



IAPD Report

JAMES GERARD MEREDITH

CRD# 853602

| <u>Section Title</u> | <u>Page(s)</u> |
|-------------------------------------|-----------------------|
| Report Summary | 1 |
| Qualifications | 2 - 6 |
| Registration and Employment History | 8 |
| Disclosure Information | 9 |



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 GERARD MEREDITH (CRD# 853602)

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 **03/12/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|-----------|------------------------------------|-----------|------------------|
| B | ROBERT W. BAIRD & CO. INCORPORATED | CRD# 8158 | 10/21/2022 |
| IA | ROBERT W. BAIRD & CO. INCORPORATED | CRD# 8158 | 10/21/2022 |

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **40** 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 | HEFREN-TILLOTSON, INC. | 53 | PITTSBURGH, PA | 06/14/2001 - 10/21/2022 |
| B | HEFREN-TILLOTSON, INC. | 53 | PITTSBURGH, PA | 06/16/1978 - 10/21/2022 |

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? **Yes**

The following types of events are disclosed about this representative:

| Type | Count |
|------------------|-------|
| Regulatory Event | 1 |
| Customer Dispute | 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 **40** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ROBERT W. BAIRD & CO. INCORPORATED**

Main Address: 777 E. WISCONSIN AVENUE
MILWAUKEE, WI 53202-5391

Firm ID#: 8158

| Regulator | Registration | Status | Date |
|----------------------------------|------------------------------------|----------|------------|
| B FINRA | Financial and Operations Principal | Approved | 10/21/2022 |
| B FINRA | General Securities Principal | Approved | 10/21/2022 |
| B FINRA | General Securities Representative | Approved | 10/21/2022 |
| B FINRA | Operations Professional | Approved | 10/21/2022 |
| B NYSE American LLC | Financial and Operations Principal | Approved | 10/24/2022 |
| B NYSE American LLC | General Securities Principal | Approved | 10/24/2022 |
| B NYSE American LLC | General Securities Representative | Approved | 10/24/2022 |
| B Nasdaq Stock Market | Financial and Operations Principal | Approved | 10/24/2022 |
| B Nasdaq Stock Market | General Securities Principal | Approved | 10/24/2022 |
| B Nasdaq Stock Market | General Securities Representative | Approved | 10/24/2022 |
| B New York Stock Exchange | Financial and Operations Principal | Approved | 10/24/2022 |
| B New York Stock Exchange | General Securities Principal | Approved | 10/24/2022 |
| B New York Stock Exchange | General Securities Representative | Approved | 10/24/2022 |



Qualifications

| Regulator | Registration | Status | Date |
|-----------------|-----------------------------------|----------|------------|
| B Arizona | Agent | Approved | 11/14/2022 |
| B Arkansas | Agent | Approved | 10/26/2022 |
| B California | Agent | Approved | 10/26/2022 |
| B Colorado | Agent | Approved | 10/26/2022 |
| B Connecticut | Agent | Approved | 10/26/2022 |
| B Delaware | Agent | Approved | 10/26/2022 |
| B Florida | Agent | Approved | 10/21/2022 |
| IA Florida | Investment Adviser Representative | Approved | 11/28/2022 |
| B Georgia | Agent | Approved | 10/28/2022 |
| B Idaho | Agent | Approved | 06/06/2023 |
| B Illinois | Agent | Approved | 11/04/2022 |
| B Indiana | Agent | Approved | 03/10/2023 |
| B Kansas | Agent | Approved | 05/12/2023 |
| B Kentucky | Agent | Approved | 10/26/2022 |
| B Maine | Agent | Approved | 10/26/2022 |
| B Maryland | Agent | Approved | 10/26/2022 |
| B Massachusetts | Agent | Approved | 08/23/2023 |
| B Michigan | Agent | Approved | 10/28/2022 |
| B Minnesota | Agent | Approved | 10/26/2022 |



Qualifications

| | Regulator | Registration | Status | Date |
|----|----------------|-----------------------------------|---------------------|------------|
| B | Missouri | Agent | Approved | 10/26/2022 |
| B | Montana | Agent | Approved | 06/15/2023 |
| B | Nevada | Agent | Approved | 11/01/2022 |
| B | New Hampshire | Agent | Approved | 09/05/2023 |
| B | New Jersey | Agent | Approved | 10/21/2022 |
| B | New Mexico | Agent | Approved | 08/30/2023 |
| B | New York | Agent | Approved | 10/30/2022 |
| B | North Carolina | Agent | Approved | 10/27/2022 |
| B | Ohio | Agent | Approved | 10/21/2022 |
| B | Oregon | Agent | Approved | 10/27/2022 |
| B | Pennsylvania | Agent | Approved | 10/21/2022 |
| IA | Pennsylvania | Investment Adviser Representative | Approved | 10/21/2022 |
| B | Rhode Island | Agent | Approved | 11/01/2022 |
| B | South Carolina | Agent | Approved | 10/27/2022 |
| B | Tennessee | Agent | Approved | 10/27/2022 |
| B | Texas | Agent | Approved | 10/27/2022 |
| IA | Texas | Investment Adviser Representative | Restricted Approval | 12/15/2022 |
| B | Utah | Agent | Approved | 10/27/2022 |



