

BrokerCheck Report

JOHN JOSEPH MEO JR

CRD# 1415094

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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.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

**JOHN J. MEO JR**

CRD# 1415094

Currently employed by and registered with the following Firm(s):

- B FORTUNE FINANCIAL SERVICES, INC.**
 3811 Airport-Pulling Road North
 Suite 207
 Naples, FL 34105
 CRD# 42150
 Registered with this firm since: 08/10/2017

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 5 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 3 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

This broker was previously registered with the following securities firm(s):

- IA NATIONAL PLANNING CORPORATION**
 ("NPC OF AMERICA" IN FL & NY)
 CRD# 29604
 LOS ANGELES, CA
 09/2013 - 06/2017
- B NATIONAL PLANNING CORPORATION**
 CRD# 29604
 NAPLES, FL
 08/2013 - 06/2017
- IA LPL FINANCIAL LLC**
 CRD# 6413
 FORT MILL, SC
 08/1991 - 08/2013

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

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

The following types of disclosures have been reported:

Type	Count
Regulatory Event	2
Termination	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 5 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **FORTUNE FINANCIAL SERVICES, INC.**

Main Office Address: **3582 BROADHEAD ROAD
SUITE 202
MONACA, PA 15061**

Firm CRD#: **42150**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	08/10/2017
B	FINRA	General Securities Representative	Approved	08/10/2017
B	FINRA	Invest. Co and Variable Contracts	Approved	08/10/2017

	U.S. State/ Territory	Category	Status	Date
B	Florida	Agent	Approved	11/16/2017
B	New Jersey	Agent	Restricted Approval	12/11/2017
B	New York	Agent	Approved	04/17/2019
B	Tennessee	Agent	Approved	01/15/2020
B	Texas	Agent	Approved	03/14/2022

Branch Office Locations

FORTUNE FINANCIAL SERVICES, INC.

3811 Airport-Pulling Road North
Suite 207
Naples, FL 34105



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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 General Securities Principal Examination	Series 24	08/08/1991

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	05/23/1991
B Investment Company Products/Variable Contracts Representative Examination	Series 6	10/10/1985

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	06/10/1992

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

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

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 09/2013 - 06/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	NAPLES, FL
B 08/2013 - 06/2017	NATIONAL PLANNING CORPORATION	29604	NAPLES, FL
IA 08/1991 - 08/2013	LPL FINANCIAL LLC	6413	JACKSON, NJ
B 02/1991 - 08/2013	LPL FINANCIAL LLC	6413	JACKSON, NJ
B 10/1985 - 02/1991	FIRST INVESTORS CORPORATION	305	EDISON, NJ

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
08/2017 - Present	Fortune Financial Services, Inc.	registered representative	Y	Monaca, PA, United States
02/2009 - Present	Meo Wealth Management, LLC	CEO	Y	Naples, FL, United States
08/2013 - 05/2017	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	NAPLES, FL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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. MEO WEALTH MANAGEMENT LLC - DBA, 3811 Airport-Pulling Road North, Suite 207, Naples, FL 34105, CEO, 8/1/2013, 160 HOURS TOTAL, 155 DURING TRADING HOURS.--
2. spend 25 hours a week working as a Registered Representative for Fortune Financial Services Broker/Dealer.
3. Registered to write outside Life insurance & annuity business, but I don't spend any time doing it.
4. Treasurer for the Fallen Officers Foundation/The Robert L. Zore Foundation, 302 Newport Dr Unit 1507, Naples, FL 34114- 1 hour per week during trading hours.

Registration and Employment History



Other Business Activities, continued

5. PRECINCT COMMITTEEMAN OF THE COLLIER COUNTY REPUBLICAN EXECUTIVE COMMITTEE, PO Box 7367 Naples, FL 34101

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	2	0
Termination	N/A	2	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Broker
Regulatory Action Initiated By:	FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Sanction(s) Sought:	Suspension
Date Initiated:	04/01/2016
Docket/Case Number:	CS30163\CA49922
Employing firm when activity occurred which led to the regulatory action:	LPL FINANCIAL LLC
Product Type:	No Product
Allegations:	ON DECEMBER 11, 2015, FINRA ISSUED A LETTER OF ACCEPTANCE, WAIVER AND CONSENT IMPOSING A \$5,000.00 FINE AND SUSPENDING THE RESPONDENT FOR A PERIOD OF TWO MONTHS FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY AND ALL CAPACITIES.
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

Resolution Date: 10/25/2016

Sanctions Ordered: Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: INSURANCE

Duration: 3 MONTHS

Start Date: 07/29/2016

End Date: 10/29/2016

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: n/a

Date Initiated: 12/11/2015

Docket/Case Number: 2013037987101

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

Product Type: No Product

Allegations: Without admitting or denying the findings, Meo consented to the sanctions and to the entry of findings that he falsified documents related to customer accounts for the convenience of the customers. The findings stated that Meo either submitted the falsified forms as authentic to his member firm for processing or maintained the forms in customer files. Meo falsified the documents to expedite transactions for customers, but his firm's compliance manual and WSPs prohibited altering documents in the manners employed by him.



Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/11/2015
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	any and all capacities
Duration:	three months
Start Date:	01/04/2016
End Date:	04/03/2016

**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:** 08/16/2016**Was any portion of penalty waived?** No**Amount Waived:****Regulator Statement** fine paid on full on August 16, 2016.**Reporting Source:** Broker**Regulatory Action Initiated By:** FINRA**Sanction(s) Sought:** Other: N/A**Date Initiated:** 12/11/2015**Docket/Case Number:** 2013037987101**Employing firm when activity occurred which led to the regulatory action:** LPL FINANCIAL LLC**Product Type:** No Product

Allegations: WITHOUT ADMITTING OR DENYING THE FINDINGS, MEO CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT HE FALSIFIED DOCUMENTS RELATED TO CUSTOMER ACCOUNTS FOR THE CONVENIENCE OF THE CUSTOMERS. THE FINDINGS STATED THAT MEO EITHER SUBMITTED THE FALSIFIED FORMS AS AUTHENTIC TO HIS MEMBER FIRM FOR PROCESSING OR MAINTAINED THE FORMS IN CUSTOMER FILES. MEO FALSIFIED THE DOCUMENTS TO EXPEDITE TRANSACTIONS FOR CUSTOMERS, BUT HIS FIRM'S COMPLIANCE MANUAL AND WSPS PROHIBITED ALTERING DOCUMENTS IN THE MANNERS EMPLOYED BY HIM. 2010 to 2013



Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/11/2015
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ANY AND ALL CAPACITIES
Duration:	THREE MONTHS
Start Date:	01/04/2016
End Date:	04/03/2016
Monetary Sanction 1 of 2	
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:	Yes
Date Paid by individual:	08/16/2016
Was any portion of penalty waived?	No
Amount Waived:	
Monetary Sanction 2 of 2	
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:

Was any portion of penalty waived? No

Amount Waived:



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Employer Name: NATIONAL PLANNING CORPORATION
Termination Type: Discharged
Termination Date: 05/19/2017
Allegations: Representative's office reused a form and accepted signatures on blank forms in violation of firm policy.
Product Type: No Product

Reporting Source: Broker
Employer Name: NPC [National Planning Corp]
Termination Type: Discharged
Termination Date: 05/19/2017
Allegations: During an NPC audit it was found that our office administrator reused a fixed annuity service form and also accepted a blank form with a signature on it. Neither I nor my wife [Third Party] had knowledge of these actions and the employee has since been terminated
Product Type: No Product

Broker Statement We were unaware of issues concerning forms processed by our admin prior to being informed by NPC during routine audit 5/18/2017. We did not allow this practice and we had instructed her not to accept blank signed forms and also not to reuse a signature. We had several unannounced and announced audits by NPC prior to these with no issues at all

Disclosure 2 of 2

Reporting Source: Firm
Employer Name: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 07/19/2013



Allegations: VIOLATION OF THE FIRM'S DOCUMENT SIGNATURE POLICY.

Product Type: No Product

Reporting Source: Broker

Employer Name: LPL FINANCIAL

Termination Type: Discharged

Termination Date: 07/19/2013

Allegations: VIOLATION OF FIRM'S DOCUMENT SIGNATURE POLICY

Product Type: No Product

Broker Statement LPL TERMINATED ME FOR PAPERWORK ISSUES FOUND IN AN UNANNOUNCED AUDIT WHERE I ATTEMPTED TO CORRECT MISTAKES ON A CLIENT'S ACCOUNT FORM SO IT ALIGNED W/ THE OTHER ACCOUNT FORMS FOR SAME CLIENT UTILIZING WHITEOUT. ALSO,MY STAFF USED A STAMP W/ MY SIGNATURE ON ANNUITY DELIVERY RECEIPTS, & SOME PAPERWORK WASN'T COMPLETELY FILLED OUT BUT WAS SIGNED.I NEVER HAD ANY CUSTOMER COMPLAINTS OR DISCIPLINARY ISSUES OF ANY SORT IN MY ENTIRE 28 YEAR CAREER.

End of Report



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