



IAPD Report

James Taylor Davis

CRD# 6646090

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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

James Taylor Davis (CRD# 6646090)

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 **03/27/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA MERIDIAN WEALTH MANAGEMENT, LLC	CRD# 151523	06/10/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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 NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	LEXINGTON, KY	12/13/2017 - 06/21/2024

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	13



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

Employment 1 of 1

Firm Name: **MERIDIAN WEALTH MANAGEMENT, LLC**
Main Address: 100 W MAIN STREET
SUITE 450
LEXINGTON, KY 40507
Firm ID#: 151523

Regulator	Registration	Status	Date
IA Kentucky	Investment Adviser Representative	Approved	06/10/2024

Branch Office Locations

MERIDIAN WEALTH MANAGEMENT, LLC
100 W MAIN STREET
SUITE 450
LEXINGTON, KY 40507



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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 General Securities Representative Examination (S7TO)	Series 7TO	01/21/2022
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/13/2017

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	05/24/2024
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/16/2018

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
B	12/13/2017 - 06/21/2024	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	LEXINGTON, KY

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
05/2024 - Present	Meridian Wealth Management	Wealth Management Advisor	Y	Lexington, KY, United States
05/2018 - 05/2024	Northwestern Mutual Wealth Management Company	Representative	Y	Milwaukee, WI, United States
12/2016 - 05/2024	Northwestern Mutual Investment Services LLC	Registered Representative	Y	Lexington, KY, United States
06/2016 - 05/2024	Northwestern Mutual Life Insurance Company	Agent	Y	Milwaukee, WI, 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. IRONGUIDE, INVESTMENT RELATED, DBA FOR FIXED INSURANCE, INSURANCE AGENT, DBA FOR INVESTMENT ADVISORY BUSINESS THROUGH MWM, START DATE 5.31.2024, 160 HOURS PER MONTH DEVOTED, 160 HOURS PER MONTH DURING SECURITIES TRADING. SALES OF FIXED INSURANCE PRODUCTS AND OFFICE OVERSIGHT, INVESTMENT ADVISORY BUSINESS DBA MAY EARN COMMISSIONS FROM INSURANCE COMPANIES NOT AFFILIATED WITH MERIDIAN WEALTH MANAGEMENT FOR SALES OF NON-VARIABLE LIFE, HEALTH, ANNUITY AND/OR DISABILITY INCOME INSURANCE PRODUCTS . INVESTMENT RELATED.
2. AFFIRM; RICHMOND, KY, BOARD MEMBER AND MANAGER, NO COMPENSATION, START DATE 07/25/2025 HOURS PER MONTH: 1, MANAGES INVESTMENT ACCOUNT AND SERVES ON BOARD, NON PROFIT ORGANIZATION FOCUSED ON SERVING WOMEN IN CRISIS,
3. 100% OWNER, AUTHOR, 468 HOLIDAY RD, LEXINGTON, , KENTUCKY, 40502, UNITED STATES OF AMERICA, AUTHOR, START DATE: 1/9/2024, HOURS PER MONTH: 0-5, HOURS DURING SECURITIES TRADING HOURS: 0-5, WRITE A BOOK.



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	13

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 13

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleged that in or around July 2023, in the course of the customer purchasing four variable universal life insurance policies from the Representative and another representative, misrepresentations were made regarding the purpose of the policies and costs associated with the policies. Customer alleged that the representatives led the customer to believe the policies functioned as tax shelter investment accounts rather than primarily as insurance with substantial premiums, costs, and fees.

Product Type: Insurance

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): The customer did not allege a damage amount, however the firm determined that the damages from the the alleged conduct would not be less than \$5000.

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: 03/06/2026

Complaint Pending? No



Status: Denied

Status Date: 03/27/2026

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 13

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customers allege that in or around March 2021, the Representative did not have the customers' best interest in mind when he recommended unsuitable variable universal life insurance policies and that the Representative misrepresented the policies as investments.

Product Type: Insurance

Alleged Damages: \$294,496.00

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 08/06/2025

Complaint Pending? No

Status: Settled

Status Date: 08/06/2025

Settlement Amount: \$294,496.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 13

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleges that, in or around November 2020, the representative positioned a variable universal life insurance policy as a tax-free alternative to an investment account and did not adequately explain when the policy would be issued or the premiums associated with insurance.

Product Type: Insurance

Alleged Damages: \$0.00



Alleged Damages Amount Explanation (if amount not exact): Customer did not allege a specific damage amount, but the Firm determined damages would be greater than \$5,000.

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: 06/11/2025

Complaint Pending? No

Status: Settled

Status Date: 07/24/2025

Settlement Amount: \$75,823.00

Individual Contribution Amount: \$0.00

Disclosure 4 of 13

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleged that in or around June 2022 the representative positioned a variable universal life insurance policy as an investment and misrepresented the monthly costs and fees associated with the policy.

Product Type: Insurance

Alleged Damages: \$65,581.98

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 04/15/2025

Complaint Pending? No

Status: Settled

Status Date: 04/15/2025

Settlement Amount: \$65,581.98

Individual Contribution Amount: \$0.00

Disclosure 5 of 13

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customers allege that in or around April 2023, in the course of their purchasing two variable universal life insurance policies from the Representative and another representative, misrepresentations were made regarding the costs associated with the policies.

