



IAPD Report

Joshua Ernest

CRD# 6929957

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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

Joshua Ernest (CRD# 6929957)

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 **08/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	J.P. MORGAN SECURITIES LLC	CRD# 79	04/06/2023
IA	J.P. MORGAN SECURITIES LLC	CRD# 79	04/06/2023

QUALIFICATIONS

This representative is currently registered in **28** SRO(s) and **15** 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	EMPOWER ADVISORY GROUP, LLC	112058	Abingdon, MD	06/01/2022 - 03/28/2023
B	EMPOWER FINANCIAL SERVICES, INC.	13109	GREENWOOD VILLAGE, CO	06/01/2022 - 03/28/2023
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	LUTHERVILLE, MD	07/17/2018 - 05/17/2022

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?

No



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 **15** jurisdiction(s) and 28 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
	24X National Exchange LLC	General Securities Representative	Approved	10/31/2025
	BOX Exchange LLC	General Securities Representative	Approved	04/06/2023
	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	04/06/2023
	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	04/06/2023
	Cboe C2 Exchange, Inc.	General Securities Representative	Approved	04/06/2023
	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	04/06/2023
	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	04/06/2023
	Cboe Exchange, Inc.	General Securities Representative	Approved	04/06/2023
	FINRA	General Securities Representative	Approved	04/06/2023
	Investors' Exchange LLC	General Securities Representative	Approved	04/06/2023
	Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	04/06/2023
	MEMX LLC	General Securities Representative	Approved	04/06/2023
	MIAX Emerald, LLC	General Securities Representative	Approved	04/06/2023



Qualifications

Regulator	Registration	Status	Date
B MIAX PEARL, LLC	General Securities Representative	Approved	04/06/2023
B MIAX Sapphire	General Securities Representative	Approved	09/23/2024
B Miami International Securities Exchange, LLC	General Securities Representative	Approved	04/06/2023
B NYSE American LLC	General Securities Representative	Approved	04/06/2023
B NYSE Arca, Inc.	General Securities Representative	Approved	04/06/2023
B NYSE National, Inc.	General Securities Representative	Approved	04/06/2023
B NYSE Texas, Inc.	General Securities Representative	Approved	04/06/2023
B Nasdaq GEMX, LLC	General Securities Representative	Approved	04/06/2023
B Nasdaq ISE, LLC	General Securities Representative	Approved	04/06/2023
B Nasdaq MRX, LLC	General Securities Representative	Approved	04/06/2023
B Nasdaq PHLX LLC	General Securities Representative	Approved	04/06/2023
B Nasdaq Stock Market	General Securities Representative	Approved	04/06/2023
B Nasdaq Texas, LLC	General Securities Representative	Approved	04/06/2023
B New York Stock Exchange	General Securities Representative	Approved	04/06/2023
B Texas Stock Exchange LLC	General Securities Representative	Approved	07/02/2026
B California	Agent	Approved	04/18/2025
B District of Columbia	Agent	Approved	04/19/2023
B Florida	Agent	Approved	10/11/2023



Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	07/11/2025
B	Idaho	Agent	Approved	01/07/2026
B	Illinois	Agent	Approved	08/08/2023
B	Maryland	Agent	Approved	04/11/2023
IA	Maryland	Investment Adviser Representative	Approved	04/11/2023
B	Massachusetts	Agent	Approved	03/22/2024
B	Minnesota	Agent	Approved	05/13/2025
B	New Jersey	Agent	Approved	01/13/2025
B	New York	Agent	Approved	10/13/2023
B	Pennsylvania	Agent	Approved	07/18/2023
B	South Carolina	Agent	Approved	08/23/2026
B	Texas	Agent	Approved	04/06/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	04/06/2023
B	Virginia	Agent	Approved	04/11/2023

Branch Office Locations

J.P. MORGAN SECURITIES LLC
8903 Belair Rd
Nottingham, MD 21236

J.P. MORGAN SECURITIES LLC
1404 Merritt Blvd
Dundalk, MD 21222

J.P. MORGAN SECURITIES LLC
600 Marketplace Dr
Bel Air, MD 21014



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/29/2018

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	07/03/2018



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	06/01/2022 - 03/28/2023	EMPOWER ADVISORY GROUP, LLC	CRD# 112058	Abingdon, MD
B	06/01/2022 - 03/28/2023	EMPOWER FINANCIAL SERVICES, INC.	CRD# 13109	GREENWOOD VILLAGE
IA	07/17/2018 - 05/17/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	LUTHERVILLE, MD
B	05/29/2018 - 05/17/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	LUTHERVILLE, 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
04/2023 - Present	J.P. MORGAN SECURITIES LLC	Private Client Advisor	Y	Nottingham, MD, United States
04/2023 - Present	JPMORGAN CHASE BANK, N.A.	Private Client Advisor	Y	Nottingham, MD, United States
11/2022 - Present	Reefer Madness, LLC	Owner/Partner	N	Abingdon, MD, United States
05/2022 - 03/2023	ADVISED ASSETS GROUP, LLC	INVESTMENT ADVISER REP	Y	GREENWOOD VILLAGE, CO, United States
05/2022 - 03/2023	GWFS EQUITIES, INC	REGISTERED REP	Y	GREENWOOD VILLAGE, CO, United States
10/2014 - 05/2022	Bank of America, N.A.	Financial Solutions Advisor Stage I	N	Hunt Valley, MD, United States
10/2014 - 05/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Solutions Advisor Stage I	Y	Hunt Valley, MD, United States



Registration & Employment History



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.

Entity Name: Reefer Madness, LLC

Investment related: No

"Address: Abingdon, MD 21009"

Nature of the other business: Aquatic Sales

Position/Title/Relationship: Owner/Partner

Start Date: 11/08/2022

Approximate # of hours a week: 0-10

Approximate # of hours during securities trading hours: 0

Briefly describe your duties: Sales of live coral reef animals



End of Report

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