



IAPD Report

JOSHUA HARRISON TAFFER

CRD# 6413955

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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

JOSHUA HARRISON TAFFER (CRD# 6413955)

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 **06/07/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SIGNAL ADVISORS WEALTH, LLC	CRD# 301086	09/19/2023

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	AE WEALTH MANAGEMENT, LLC	282580	Ridgeland, MS	04/04/2022 - 09/14/2023
B	AE FINANCIAL SERVICES, LLC	298608	Ridgeland, MS	04/04/2022 - 01/26/2023
IA	SOUND FINANCIAL STRATEGIES GROUP, LLC	286261	FLOWOOD, MS	07/17/2020 - 03/31/2022

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

Employment 1 of 1

Firm Name: **SIGNAL ADVISORS WEALTH, LLC**
Main Address: 1555 BROADWAY ST
DETROIT, MI 48226
Firm ID#: 301086

	Regulator	Registration	Status	Date
	Mississippi	Investment Adviser Representative	Approved	09/19/2023
	Texas	Investment Adviser Representative	Approved	09/19/2023

Branch Office Locations

SIGNAL ADVISORS WEALTH, LLC
1062 Highland Colony Parkway, Suite 260
Ridgeland, MS 39157



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, 2 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	10/01/2018
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General Securities Representative Examination (S7)	Series 7	12/23/2014
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/09/2015
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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	04/04/2022 - 09/14/2023	AE WEALTH MANAGEMENT, LLC	CRD# 282580	Ridgeland, MS
B	04/04/2022 - 01/26/2023	AE FINANCIAL SERVICES, LLC	CRD# 298608	Ridgeland, MS
IA	07/17/2020 - 03/31/2022	SOUND FINANCIAL STRATEGIES GROUP, LLC	CRD# 286261	FLOWOOD, MS
B	07/23/2020 - 03/15/2022	APW CAPITAL, INC.	CRD# 43814	Flowood, MS
B	07/14/2016 - 07/15/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	FLOWOOD, MS
IA	07/14/2016 - 07/15/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	FLOWOOD, MS
B	11/02/2015 - 05/25/2016	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	VIRGINIA BEACH, VA
IA	11/02/2015 - 05/25/2016	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	VIRGINIA BEACH, VA
IA	01/12/2015 - 09/30/2015	EDWARD JONES	CRD# 250	CHESAPEAKE, VA
B	12/23/2014 - 09/30/2015	EDWARD JONES	CRD# 250	CHESAPEAKE, VA

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
09/2023 - Present	Signal Advisors Wealth, LLC	Investment adviser representative	Y	Detroit, MI, United States
09/2022 - Present	Jesiolowski Taffer Consulting LLC	Owner	N	Madison, MS, United States
03/2022 - Present	JOURNEY WEALTH STRATEGIES	FINANCIAL ADVISOR	Y	RIDGELAND, MS, United States
04/2022 - 09/2023	AE FINANCIAL SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	TOPEKA, KS, United States
04/2022 - 09/2023	AE WEALTH MANAGEMENT, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	TOPEKA, KS, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2020 - 03/2022	APW CAPITAL, INC.	REGISTERED ASSISTANT	Y	ROCKAWAY, NJ, United States
07/2020 - 03/2022	SOUND FINANCIAL STRATEGIES GROUP, LLC	FINANCIAL ADVISOR	Y	FLOWOOD, MS, United States
11/2016 - 06/2020	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	ELIZABETH CITY, NC, United States
07/2016 - 06/2020	WELLS FARGO BANK NA	PERSONAL BANKER	Y	ELIZABETH CITY, NC, United States
07/2016 - 11/2016	WELLS FARGO ADVISORS, LLC.	REGISTERED REP	Y	ELIZABETH CITY, NC, 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.) JOURNEY WEALTH STRATEGIES; INVESTMENT RELATED: YES; 1062 HIGHLAND COLONY PARKWAY, RIDGELAND, MS 39157; NATURE: INSURANCE SALES AND SERVICES; POSITION: FINANCIAL ADVISOR; START DATE: 03/2022; APPROX 160 HRS/MO; 140 HRS/MO DURING SECURITY TRADING HOURS.

2.) MISSISSIPPI FUTBOL CLUB; INVESTMENT RELATED: NO; PO BOX 1214, MADISON, MS 39130; NATURE: COACHING SOCCER TEAM; POSITION: HEAD COACH; START DATE: 01/2022; APPROX 15 HRS/MO; 0 HRS/MO DURING SECURITY TRADING HOURS.

