

BrokerCheck Report

JOHN LUDLOW TERRY III

CRD# 1972803

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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 L. TERRY III

CRD# 1972803

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

- B CENTER STREET SECURITIES, INC.**
CRD# 26898
NASHVILLE, TN
07/2017 - 07/2018
- B CALTON & ASSOCIATES, INC.**
CRD# 20999
HOT SPRINGS, AR
01/2014 - 08/2015
- B HIGH STREET SECURITIES, INC.**
CRD# 104201
CONWAY, AR
01/2002 - 12/2013

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
Customer Dispute	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

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 broker is not currently registered.



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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Introducing Broker/Dealer Financial Operations Principal Examination	Series 28	05/26/2010
B General Securities Principal Examination	Series 24	08/24/1999

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	07/27/2018
B General Securities Representative Examination	Series 7	09/29/1998
B Investment Company Products/Variable Contracts Representative Examination	Series 6	06/26/1993

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	11/16/2012
B Uniform Securities Agent State Law Examination	Series 63	05/25/1993

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
B 07/2017 - 07/2018	CENTER STREET SECURITIES, INC.	26898	NASHVILLE, TN
B 01/2014 - 08/2015	CALTON & ASSOCIATES, INC.	20999	HOT SPRINGS, AR
B 01/2002 - 12/2013	HIGH STREET SECURITIES, INC.	104201	CONWAY, AR
B 01/2000 - 12/2001	OXFORD FINANCIAL GROUP	40700	HOUSTON, TX
B 05/1997 - 12/1999	RUSHMORE SECURITIES CORPORATION	8392	DALLAS, TX
B 06/1993 - 05/1997	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA
B 06/1993 - 05/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA
B 07/1989 - 12/1989	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ
B 07/1989 - 12/1989	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	680	NEWARK, 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
11/2018 - Present	VISION ADVISORS INC.	INSURANCE AGENT	Y	HOT SPRINGS, AR, United States
09/2018 - Present	Everest Assurance Group	Owner, Financial Educator	N	Dallas, TX, United States
09/2018 - Present	Everest Insurance Advisors	Owner	Y	Dallas, TX, United States
07/2018 - Present	EVEREST WEALTH ADVISORS	CEO	Y	DALLAS, TX, United States
07/2018 - Present	RETIREMENT WEALTH ADVISORS	INVESTMENT ADVISOR REPRESENTATIVE	Y	HOT SPRINGS, AR, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
03/2018 - Present	LEGACY MARKETING GROUP	REGIONAL SALES DIRECTOR	N	PETALUMA, CA, United States
08/2017 - Present	CENTER STREET SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	NASHVILLE, TN, United States
07/2015 - Present	INTERNATIONAL MARTIAL ARTS COUNCIL	COACHING INSTRUCTOR	N	HOT SPRINGS, AR, United States
02/2015 - Present	JOHN MAXWELL TEAM	LEADERSHIP COACH	N	WEST PALM BEACH, FL, United States
07/2011 - Present	REAL LIFE MANAGEMENT	TRAINER/COACH	N	NASHVILLE, TN, United States
06/1988 - Present	TERRY & ASSOCIATES	OWNER	N	RUSSELLVILLE, AR, United States
08/2015 - 04/2018	ONPOINTE ADVISORY AND FINANCIAL SERVICES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	PETALUMA, CA, United States
06/2011 - 03/2018	VISION ADVISORS, INC.	SALES/MARKETING CONSULTANT	N	HOT SPRINGS, AR, 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.

LEGACY MARKETING GROUP; NON INVESTMENT RELATED; 2090 MARINA AVE, PETALUMA, CA 94954; LONG TERM CARE SPECIALIST; REGIONAL SALES DIRECTOR; STARTED 03/2018; 80 HOURS/MONTH DEVOTED; 80 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS; TRAIN PRODUCERS LEGACY'S LTC & ANNUITY PRODUCTS THROUGH IN-PERSON AND WEB BASED TRAINING.

CENTER STREET SECURITIES; INVESTMENT RELATED; 2740 OLD ELM HILL PIKE #201, NASHVILLE, TN 37214; BROKER DEALER; REGISTERED REP; STARTED 04/2017; 0 HOURS/MONTH DEVOTED; 0 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS; BACK UP FIN OP & GENERAL SECURITIES/OPERATIONS PRINCIPAL.

