



## IAPD Report

# JAMES CRAIG GRIFFIS

CRD# 850356

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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 CRAIG GRIFFIS (CRD# 850356)

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 **08/30/2022**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	04/25/2022
<b>IA</b>	LPL FINANCIAL LLC	CRD# 6413	04/26/2022

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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>	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	TOLEDO, OH	08/21/2018 - 04/27/2022
<b>IA</b>	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	TOLEDO, OH	08/21/2018 - 04/27/2022
<b>IA</b>	AMERIPRISE FINANCIAL SERVICES, INC.	6363	Pepper Pike, OH	06/16/2011 - 08/10/2018

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	5
Financial	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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**  
Main Address: 1055 LPL WAY  
FORT MILL, SC 29715  
Firm ID#: 6413

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	04/25/2022
<b>B</b>	Arizona	Agent	Approved	09/15/2022
<b>B</b>	Indiana	Agent	Approved	05/05/2022
<b>B</b>	Michigan	Agent	Approved	04/25/2022
<b>B</b>	Ohio	Agent	Approved	04/25/2022
<b>IA</b>	Ohio	Investment Adviser Representative	Approved	04/26/2022
<b>B</b>	Virginia	Agent	Approved	06/16/2022

### Branch Office Locations

**LPL FINANCIAL LLC**  
5749 PARK CENTER CT.  
TOLEDO, OH 43615



## 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 1 principal/supervisory exam, 3 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	10/26/1990

#### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
<b>B</b> National Commodity Futures Examination (S3)	Series 3	06/03/2005
<b>B</b> General Securities Representative Examination (S7)	Series 7	03/18/1978

#### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	07/12/1984

### 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	08/21/2018 - 04/27/2022	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	TOLEDO, OH
IA	08/21/2018 - 04/27/2022	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	TOLEDO, OH
IA	06/16/2011 - 08/10/2018	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Pepper Pike, OH
B	05/25/2011 - 08/10/2018	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Pepper Pike, OH
IA	04/08/2005 - 05/26/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	PERRYSBURG, OH
B	06/25/2004 - 05/26/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	PERRYSBURG, OH
B	10/09/1998 - 07/06/2004	MCDONALD INVESTMENTS INC.	CRD# 566	CLEVELAND, OH
B	11/19/1991 - 09/21/1998	FIFTH THIRD/THE OHIO COMPANY	CRD# 628	CINCINNATI, OH
B	06/01/1990 - 12/02/1991	HAMILTON INVESTMENTS, INC.	CRD# 821	
B	06/21/1988 - 06/12/1990	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	01/07/1987 - 04/12/1988	TUCKER, ANTHONY & R. L. DAY, INC.	CRD# 837	
B	01/31/1980 - 01/08/1987	PAINWEBBER INCORPORATED	CRD# 8174	
B	03/23/1978 - 01/31/1980	PAINE, WEBBER, JACKSON & CURTIS INCORPORATED	CRD# 640	

#### 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
04/2022 - Present	LPL Financial LLC	Registered Representative	Y	Toledo, OH, United States
08/2018 - 04/2022	LINCOLN FINANCIAL ADVISORS	REGISTERED REPRESENTATIVE	Y	TOLEDO, OH, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2011 - 07/2018	Ameriprise Financial Services, Inc.	Registered Rep	Y	Westlake, OH, 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)04/18/2022 - Griffis and Associates Wealth Management - DBA for LPL Business (entity for LPL business) - Inv Rel - At Reported Business Location(s) - Start: 10/2018



## 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	5
Financial	1

### 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 5

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	MCDONALD INVESTMENTS INC.
<b>Allegations:</b>	THAT THE VARIABLE ANNUITY PURCHASED IN NOVEMBER OF 2000 BY [CUSTOMER] DID NOT INCLUDE A GUARANTEED INCOME BENEFIT RIDER.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	THE COMPLAINANT DID NOT PROVIDE A SPECIFIC DOLLAR AMOUNT OF LOSS BUT BELIEVE HIS CLAIM TO BE FOR AN AMOUNT GREATER THAN \$5,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	07/20/2011
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	08/16/2012



**Settlement Amount:** \$75,000.00  
**Individual Contribution Amount:** \$0.00  
**Firm Statement** THE PURCHASE BY THIS CLIENT TOOK PLACE OVER TEN YEARS AGO.

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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** MCDONALD INVESTMENTS INC.  
**Allegations:** THAT THE VARIABLE ANNUITY PURCHASED IN NOVEMBER OF 2000 BY [CUSTOMER] DID NOT INCLUDE A GUARANTEED INCOME BENEFIT RIDER.  
**Product Type:** Annuity-Variable  
**Alleged Damages:** \$5,000.00  
**Alleged Damages Amount Explanation (if amount not exact):** THE COMPLAINANT DID NOT PROVIDE A SPECIFIC DOLLAR AMOUNT OF LOSS BUT BELIEVE HIS CLAIM TO BE FOR AN AMOUNT GREATER THAN \$5,000.00  
**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:** 07/20/2011  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 08/16/2012  
**Settlement Amount:** \$75,000.00  
**Individual Contribution Amount:** \$0.00

**Broker Statement** I DID AT LEAST A DOZEN OF THE ING GOLDEN SELECT PREMIUM PLUS ANNUITIES WITH THE GUARANTEED MINIMUM INCOME RIDER, SOME OF WHICH ARE IN THE BENEFIT PERIOD AT THIS TIME. WHEN I WAS FILLING OUT THE CLIENT'S APPLICATION, AN ING WHOLESALER WAS IN MY OFFICE AND DIRECTED ME ON HOW TO COMPLETE THE APPLICATION. THAT WAS THE ONLY APPLICATION THAT I COMPLETED WITH THE ASSISTANCE OF ANYONE FROM ING. AT THE APPROPRIATE TIME, THE CLIENT ASKED ME TO CHECK ON THE DOLLAR AMOUNT OF HIS GUARANTEED INCOME BENEFIT. WE WERE TOLD BY ING THAT HE DID NOT HAVE THAT RIDER. ING REACHED A FINANCIAL SETTLEMENT WITH THE CLIENT. THEY NEVER CONTACTED ME OR ASKED ME TO PARTICIPATE IN THE SETTLEMENT.