JESIOLOWSKI TAFFER CONSULTING LLC

POSITION: Owner NATURE: This is business consulting and coaching for business owners.

le:

Exit/succession planning

Corporation structure planning

Business valuations

identifying key performance indicators (KPIs)

Ongoing coaching on KPIs. INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 4 START DATE: 09/01/2022

ADDRESS: 228 woodland brook dr, Madison MS 39110, United States

DESCRIPTION: Owner. The day to day responsibilities of running the business



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:	Regulator
Regulatory Action Initiated By:	Mississippi
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	05/03/2024
Docket/Case Number:	LS-23-6198
URL for Regulatory Action:	https://www.sos.ms.gov/content/enforcementactionssearch/EnforcementActions/Joshua%20Taffer.pdf
Employing firm when activity occurred which led to the regulatory action:	Sound Financial Strategies Group
Product Type:	Annuity-Fixed
Allegations:	Allegation is that someone other than the client signed on behalf of the client for his fixed annuity application.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	05/03/2024



Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$3,000.00

Portion Levied against individual: \$3,000.00

Payment Plan: Paid in one-time payment

Is Payment Plan Current: Yes

Date Paid by individual: 05/28/2024

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement It was determined that someone other than the client signed the application for the client's fixed annuity product. Respondent cooperated with the Division and a Consent Agreement was executed.

Reporting Source: Individual

Regulatory Action Initiated By: Securities Division of the Mississippi Secretary of State's Office and the Mississippi Insurance Department

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 10/06/2023

Docket/Case Number: LS-23-6198

Employing firm when activity occurred which led to the regulatory action: Sound Financial Strategies Group LLC

Product Type: Annuity-Fixed

Allegations: A former client of Mr. Taffer claims that in 2021, while Mr. Taffer was an IAR with the RIA Sound Financial Strategies Group, LLC ("Sound Financial"), that Mr. Taffer sold the client a fixed index annuity without disclosing the surrender charges and that Mr. Taffer electronically signed the client's name without permission. Mr. Taffer states that he did disclose the surrender charges to the client and denies that he electronically signed the client's name.

This complaint does not involve Signal Advisors Wealth, LLC, does not involve a Signal Advisors Wealth, LLC client, and does not involve a time period while Mr. Taffer was an IAR under Signal Advisors Wealth, LLC. There is no claim against Signal Advisors Wealth, LLC.

Current Status: Final

Resolution: Consent



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:	05/03/2024
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: Mr. Taffer has been ordered by the Division to pay an administrative penalty of \$3,000.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$3,000.00
Portion Levied against individual:	\$3,000.00
Payment Plan:	Paid in full
Is Payment Plan Current:	Yes
Date Paid by individual:	05/16/2024
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	This complaint does not involve Signal Advisors Wealth, LLC, does not involve a Signal Advisors Wealth, LLC client, and does not involve a time period while Mr. Taffer was an IAR under Signal Advisors Wealth, LLC. There is no claim against Signal Advisors Wealth, LLC.



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: Sound Financial Strategies Group LLC

Allegations: A former client of Mr. Taffer claims that in 2021, while Mr. Taffer was an IAR with the RIA Sound Financial Strategies Group, LLC ("Sound Financial"), that Mr. Taffer sold the client a fixed index annuity without disclosing the surrender charges and that Mr. Taffer electronically signed the client's name without permission. Mr. Taffer states that he did disclose the surrender charges to the client and denies that he electronically signed the client's name. Signal Advisors Wealth, LLC is still investigating and no resolution has occurred.

This complaint does not involve Signal Advisors Wealth, LLC, does not involve a Signal Advisors Wealth, LLC client, and does not involve a time period while Mr. Taffer was an IAR under Signal Advisors Wealth, LLC. There is no claim against Signal Advisors Wealth, LLC.

Product Type: Annuity-Fixed

Alleged Damages: \$27,000.00

Alleged Damages Amount Explanation (if amount not exact): Client appears to be seeking a return of surrender charges the amount of which has not been specified by the client and cannot be easily determined by the IAR or the Firm. This is an estimated amount based on interpretation of the client's complaint.

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: 10/06/2023

Complaint Pending? No

Status: Settled

Status Date: 05/03/2024

Settlement Amount: \$3,000.00

Individual Contribution Amount: \$3,000.00

Broker Statement Mr. Taffer was ordered by the Division to pay an administrative penalty of \$3,000.



End of Report

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