



IAPD Report

BRYCE J JONES

CRD# 6361728

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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

BRYCE J JONES (CRD# 6361728)

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 **04/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	10/13/2022
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	10/13/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEWPORT BEACH, CA	09/18/2014 - 10/11/2022
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEWPORT BEACH, CA	08/19/2014 - 10/11/2022

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
Customer Dispute	3



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

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**
Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130
Firm ID#: 7717

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/13/2022
B	FINRA	General Securities Sales Supervisor	Approved	10/13/2022
B	Arizona	Agent	Approved	10/13/2022
B	California	Agent	Approved	10/13/2022
B	Colorado	Agent	Approved	02/15/2024
B	Florida	Agent	Approved	11/14/2025
B	Idaho	Agent	Approved	10/13/2022
B	Montana	Agent	Approved	10/13/2022
B	Nevada	Agent	Approved	10/13/2022
B	New Mexico	Agent	Approved	10/13/2022
B	Oregon	Agent	Approved	04/24/2026
B	Texas	Agent	Approved	10/24/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	10/24/2024



Qualifications

	Regulator	Registration	Status	Date
B	Utah	Agent	Approved	10/13/2022
IA	Utah	Investment Adviser Representative	Approved	10/13/2022
B	Washington	Agent	Approved	10/13/2022
B	Wyoming	Agent	Approved	10/13/2022

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC
WASHINGTON, UT



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 - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	05/17/2022

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/19/2014

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	09/17/2014

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	09/18/2014 - 10/11/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEWPORT BEACH, CA
B	08/19/2014 - 10/11/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEWPORT BEACH, 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
10/2022 - Present	INDEPENDENT FINANCIAL GROUP, LLC	REGISTERED REPRESENTATIVE	Y	WASHINGTON, UT, United States
10/2014 - 10/2022	BANK OF AMERICA, N.A.	FINANCIAL ADVISOR	Y	SAINT GEORGE, UT, United States
06/2014 - 10/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FINANCIAL ADVISOR	Y	SAINT GEORGE, UT, 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) WITTWER, INC

POSITION: Employee NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 3 START DATE: 10/15/2022
ADDRESS: 390 N Mall Dr. St George UT 84790, United States
DESCRIPTION: BOARD MEMBER FOR FAMILY OWNED BUSINESS.

(2) HIGH DESERT OMEGAS, LLC

POSITION: Officer/Director NATURE: Other: INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 11/01/2021
ADDRESS: Washington UT 84780, United States
DESCRIPTION: REAL ESTATE HOLDING COMPANY.

(3) RENTAL PROPERTIES

POSITION: PROPERTY OWNER. NATURE: Real Estate Sales/Rental Properties/Property Management INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 10/01/2022
ADDRESS: Washington UT 84780, United States
DESCRIPTION: RENTAL PROPERTIES.

(4) CRYSTAL INVESTMENTS, LLC



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: Officer/Director NATURE: Business Entity for Tax/Investment Purposes INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 12/01/2008
ADDRESS: Washington UT 84780, United States
DESCRIPTION: BUSINESS TAX ENTITY FOR RENTAL PROPERTIES.

(5) CYMBO SYSTEMS, INC

POSITION: Officer/Director NATURE: Other: INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 12/31/2008
ADDRESS: Washington UT 84780, United States
DESCRIPTION: SUPPORT STAFF.

(6) JONESLASERWORKS

POSITION: Independent Contractor NATURE: Other: INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 3 START DATE: 08/01/2020
ADDRESS: Washington UT 84780, United States
DESCRIPTION: ETSY STORE FRONT.

(7) CARRY YOU FOUNDATION

POSITION: Secretary and Board Member. NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 1 START DATE: 01/05/2023
ADDRESS: Washington UT 84780, United States
DESCRIPTION: Board of directors for non-profit organization.

(8) LEXOR WEALTH MANAGEMENT

POSITION: Officer/Director NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 143 START DATE: 10/13/2022
ADDRESS: 306 W River Willow Lane, Washington UT 84780, United States
DESCRIPTION: DBA for Financial Services office of IFG



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	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	Claimant alleges unsuitable investment recommendations and failure to follow instructions in March 2021.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages not specified
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-02402
Filing date of arbitration/CFTC reparation or civil litigation:	09/01/2023

Customer Complaint Information



Date Complaint Received: 09/01/2023

Complaint Pending? No

Status: Settled

Status Date: 09/04/2024

Settlement Amount: \$100,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: Claimant alleges unsuitable investment recommendations and failure to follow instructions in March 2021.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