Product Type: Insurance

Alleged Damages: \$33,840.00

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/06/2025

Complaint Pending? No

Status: Settled

Status Date: 03/06/2025

Settlement Amount: \$33,840.00

Individual Contribution Amount: \$0.00

Disclosure 6 of 13

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleged that in or around December 2022, the Representative misrepresented a variable life insurance policy as an investment and customer alleged that they did not need life insurance. Customer requested a refund of premiums paid.

Product Type: Insurance

Alleged Damages: \$25,949.00

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 11/22/2024

Complaint Pending? No

Status: Settled

Status Date: 11/22/2024



Settlement Amount: \$25,949.00

Individual Contribution Amount: \$0.00

Disclosure 7 of 13

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleges that in or around January 2023, the Representative sold them a variable life insurance policy that did not align with the customer's goals, and that the Representative did not accurately explain the terms of the policy.

Product Type: Insurance

Alleged Damages: \$14,500.00

Alleged Damages Amount Explanation (if amount not exact): Customer alleged damages of at least \$14,500.00.

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: 08/19/2024

Complaint Pending? No

Status: Settled

Status Date: 12/06/2024

Settlement Amount: \$35,008.00

Individual Contribution Amount: \$0.00

Disclosure 8 of 13

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleges that in or around August 2023, the Representative misrepresented the terms of a variable life insurance policy and did not sufficiently explain applicable policy fees and the cost of insurance.

Product Type: Insurance

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): The customer did not allege a damage amount, however the Firm determined the damages would not be less than \$5000.



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: 08/06/2024
 Complaint Pending? No
 Status: Settled
 Status Date: 08/16/2024
 Settlement Amount: \$81,000.00
 Individual Contribution Amount: \$0.00
 Firm Statement

The Firm rescinded the policy and refunded the premiums paid for the policy.

Disclosure 9 of 13

Reporting Source: Firm
 Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
 Allegations: Customer alleged Representative misrepresented the terms of a variable life insurance policy and is requesting a refund of premiums paid.
 Product Type: Insurance
 Alleged Damages: \$43,072.00
 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: 04/17/2024
 Complaint Pending? No
 Status: Settled
 Status Date: 08/26/2024
 Settlement Amount: \$42,285.64
 Individual Contribution Amount: \$0.00

Disclosure 10 of 13

Reporting Source: Individual
 Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC



Allegations: Customer alleging misrepresentation and suitability concerns with a variable life insurance policy.

Product Type: Insurance

Alleged Damages: \$24,266.86

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: 02/13/2024

Complaint Pending? No

Status: Denied

Status Date: 03/12/2024

Settlement Amount:

Individual Contribution Amount:

Broker Statement

The Firm completed a review of this matter and found that the customer was provided with information sufficient to make an informed purchasing decision and that the policy appeared to be suitable for the customer's stated goals at the time of the purchase. As such, the Firm could not substantiate providing the customer with the requested remuneration.

Disclosure 11 of 13

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleged he was not provided with sufficient information about the variable life insurance policy and that the information that was provided was not accurate. As a result the customer is requesting a refund of all premiums paid.

Product Type: Insurance

Alleged Damages: \$8,060.00

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: 08/14/2023

Complaint Pending? No

Status: Withdrawn

Status Date: 09/13/2023

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

The Firm completed a review of this matter and found that the customer was provided with sufficient information about the variable life insurance policy and did not find evidence that the customer was provided with incorrect information about the policy. Based on the review, the Firm was unable to validate the client's allegations. The customer verbally requested that the complaint be withdrawn after they exercised their contractual Right to Return the policy under the Free Look Period and received a refund of premiums paid.

Disclosure 12 of 13**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations:

Customer alleged that in or around January 2021 the Representative failed during the sales process to provide him with a satisfactory understanding of the variable universal life insurance policy purchased.

Product Type:

Insurance

Alleged Damages:

\$31,862.00

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:** 03/16/2022**Complaint Pending?** No**Status:** Settled**Status Date:** 03/23/2022**Settlement Amount:** \$33,179.00**Individual Contribution Amount:** \$0.00**Broker Statement**

The firm concluded that the customer had been informed that he was purchasing a life insurance policy. He had signed the life insurance application and received delivery of the policy itself. As a goodwill gesture, however, the firm agreed to rescind the policy in order to resolve his concerns.

Disclosure 13 of 13**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations:

Customers allege that from approximately July 2020 to March 2021, the Representative failed to make clear to them the ramifications of signing the policy



deliver acknowledgements for two Variable Universal Life insurance policies and that they were not aware the policies were in force. The customers request a full refund of premiums paid into the policies.

Product Type: Insurance
Alleged Damages: \$25,000.00
Is this an oral complaint? Yes
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 05/10/2021
Complaint Pending? No
Status: Settled
Status Date: 05/10/2021
Settlement Amount: \$25,000.00
Individual Contribution Amount: \$0.00



End of Report

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