONG CREEK GROUP, LLC.

POSITION: GENERAL PARTNER / OWNER / PROPERTY MANAGER

START DATE: 10/1/1996

ADDRESS: 169 NEW CITY, NY.

DETAILS: RENTAL APARTMENT BUILDINGS.

HOURS DEDICATED (per month unless otherwise indicated): 15

HOURS DURING TRADING: 0

INVESTMENT RELATED: YES



## 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	2

### 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 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	J.P. Morgan Securities LLC
<b>Allegations:</b>	Allegations include Misrepresentation with activity dates from 12/24/2014 to 5/14/2015.
<b>Product Type:</b>	Other: Managed/Wrap Accounts (Outside Money Manager)
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Firm made good faith determination that damages are over \$5000.00.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/08/2019
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	05/21/2019
<b>Settlement Amount:</b>	\$0.00



**Individual Contribution Amount:** \$0.00

**Broker Statement**

The basis of this complaint is that the client claims he never knew he purchased a variable annuity and that he thought the annuity would function like a banking CD. First, the client not only purchased two variable annuities, six months apart, but also acknowledges forty plus years of investment experience with annuities, brokerage and bank products. In addition, approximately 48 Chase, and 12 Prudential statements were mailed to the client that included information on this variable annuity, and over 20 Documented Client/Advisor reviews occurred over the past four years where all products were reviewed.

Whenever soliciting the sale of a variable annuity, including this investment, it is my common practice to ensure all prospects understand the mechanics, disclosures, and forms prior to signing any form, no matter how basic or complex. It is my belief that this customer had a thorough understanding of the investment products he purchased. Please note in my opinion, it is unlikely for any client to believe they had purchased something similar to a bank offered CD after purchasing a variable annuity one month or four years earlier (as this Client states).

Furthermore, it is a routine practice for clients purchasing a variable annuity to receive an introductory package that includes a copy of the application and signed contract as well as a "free-look" provision which allows a client to cancel the contract during a certain period of time without paying any surrender charges and receive a refund of the contract. It is my understanding that this client did not take advantage of this benefit.

**Disclosure 2 of 2**

**Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

J.P. MORGAN SECURITIES LLC

**Allegations:**

CLIENT ALLEGES POOR RECOMMENDATION/POOR ADVICE REGARDING VARIABLE ANNUITIES INVESTMENT. ACTIVITY DATES 09/15/2010-09/15/2010. FIRM RECEIVED SUBSEQUENT CORRESPONDENCE, CLIENT ALLEGES SUITABILITY REGARDING VARIABLE ANNUITY.

**Product Type:**

Annuity-Variable

**Alleged Damages:**

\$5,000.00

**Alleged Damages Amount Explanation (if amount not exact):**

FIRM HAS MADE GOOD FAITH DETERMINATION ALLEGED DAMAGES WILL BE \$5,000.00 OR GREATER.

**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:** 08/26/2013

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 11/19/2013



<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00



## End of Report

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