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

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 23-02402

Filing date of arbitration/CFTC reparation or civil litigation: 09/01/2023

Customer Complaint Information

Date Complaint Received: 09/01/2023

Complaint Pending? No

Status: Settled

Status Date: 09/04/2024

Settlement Amount: \$100,000.00

Individual Contribution Amount: \$0.00

Broker Statement This complaint was originally filed and then denied by the Broker Dealer Merrill Lynch. Then the client filed an arbitration for the exact same complaint. THE CLAIM WAS DENIED. THE CLAIM HAD NUMEROUS INACCURACIES. THE CUSTOMER'S RISK TOLERANCE WAS CONSERVATIVE. CUSTOMER WAS APPROPRIATELY INVESTED IN CONSERVATIVE BONDS. ALL INVESTMENTS HELD BY CUSTOMER WHILE MR. JONES WAS THE FINANCIAL ADVISOR OF



RECORD WERE CONSERVATIVE AND APPROPRIATELY MATCHED THE CONSERVATIVE CUSTOMER PROFILE. THE ALLEGED TRADE REQUEST VIA TEXT WAS FOR AN AGGRESSIVE AND CONCENTRATED EQUITY POSITION. SAID TEXT MESSAGE COULD NOT BE LOCATED BY EITHER PARTY, CELL PHONE RECORDS, OR FIRM RECORDS TO VALIDATE THE COMPLAINT. CUSTOMER WAS INFLUENCED BY OUTSIDE PARTIES TO INVEST IN CRYPTOCURRENCY AND MERRILL LYNCH/MR. JONES WERE NOT INVOLVED IN ANY CRYPTOCURRENCY TRANSACTIONS IN ANY WAY. IN ADDITION, FIRM PROTOCOL AND DISCLOSURES STATE THAT TEXT AND VOICEMAIL TRADE REQUESTS WOULD NOT BE HONORED. CLIENT MADE MONEY ON CONSERVATIVE INVESTMENTS WHILE MR. JONES WAS THE FINANCIAL ADVISOR OF RECORD. MR. JONES WAS NOT THE ADVISOR AT THE TIME CLIENT LOST MONEY ON VARIOUS INVESTMENTS. THE CLIENT'S ONLY LOSSES WERE UNDER THE NEW ADVISOR, OR OUTSIDE UNRELATED INVESTMENTS AND THE FILED COMPLAINT ERRONEOUSLY NAMED MR. JONES

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: Customer alleges unsuitable investment recommendations and failure to follow instructions in March 2021.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

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: 04/27/2023

Complaint Pending? No

Status: Denied

Status Date: 08/16/2023

Settlement Amount:

Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED



Allegations: Customer alleges unsuitable investment recommendations and failure to follow instructions in March 2021.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

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: 04/27/2023

Complaint Pending? No

Status: Denied

Status Date: 08/16/2023

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE CLAIM WAS DENIED. THE CLAIM HAD NUMEROUS INACCURACIES. THE CUSTOMER'S RISK TOLERANCE WAS CONSERVATIVE. CUSTOMER WAS APPROPRIATELY INVESTED IN CONSERVATIVE BONDS. ALL INVESTMENTS HELD BY CUSTOMER WHILE MR. JONES WAS THE FINANCIAL ADVISOR OF RECORD WERE CONSERVATIVE AND APPROPRIATELY MATCHED THE CONSERVATIVE CUSTOMER PROFILE. THE ALLEGED TRADE REQUEST VIA TEXT WAS FOR AN AGGRESSIVE AND CONCENTRATED EQUITY POSITION. SAID TEXT MESSAGE COULD NOT BE LOCATED BY EITHER PARTY, CELL PHONE RECORDS, OR FIRM RECORDS TO VALIDATE THE COMPLAINT. CUSTOMER WAS INFLUENCED BY OUTSIDE PARTIES TO INVEST IN CRYPTOCURRENCY AND MERRILL LYNCH/MR. JONES WERE NOT INVOLVED IN ANY CRYPTOCURRENCY TRANSACTIONS IN ANY WAY. IN ADDITION, FIRM PROTOCOL AND DISCLOSURES STATE THAT TEXT AND VOICEMAIL TRADE REQUESTS WOULD NOT BE HONORED. CLIENT MADE MONEY ON CONSERVATIVE INVESTMENTS WHILE MR. JONES WAS THE FINANCIAL ADVISOR OF RECORD. MR. JONES WAS NOT THE ADVISOR AT THE TIME CLIENT LOST MONEY ON VARIOUS INVESTMENTS. THE CLIENT'S ONLY LOSSES WERE UNDER THE NEW ADVISOR, OR OUTSIDE UNRELATED INVESTMENTS AND THE FILED COMPLAINT ERRONEOUSLY NAMED MR. JONES

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: THE CUSTOMER ALLEGES MISREPRESENTATION REGARDING A VARIABLE ANNUITY ISSUED IN APRIL 2015.



Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE NOT SPECIFIED.
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:	07/10/2015
Complaint Pending?	No
Status:	Denied
Status Date:	09/03/2015
Settlement Amount:	
Individual Contribution Amount:	



End of Report

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