



## IAPD Report

# Joseph Cogan Rice

CRD# 6724150

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## 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

### Joseph Cogan Rice (CRD# 6724150)

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 **05/19/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	03/07/2023
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	07/24/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	HUNT VALLEY, MD	06/22/2020 - 03/08/2023
IA	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	HUNT VALLEY, MD	06/22/2020 - 03/08/2023
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	TOWSON, MD	01/30/2017 - 06/24/2020

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	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 **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**  
Main Address: 880 CARILLON PARKWAY  
ST. PETERSBURG, FL 33716  
Firm ID#: 6694

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	03/07/2023
<b>B</b>	Arizona	Agent	Approved	03/17/2023
<b>B</b>	Florida	Agent	Approved	03/07/2023
<b>B</b>	Maryland	Agent	Approved	03/07/2023
<b>B</b>	Massachusetts	Agent	Approved	03/07/2023
<b>B</b>	Michigan	Agent	Approved	05/26/2026
<b>B</b>	New Hampshire	Agent	Approved	03/07/2023
<b>B</b>	North Carolina	Agent	Approved	03/07/2023
<b>B</b>	Ohio	Agent	Approved	03/07/2023
<b>B</b>	Pennsylvania	Agent	Approved	03/07/2023
<b>B</b>	Texas	Agent	Approved	08/11/2023
<b>B</b>	Virginia	Agent	Approved	03/07/2023
<b>B</b>	West Virginia	Agent	Approved	03/07/2023



## Qualifications

### Branch Office Locations

#### RAYMOND JAMES FINANCIAL SERVICES

3300 PGA Blvd.  
Suite 970  
Palm Beach Gardens, FL 33410

### Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
Main Address: 880 CARILLON PARKWAY  
SAINT PETERSBURG, FL 33716  
Firm ID#: 149018

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	07/24/2023
IA Texas	Investment Adviser Representative	Restricted Approval	08/11/2023

### Branch Office Locations

#### RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

3300 PGA Blvd  
Suite 970  
Palm Beach Gardens, FL 33410



## 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	12/20/2016
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/27/2017
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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
B	06/22/2020 - 03/08/2023	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	HUNT VALLEY, MD
IA	06/22/2020 - 03/08/2023	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	HUNT VALLEY, MD
IA	01/30/2017 - 06/24/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	TOWSON, MD
B	12/20/2016 - 06/24/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	TOWSON, MD

### 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
03/2023 - Present	Helius Wealth Management	Independent Contractor	N	Palm Beach Gardens, FL, United States
03/2023 - Present	Raymond James Financial Services Advisors, Inc.	Investment Advisor Representative	Y	Palm Beach Gardens, FL, United States
03/2023 - Present	Raymond James Financial Services, Inc.	Registered Representative	Y	Palm Beach Gardens, FL, United States
06/2020 - 03/2023	LINCOLN FINANCIAL ADVISORS	FINANCIAL PROFESSIONAL	Y	HUNT VALLEY, MD, United States
01/2006 - 12/2021	Kudda	President CEO	N	Reisterstown, MD, United States
03/2017 - 06/2020	BANK OF AMERICA, N.A.	Financial Advisor	Y	TOWSON, MD, United States
10/2016 - 06/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Advisor	Y	TOWSON, MD, United States
07/2009 - 07/2016	APUS	Executive Director	N	Charles Town, WV, 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) Name of Business: Cogan Financial Address: 3300 Pga Blvd Ste 970, Palm Beach Gardens, FL, 33410-2888, United States



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Activity Type: Support Company - Owner Position/Title: Officer - CEO, Officer - President Investment Related: No Start Date: 03/07/2023 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: I set up Cogan Financial as LLC for tax reasons. All of my duties as a Raymond James advisor are the same as Cogan

(2) Name of Business: Cogan Financial LLC Address: 3300 Pga Blvd Ste 970, Palm Beach Gardens, FL, 33410, United States Activity Type: Business Owner Position/Title: Owner/Proprietor Investment Related: No Start Date: 03/31/2023 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Set up myself as an LLC for preferential tax treatment and flexibility. All commissions and managed fees flow to the LLC in the RJ platform. \nFor the following questions, I'm answering them with the understanding that my activities with RJ as advisor is NOT included in activities as LLC. Activities of the LLC will consist of moving my assets between my accounts and tax related business decisions.

(3) Name of Business: Helius Wealth Management Address: 3300 Pga Blvd Ste 970, Palm Beach Gardens, FL, 33410-2888, United States Activity Type: Support Company - Non Owner Position/Title: Independent Contractor Investment Related: No Start Date: 03/07/2023 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Provide financial advice and prepare financial plans, manage assets. Same duties as I do with Raymond James. Was notified I needed to disclose Helius as an OBA.



## 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

### 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

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	Florida Office of Financial Regulation
<b>Sanction(s) Sought:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	07/24/2023
<b>Docket/Case Number:</b>	116167-SR
<b>URL for Regulatory Action:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Lincoln Financial Advisors Corporation
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Rendered investment advice, from a location within Florida, without being registered by the Office.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	07/24/2023
<b>Sanctions Ordered:</b>	Cease and Desist



Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

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

**Total Amount:** \$5,000.00

**Portion Levied against individual:** \$5,000.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 07/24/2023

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement**

On July 24, 2023, the Office of Financial Regulation (Office) entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Joseph Cogan Rice (Rice). Rice neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Rice violated Section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Rice agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and to pay an administrative fine in the amount of \$5,000. The Office agreed to approve Rice's application as an associated person (RA) with Raymond James Financial Services Advisors, Inc. effective July 24, 2023.

**Reporting Source:** Individual

**Regulatory Action Initiated By:** State of Florida, Office of Financial Regulation

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

**Date Initiated:** 07/19/2023

**Docket/Case Number:** 116167-SR

**Employing firm when activity occurred which led to the regulatory action:** Raymond James Financial Services Advisors, Inc.

**Product Type:** No Product

**Allegations:** The State alleged Mr. Rice violated Florida Statute section 517.12(4) by rendering investment advice without proper registration. Mr. Rice neither admitted or denied the allegations and agreed to a Consent Order to resolve the matter.

**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



<b>Resolution Date:</b>	07/19/2023
<b>Sanctions Ordered:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	07/20/2023
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	



## End of Report

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