



## IAPD Report

# JOHN JAMES FINDLING

CRD# 813947

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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

### JOHN JAMES FINDLING (CRD# 813947)

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 **09/10/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	08/30/2001
<b>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	09/28/2010

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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>B</b>	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	06/03/1997 - 09/06/2001
<b>B</b>	EVEREN SECURITIES, INC.	19616	ST. LOUIS, MO	10/16/1992 - 05/23/1997
<b>B</b>	LEHMAN BROTHERS INC.	7506	NEW YORK, NY	02/15/1988 - 10/29/1992

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	2



## 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 6 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 Principal	Approved	08/30/2001
<b>B</b> FINRA	General Securities Representative	Approved	08/30/2001
<b>B</b> FINRA	Municipal Securities Principal	Approved	08/30/2001
<b>B</b> FINRA	Registered Options Principal	Approved	08/30/2001
<b>B</b> FINRA	Municipal Securities Representative	Approved	09/05/2001
<b>B</b> Arizona	Agent	Approved	08/30/2001
<b>B</b> Florida	Agent	Approved	08/30/2001
<b>B</b> Georgia	Agent	Approved	02/23/2021
<b>B</b> Michigan	Agent	Approved	08/30/2001
<b>B</b> Ohio	Agent	Approved	08/30/2001
<b>B</b> Virginia	Agent	Approved	11/22/2022

### Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES**  
39111 Six Mile Rd  
SUITE 109




## Qualifications

LIVONIA, MI 48152

**RAYMOND JAMES FINANCIAL SERVICES**  
Livonia, MI

### 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
 Michigan	Investment Adviser Representative	Approved	09/28/2010

### Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
39111 Six Mile Rd  
Suite 109  
Livonia, MI 48152

**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN**  
Livonia, MI







## 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 4 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Securities Principal Examination (S53)	Series 53	02/06/1989
	General Securities Principal Examination (S24)	Series 24	07/26/1988
	Registered Options Principal Examination (S4)	Series 4	05/01/1984
	NYSE Branch Manager Examination (S12)	Series 12	10/18/1975

#### General Industry/Product Exams

	Exam	Category	Date
	Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	National Commodity Futures Examination (S3)	Series 3	04/04/1989
	AMEX Put and Call Exam (PC)	PC	08/31/1977
	General Securities Representative Examination (S7)	Series 7	10/18/1975

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	08/23/2010
	Uniform Securities Agent State Law Examination (S63)	Series 63	02/13/1981



## 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	06/03/1997 - 09/06/2001	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	10/16/1992 - 05/23/1997	EVEREN SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO
B	02/15/1988 - 10/29/1992	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	09/30/1976 - 02/15/1988	E. F. HUTTON & COMPANY INC	CRD# 235	
B	10/23/1975 - 11/13/1976	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	CRD# 572	

### 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
01/2011 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	BRANCH MANAGER	Y	LIVONIA, MI, United States
08/2001 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	LIVONIA, MI, 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: GBU Financial Address: 39111 6 Mile Rd Ste 109, Livonia, MI, 48152-3926, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 05/04/2009 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: fixed annuity rep only
- (2)Name of Business: John Findling and Assocs Address: 39111 Six Mile Rd, Livonia, MI, 48152, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 10/13/2008 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Branch manager and producer



## 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	2

### 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 2

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES FINANCIAL SERVICES, INC

**Allegations:** CLIENT MADE A WITHDRAW FROM HIS ANNUITY CONTRACT TO DONATE THE PROCEEDS TO A UNIVERSITY. THE CLIENT ALLEGES THAT THE FA INFORMED HIM THERE WOULD BE NOT COST FOR THE WITHDRAW, WHICH THERE WAS NOT, HOWEVER, THE CLIENT INCURRED STATE AND FEDERAL TAXES THAT HE DID NOT THINK HE WOULD HAVE TO PAY. HE NOW WANTS THE FA TO MAKE AN OFFER TO MAKE UP THE DIFFERENCE. THE FOLLOW UP WRITTEN COMPLAINT RECEIVED ON AUGUST 5, 2009 ALSO ALLEGES THAT HIS INVESTMENT OBJECTIVES WERE NOT MET BY THE FA INVESTING IN 10 VARIABLE ANNUITIES. THE REMUNERATION REQUEST FOR TAXES WAS DENIED.

