

## BrokerCheck Report

**JOHN JAMES FINDLING**

CRD# 813947

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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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**JOHN J. FINDLING**

CRD# 813947

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

**IA RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
 39111 Six Mile Rd  
 Suite 109  
 Livonia, MI 48152  
 CRD# 149018  
 Registered with this firm since: 09/28/2010

**B RAYMOND JAMES FINANCIAL SERVICES, INC.**  
 39111 Six Mile Rd  
 SUITE 109  
 LIVONIA, MI 48152  
 CRD# 6694  
 Registered with this firm since: 08/30/2001

**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
- 6 U.S. states and territories

**This broker has passed:**

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

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

- B PRUDENTIAL SECURITIES INCORPORATED**  
 CRD# 7471  
 NEW YORK, NY  
 06/1997 - 09/2001
- B EVEREN SECURITIES, INC.**  
 CRD# 19616  
 ST. LOUIS, MO  
 10/1992 - 05/1997
- B LEHMAN BROTHERS INC.**  
 CRD# 7506  
 NEW YORK, NY  
 02/1988 - 10/1992

**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	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 6 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
 Main Office Address: **880 CARILLON PARKWAY  
 SAINT PETERSBURG, FL 33716**  
 Firm CRD#: **149018**

	U.S. State/ Territory	Category	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	09/28/2010

### Branch Office Locations

39111 Six Mile Rd  
 Suite 109  
 Livonia, MI 48152

Livonia, MI

### Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**  
 Main Office Address: **880 CARILLON PARKWAY  
 ST. PETERSBURG, FL 33716**  
 Firm CRD#: **6694**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	08/30/2001
B	FINRA	General Securities Representative	Approved	08/30/2001
B	FINRA	Municipal Securities Principal	Approved	08/30/2001



## Broker Qualifications

### Employment 2 of 2, continued

SRO	Category	Status	Date
<b>B</b> FINRA	Registered Options Principal	Approved	08/30/2001

U.S. State/ Territory	Category	Status	Date
<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, INC.

39111 Six Mile Rd  
SUITE 109  
LIVONIA, MI 48152



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

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> Municipal Securities Principal Examination	Series 53	02/06/1989
<b>B</b> General Securities Principal Examination	Series 24	07/26/1988
<b>B</b> Registered Options Principal Examination	Series 4	05/01/1984
<b>B</b> NYSE Branch Manager Examination	Series 12	10/18/1975

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> National Commodity Futures Examination	Series 3	04/04/1989
<b>B</b> AMEX Put and Call Exam	PC	08/31/1977
<b>B</b> General Securities Representative Examination	Series 7	10/18/1975

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	08/23/2010
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	02/13/1981

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/](http://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>B</b> 06/1997 - 09/2001	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY
<b>B</b> 10/1992 - 05/1997	EVEREN SECURITIES, INC.	19616	ST. LOUIS, MO
<b>B</b> 02/1988 - 10/1992	LEHMAN BROTHERS INC.	7506	NEW YORK, NY
<b>B</b> 09/1976 - 02/1988	E. F. HUTTON & COMPANY INC	235	
<b>B</b> 10/1975 - 11/1976	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	572	

### 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
01/2011 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	BRANCH MANAGER	Y	LIVONIA, MI, United States
05/2009 - Present	INSURANCE-NON VARIABLE	AGENT	N	LIVONIA, MI, United States
02/2008 - Present	JOHN FINDLING AND ASSOCIATES	OWNER	N	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 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)Name of Business: GBU Financial Address: same as RJFS office, Livonia, MI, 48152, 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



## Registration and Employment History



### Other Business Activities, continued

(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: 41-80 Description of duties: Branch manager and producer

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## 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	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.

### 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:** 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

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**Reporting Source:** Broker  
**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



<b>Litigation Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	03/20/1989
<b>Monetary Compensation Amount:</b>	\$15,000.00
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	<p>RETURN OF MUTUAL FUND FEES WITH NO GUILT ADMITTED TO BY BROKER, FIRM (EF HUTTON SHEARSON) FELT THEY SOULD 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 &amp; 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</p>



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 1

**Reporting Source:** Broker

**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.

## End of Report



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