

BrokerCheck Report

JAMES CRAIG GRIFFIS

CRD# 850356

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5 - 6
Disclosure Events	7



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.

JAMES C. GRIFFIS

CRD# 850356

Currently employed by and registered with the following Firm(s):**IA LPL FINANCIAL LLC**

5749 PARK CENTER CT.
TOLEDO, OH 43615
CRD# 6413
Registered with this firm since: 04/26/2022

B LPL FINANCIAL LLC

5749 PARK CENTER CT.
TOLEDO, OH 43615
CRD# 6413
Registered with this firm since: 04/25/2022

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 LINCOLN FINANCIAL ADVISORS CORPORATION
CRD# 3978
FORT WAYNE, IN
08/2018 - 04/2022

B LINCOLN FINANCIAL ADVISORS CORPORATION
CRD# 3978
TOLEDO, OH
08/2018 - 04/2022

IA AMERIPRISE FINANCIAL SERVICES, INC.
CRD# 6363
MINNEAPOLIS, MN
06/2011 - 08/2018

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	5
Financial	1

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: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY
FORT MILL, SC 29715**

Firm CRD#: **6413**

SRO	Category	Status	Date
B FINRA	General Securities Representative	Approved	04/25/2022
U.S. State/ Territory	Category	Status	Date
B Arizona	Agent	Approved	09/15/2022
B Indiana	Agent	Approved	05/05/2022
B Michigan	Agent	Approved	04/25/2022
B Ohio	Agent	Approved	04/25/2022
IA Ohio	Investment Adviser Representative	Approved	04/26/2022
B Virginia	Agent	Approved	06/16/2022

Branch Office Locations

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

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 Sales Supervisor Examination (Options Module & General Module)	Series 8	10/26/1990

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B National Commodity Futures Examination	Series 3	06/03/2005
B General Securities Representative Examination	Series 7	03/18/1978

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	07/12/1984

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

Employment History

Registration and Employment History



Employment History, continued

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
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
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 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)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 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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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	5	N/A
Financial	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 3

Reporting Source:	Firm
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
Firm Statement	THE PURCHASE BY THIS CLIENT TOOK PLACE OVER TEN YEARS AGO.
<hr/>	
Reporting Source:	Broker
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 3

Reporting Source: Broker
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 3

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

Reporting Source:	Broker
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.



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 2

Reporting Source: Broker
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 2 of 2

Reporting Source: Broker
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.



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Broker

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



This page is intentionally left blank.