### Disclosure 2 of 5

**Reporting Source:** Individual



**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC

**Allegations:** CLIENTS ALLEGE THAT FINANCIAL ADVISOR KNEW OR SHOULD HAVE KNOWN THAT A FORMER BRANCH MANAGER, WHOM THE FINANCIAL ADVISOR DID NOT SUPERVISE, CONVERTED FOR HIS OWN USE CLIENT FUNDS INTENDED TO BE INVESTED IN UNDERVALUED CALIFORNIA REAL ESTATE. ALLEGED COMBINED DAMAGES IS \$2.4 MILLION.

**Product Type:** Other

**Other Product Type(s):** REAL ESTATE

**Alleged Damages:** \$2,400,000.00

### Customer Complaint Information

**Date Complaint Received:** 05/11/2007

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 05/01/2008

**Settlement Amount:** \$1,043,000.00

**Individual Contribution Amount:** \$0.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASDR CASE NO. 07-00622

**Date Notice/Process Served:** 05/18/2007

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 04/29/2008

**Monetary Compensation Amount:** \$1,043,000.00

**Individual Contribution Amount:** \$0.00

### Disclosure 3 of 5

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MCDONALD INVESTMENTS INC.

**Allegations:** CUSTOMER ALLEGED THAT UNSUITABLE INVESTMENTS WERE MADE FOR CUSTOMER'S ACCOUNT.

**Product Type:** Equity Listed (Common & Preferred Stock)

**Other Product Type(s):** MUTUAL FUNDS

**Alleged Damages:** \$29,898.01

### Customer Complaint Information



**Date Complaint Received:** 10/05/2001

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 11/02/2001

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** MCDONALD INVESTMENTS INVESTIGATED THIS COMPLAINT AND DETERMINED THAT IT WAS WITHOUT MERIT.

**Disclosure 4 of 5**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MCDONALD INVESTMENTS INC.

**Allegations:** CUSTOMER ALLEGED THAT UNSUITABLE INVESTMENTS WERE MADE FOR CUSTOMER'S ACCOUNT.

**Product Type:** Equity Listed (Common & Preferred Stock)

**Other Product Type(s):** MUTUAL FUNDS

**Alleged Damages:** \$13,072.78

**Customer Complaint Information**

**Date Complaint Received:** 10/05/2001

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 11/02/2001

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** MCDONALD INVESTMENTS INVESTIGATED THIS COMPLAINT AND DETERMINED THAT IT WAS WITHOUT MERIT.

**Disclosure 5 of 5**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** FIFTH THIRD/THE OHIO COMPANY

**Allegations:**

**Product Type:**

**Alleged Damages:** \$25,000.00

**Customer Complaint Information**

**Date Complaint Received:** 04/06/1998



**Complaint Pending?** No  
**Status:** Settled  
**Status Date:**  
**Settlement Amount:** \$2,500.00  
**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** FIFTH THIRD/THE OHIO COMPANY  
**Allegations:** CUSTOMER ALLEGES FAILURE TO RECEIVE CONFIRM, BAD ADVICE, FAILURE TO PLACE AN ORDER, AND LACK OF COMMUNICATION BY MR. GRIFFIS, A REGISTERED REP WITH THE OHIO COMPANY. CUSTOMER ALSO ALLEGES THAT MR. GRIFFIS OWES HIM \$5,000 AND THAT MR. GRIFFIS HAS COST HIM \$20,000.

**Product Type:**  
**Alleged Damages:** \$25,000.00

**Customer Complaint Information**

**Date Complaint Received:** 04/06/1998  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:**  
**Settlement Amount:** \$2,500.00  
**Individual Contribution Amount:** \$0.00

**Broker Statement** THE OHIO COMPANY SETTLED THE COMPLAINT FOR \$2,500. MR. GRIFFIS DID NOT CONTRIBUTE TO THE SETTLEMENT. ENTIRE ALLEGATIONS ARE COMPLETELY FALSE AS STATED IN MY RESPONSE.



## Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

### Disclosure 1 of 1

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 06/01/2021

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 06/01/2021

**If a compromise with creditor, provide:**

**Name of Creditor:** Verizon

**Original Amount Owed:** \$150.50

**Terms Reached with Creditor:** Compromised/settled for \$115.00

### Broker Statement

Verizon sent a bill to me that was in addition to my regular monthly bill. I had never skipped or been late on any Verizon bill since I have done business with them. I have it set up on a monthly withdrawal from my personal checking account. When I received this additional bill, I simply sent an email, along with a copy of the bill, to them what this was all about. After doing this for three months with no response I received a letter from Verizon telling me to pay the \$155.00 that I did pay. I assumed it was the correction on their part.



## End of Report

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