JOHN MAXWELL TEAM; NON INVESTMENT RELATED; 2300 N. DIXIE HWY, WEST PALM BEACH, FL 33407; TRAINING AND COACHING SERVICES; STARTED 03/2017; 20-30 HOURS/MONTH DEVOTED; 5-10 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS; COACHING SERVICES TO INDIVIDUALS FOR LEADERSHIP, SALES, COMMUNICATION, AND TEAMWORK TRAINING.

REAL LIFE MANAGEMENT; NON INVESTMENT RELATED; 209 10TH AVE SOUTH, STE. 216, NASHVILLE, TN 37203; COMMUNICATIONS COACHING/SALES COACHING; STARTED 07/2011; 0 HOURS/MONTH DEVOTED; 0 HOURS/MONTH DEVOTED DURING SECURITIES



Registration and Employment History

Other Business Activities, continued

TRADING HOURS; COMMUNICATIONS AND SALES COACHING.

EVEREST WEALTH ADVISORS; INVESTMENT RELATED; 4201 SPRING VALLEY RD, SUITE 220, DALLAS TX 75244; INVESTMENT ADVISORY; PRESIDENT; STARTED 07/2018; 50-60 HOURS/MONTH DEVOTED; 40-50 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS; OVERSIGHT OF DAY TO DAY OPERATIONS, MEETING AND WORKING WITH INDIVIDUAL & CORPORATE CLIENTS.

TERRY & ASSOCIATES; INVESTMENT RELATED; 314 QUAIL CREEK ROAD, HOT SPRINGS AR 71901; INSURANCE SALES; OWNER; STARTED 06/1998; 0 HOURS/MONTH DEVOTED; 0 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS; INDEPENDENT INSURANCE PRODUCER.

INTERNATIONAL MARTIAL ARTS COUNCIL OF AMERICA; 314 QUAIL CREEK ROAD, HOT SPRINGS, AR 71901; MARTIAL ARTS ASSOCIATION; OWNER; STARTED 07/2015; 5-10 HOURS/MONTH DEVOTED; 0 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS; MARTIAL ARTS COACHING.

Everest Assurance Group, Not investment related, 4201 SPRING VALLEY RD, SUITE 220, DALLAS TX 75244, Financial Education, Officer/ Director, September 2018, 5-10 hrs/ month all during trading hours, Educating clients in financial basics, budgeting, social security, planning and goal setting. To raise knowledge level of consumers so informed choices can be made

Everest Insurance Advisors, Investment Related, 4201 SPRING VALLEY RD, SUITE 220, DALLAS TX 75244, Insurance sales, officer/ director, September 2018, 5-10 hrs/ month all during trading hours, sale of life insurance and annuities and long term care based on client needs.

VISION ADVISORS, INC; INVESTMENT RELATED; 825 CENTRAL AVE, STE 201, HOT SPRINGS, AR 71901; INSURANCE SALES; AGENT; STARTED 11/2018; 120 HOURS/MONTH DEVOTED; 120 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS.

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
Customer Dispute	0	1	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.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: HIGH STREET SECURITIES

Allegations: I WAS NAMED IN THIS SUITE FOR FAILURE TO SUPERVISE". FIRM TERMINATED [BROKER] "FOR CAUSE" AFTER DISCOVERING HE WAS ENGAGED IN SELLING AWAY ACTIVITIES WITH INSURANCE CUSTOMERS OF HIS AGENCY. THE CUSTOMERS WERE NEVER CUSTOMERS OF HIGH STREET SECURITIES AND HAD A PRIOR RELATIONSHIP TO THE RR BEFORE HE JOINED OUR FIRM BRIEFLY. [BROKER] ALLEGEDLY COERCED THE CLIENTS INTO SURRENDERING INSURANCE ANNUITIES TO INVEST IN A FAILED REAL ESTATE VENTURE TO FUND THE BUILDING OF A PRIVATE SCHOOL IN SOUTH CAROLINA.

Product Type: Insurance
Other: FIXED INDEX ANNUITY

Alleged Damages: \$500,000.00

Civil Litigation Information

Type of Court: State Court

Name of Court: South Carolina Court of Common Pleas for the County of Aiken

Location of Court: Aiken

Docket/Case #: 2013-CP-02-02280



Date Notice/Process Served:	03/07/2014
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	09/30/2015
Monetary Compensation Amount:	\$20,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE COMPLAINT IS VERY VAGUE, BUT THE ALLEGATIONS ALLUDE TO "FAILURE TO SUPERVISE". I was dismissed, with prejudice, from the lawsuit

End of Report



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