Qualifications

| Regulator | Registration | Status | Date |
|------------------------|--------------|----------|------------|
| B Vermont | Agent | Approved | 10/26/2022 |
| B Virginia | Agent | Approved | 10/27/2022 |
| B Washington | Agent | Approved | 10/26/2022 |
| B West Virginia | Agent | Approved | 10/27/2022 |
| B Wisconsin | Agent | Approved | 02/20/2025 |
| B Wyoming | Agent | Approved | 01/06/2025 |

Branch Office Locations

ROBERT W. BAIRD & CO. INCORPORATED
PITTSBURGH, PA

ROBERT W. BAIRD & CO. INCORPORATED
2545 Railroad St, Ste 100
Pittsburgh, PA 15222



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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

| Exam | Category | Date |
|--|-----------|------------|
| General Securities Principal Examination (S24) | Series 24 | 01/02/2023 |
| Financial and Operations Principal Examination (S27) | Series 27 | 01/02/2023 |
| Financial Principal Examination (F04) | F04 | 08/28/1978 |
| Registered Principal Examination (S40) | Series 40 | 06/12/1978 |

General Industry/Product Exams

| Exam | Category | Date |
|--|-------------|------------|
| General Securities Representative Examination (S7TO) | Series 7TO | 01/02/2023 |
| Operations Professional Examination (S99TO) | Series 99TO | 01/02/2023 |
| Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |

State Securities Law Exams

| Exam | Category | Date |
|--|-----------|------------|
| Uniform Securities Agent State Law Examination (S63) | Series 63 | 10/14/2022 |

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Personal Financial Specialist

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor



representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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 | 06/14/2001 - 10/21/2022 | HEFREN-TILLOTSON, INC. | CRD# 53 | PITTSBURGH, PA |
| B | 06/16/1978 - 10/21/2022 | HEFREN-TILLOTSON, INC. | CRD# 53 | PITTSBURGH, PA |

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 |
|-------------------|------------------------------------|-------------------|--------------------|-------------------------------|
| 10/2022 - Present | ROBERT W. BAIRD & CO. INCORPORATED | Mass Transfer | Y | PITTSBURGH, PA, United States |
| 06/1978 - Present | HEFREN-TILLOTSON, INC. | OTHER - Principal | Y | PITTSBURGH, PA, 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.

No information reported.



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 |
| Customer Dispute | 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

Reporting Source: Regulator

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 12/06/1982

Docket/Case Number: PHL-525-AWC

Employing firm when activity occurred which led to the regulatory action: HEFREN-TILLOTSON, INC.

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Consent

Resolution Date: 03/25/1983

Sanctions Ordered: Censure
Monetary/Fine \$500.00

Other Sanctions Ordered:

Sanction Details:

**Regulator Statement**

COMP #PHL-525-AWC, FILED 3/25/83, DIST. #11, ALLEGING VIOLATIONS OF ARTICLE III, SECTIONS 1 AND 33, APPENDIX E SECTION 16 - IN CONNECTION WITH THE SALE OF LIMITED PARTNERSHIP UNITS OF TWO DIRECT PARTICIPATION PROGRAMS, FAILED TO PROMPTLY TRANSMIT OR DEPOSIT CUSTOMER FUNDS AS REQUIRED BY SEC RULE 15c2-4; FAILED TO ACCURATELY COMPUTE THE AMOUNT REQUIRED FOR DEPOSIT IN THE SPECIAL RESERVE ACCOUNT; FILED INACCURATE FOCUS REPORTS; AND FAILED TO MAINTAIN OR FILE COMPLETE FINANCIAL AND BACKGROUND INFORMATION FOR NINE CUSTOMER OPTION ACCOUNTS. ****ON 3/25/83, THE LETTER OF ADMISSION, WAIVER AND CONSENT SUBMITTED BY MEREDITH WAS ACCEPTED; THEREFORE HE IS CENSURED AND FINED \$500, J&S. ALL RIGHTS OF APPEAL AND REVIEW HAVE BEEN WAIVED, THE LETTER OF AWC WAS FINAL 3/25/83. FC #8411 PAID IN FULL JOINT AND SEVERAL, 4-14-83.