**Product Type:** No Product

**Alleged Damages:** \$12,429.00

**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:** 09/10/2009

**Complaint Pending?** No



**Status:** Denied  
**Status Date:** 04/19/2010

**Settlement Amount:**  
**Individual Contribution Amount:**

**Broker Statement** THIS COMPLAINT HAS BEEN REOPENED. I AM NOT A CPA OR A CFP. I DO NOT GIVE TAX ADVICE ON ANY MATTERS [CUSTOMER] ASKED TO HAVE FUNDS WITHDRAWN FROM THE ANNUITY THAT HAD NO DEFERRED SALES CHARGES. FURTHERMORE HIS SUPPORTING DOCUMENTATION FROM HIS CPA & LAWRENCE TECH UNIVERSITYS REPRESENTATIVE, STATING THAT THEY WERE INVOLVED WITH ME. THIS IS ALL FALSE.

**Disclosure 2 of 2**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:**

**Allegations:** RULE 10B-5 AND FAILURE TO EXECUTE ORDER TO LIQUIDATE - SEEKING ALLEGED DAMAGES OF \$100,000.

**Product Type:**

**Alleged Damages:** \$100,000.00

**Customer Complaint Information**

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Litigation

**Status Date:**

**Settlement Amount:**

**Individual Contribution Amount:**

**Civil Litigation Information**

**Court Details:** US DISTRICT; EASTERN DISTRICT OF MI-SOUTHERN DIVISION; 88-CU700810DT

**Date Notice/Process Served:** 01/08/1988

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/20/1989

**Monetary Compensation Amount:** \$15,000.00

**Individual Contribution Amount:**

**Firm Statement**

NO OPTIONS OR COMMODITIES CONTACT PERSON: RICK APICELLA (212) 464-7200



**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** E F HUTTON

**Allegations:** CLIENT BOUGHT EF HUTTON TAX EXEMPT "B" FUND IN 2 PIECES. \$200000 IN 1985, ADDITIONAL 100000 IN 1986. SOLD IN 1987. CLIENT SAID THEY WERE UNAWARE OF COSTS TO SELL. WANTED ALL FEES REIMBURSED.

**Product Type:** Debt - Municipal

**Alleged Damages:** \$15,000.00

### Customer Complaint Information

**Date Complaint Received:** 08/01/1987

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/20/1989

**Settlement Amount:** \$15,000.00

**Individual Contribution Amount:** \$0.00

### Civil Litigation Information

**Court Details:** US DISTRICT; EASTERN DISTRICT OF MI-SOUTHERN DIVISION; 88-CU700810DT

**Date Notice/Process Served:** 01/08/1988

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/20/1989

**Monetary Compensation Amount:** \$15,000.00

**Individual Contribution Amount:**

**Broker Statement**

RETURN OF MUTUAL FUND FEES WITH NO GUILT ADMITTED TO BY BROKER, FIRM (EF HUTTON SHEARSON) FELT THEY SHOULD REIMBURSE CLIENTS TO KEEP LEAGL COSTS DOWN. ALL MONEY PAID BY FIRM, NONE BY THE BROKER

CLIENT PURCHASED AT TWO DIFFERENT OCCASIONS, EF HUTTON TAX FREE FUND IN 1984 & 1985. AFTER A DOWNTURN IN NAV. 3 YEARS LATER CLIENT ISSUED COMPLAINT DURING DEPOSITION THE ATTORNEYS AGREED TO HAVE MUTUAL FUND FEES REIMBURSED (10,000-12,000) ALL MONEY PAID BY FIRM NONE BY THE BROKER



## End of Report

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