Reporting Source:

Individual

Regulatory Action Initiated By:NATIONAL ASSOCIATION OF SECURITIES DEALERS
DISTRICT #11**Sanction(s) Sought:**

Censure

Other Sanction(s) Sought:**Date Initiated:**

12/06/1982

Docket/Case Number:

PHL-525-AWC

Employing firm when activity occurred which led to the regulatory action:

HEFREN-TILLOTSON, INC.

Product Type:

Other

Other Product Type(s):**Allegations:**

IN AN EXAM OF H-T FROM 4/26-5/7/82, STAFF EXAMINERS FOUND THE FLWG. VIOLATIONS: (1) IN CONNECTION WITH THE SALE OF LTD. PARTNERSHIP UNITS OF 2 DIRECT PART. PROGRAMS, THE FIRMS, ACTING THRU BOEHM, HELD CUSTOMERS' CHECKS FOR VARIOUS PERIODS OF TIME & THEN EITHER DEPOSITED CUST. FUNDS INTO A MONEY MKT FUND & SUBSEQUENTLY TRANSFERRED FUNDS INTO A CHKG. ACCT. OR DEPOSITED FUNDS INTO A SEPARATE CHKG. ACCT. THESE PRAC'S. ARE IN CONTRAVENTION TO SEC RULE 15C2-4. DURING THE PERIOD 9/16-10/20/81, THE FIRM HELD CUST'S. CHECKS FROM THE SALE OF LTD. PARTNERSHIPS FOR VARIOUS PERIODS OF TIME RANGING FROM 2-31 DAYS. CHECKS DEPOSITED OF \$682,500 OF A TOTAL OF \$687,500 ON 10/16/81 & \$5,000 DEPOSITED ON 10/20/81 FOR SETTLEMENT ON 10/31/81. PRIOR TO DEPOSIT THE CHECKS WERE RETAINED IN THE FIRM'S SAFE & RECEIPT OF CHECKS WAS NOT RECORDED ON THE FIRM'S BOOKS & RECORDS. A 3RD EXAMPLE OF ABOVE TYPE VIOLATION WAS ALSO STATED (2) HEFREN ACTING BY THRU MEREDITH FAILED TO OCCUR. COMPUTE THE RESERVE FORMULA. (3) THE 3/31/82 FOCUS AS FILED BY MEREDITH WAS INACCURATE. (4) CERTAIN INFO PERTAINING TO CUST'S BACKGROUND & FINANCIAL STATUS WAS NOT AVLB. CONCERNING 9 CUST. OPTION ACCTS.

Current Status:

Final



Resolution: Consent

Resolution Date: 03/25/1983

Sanctions Ordered: Censure
Monetary/Fine \$500.00

Other Sanctions Ordered:

Sanction Details: HEFREN-TILLOTSON, INC. MESSRS. MEREDITH & BOEHM ADMITTED THE OCCURRENCE OF THE ABOVE AND ACKNOWLEDGE THEIR PARTICULAR RESPONSIBILITY THEREFORE. FURTHER CONSENT WAS MADE TO A FINDING THAT SUCH CONDUCT WAS IN VIOLATION OF ARTICLE III, SECTIONS 1 & 23 OF THE RULES OF FAIR PRACTICE. CONSENT TO A PENALTY AND A CENSURE AND FINE OF \$500, JOINTLY AND SEVERALLY.



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 1

| | |
|--|--|
| Reporting Source: | Individual |
| Employing firm when activities occurred which led to the complaint: | Hefren-Tillotson, Inc. |
| Allegations: | Negligence - Misrepresentation - Breach of Fiduciary Duty. |
| Product Type: | Other: IRA Distributions |
| Alleged Damages: | \$184,316.00 |

Arbitration Information

| | |
|---|--|
| Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): | FINRA |
| Docket/Case #: | Arbitration 15-03271 |
| Date Notice/Process Served: | 12/18/2015 |
| Arbitration Pending? | No |
| Disposition: | Other: Settled in mediation prior to arbitration to avoid legal fees. Firm pd entire \$50k settlement. |
| Disposition Date: | 08/29/2016 |
| Monetary Compensation Amount: | \$50,000.00 |
| Individual Contribution Amount: | \$0.00 |

Broker Statement The customer, a retired physician who claimed on a LinkedIn page that he had retirement plan expertise, filed an arbitration claim stating he did not know IRA withdrawals were taxable. On the advice of outside counsel, the firm elected to go to mediation as a less expensive route to resolve the claim. I was not asked or expected to contribute to the settlement, as all parties agreed I had no responsibility for the alleged loss.



End of Report

This page is intentionally left blank.