



IAPD Report

MONTE EDWARD MESSMAN

CRD# 1018779

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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

MONTE EDWARD MESSMAN (CRD# 1018779)

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 **03/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	03/19/2004
IA	WELLS FARGO ADVISORS	CRD# 11025	07/31/2006

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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
B	RBC DAIN RAUSCHER INC.	31194	NEW YORK, NY	06/17/1998 - 04/02/2004
B	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	09/22/1983 - 06/22/1998
B	WADDELL & REED, INC.	866	NEW YORK, NY	01/21/1982 - 06/20/1983

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
Customer Dispute	3



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 **21** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 11025

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/19/2004
B	FINRA	Invest. Co and Variable Contracts	Approved	03/19/2004
B	FINRA	General Securities Principal	Approved	05/13/2004
B	Alabama	Agent	Approved	04/12/2013
B	Alaska	Agent	Approved	03/10/2026
B	Arizona	Agent	Approved	03/19/2004
IA	Arizona	Investment Adviser Representative	Approved	07/31/2006
B	California	Agent	Approved	03/19/2004
B	Colorado	Agent	Approved	03/19/2004
IA	Colorado	Investment Adviser Representative	Approved	08/07/2006
B	Florida	Agent	Approved	10/14/2004
B	Hawaii	Agent	Approved	07/11/2016
B	Idaho	Agent	Approved	03/22/2004



Qualifications

Regulator	Registration	Status	Date
B Kansas	Agent	Approved	11/26/2007
B Louisiana	Agent	Approved	01/03/2020
B Michigan	Agent	Approved	07/18/2006
B Missouri	Agent	Approved	03/19/2004
B Nebraska	Agent	Approved	03/19/2004
B New Mexico	Agent	Approved	03/10/2016
B New York	Agent	Approved	10/11/2024
B Oregon	Agent	Approved	02/07/2024
B Puerto Rico	Agent	Approved	06/13/2023
B South Carolina	Agent	Approved	07/11/2018
B Texas	Agent	Approved	03/19/2004
IA Texas	Investment Adviser Representative	Restricted Approval	08/12/2016
B Washington	Agent	Approved	02/26/2013
B Wisconsin	Agent	Approved	06/08/2012

Branch Office Locations

WELLS FARGO ADVISORS
6991 EAST CAMELBACK ROAD
SUITE D200
SCOTTSDALE, AZ 85251




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 1 principal/supervisory exam, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	05/12/2004

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Interest Rate Options Examination (S5)	Series 5	07/06/1984
 General Securities Representative Examination (S7)	Series 7	09/17/1983
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/07/1982

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/29/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/27/1983

PROFESSIONAL DESIGNATIONS

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

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	06/17/1998 - 04/02/2004	RBC DAIN RAUSCHER INC.	CRD# 31194	NEW YORK, NY
B	09/22/1983 - 06/22/1998	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	01/21/1982 - 06/20/1983	WADDELL & REED, INC.	CRD# 866	

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
05/2009 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK LLC	REGISTERED REP	Y	SCOTTSDALE, AZ, 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.

GECKO CAPITAL MANAGEMENT LLC; NOT INVESTMENT RELATED; SCOTTSDALE, AZ; LLC ESTABLISHED FOR OFFICE EXPENSE SHARING; 25% OWNERSHIP; START DATE = 01/01/2011; 2 HOURS DEVOTED PER MONTH; NONE DURING TRADING HOURS.

MESSMAN CAPITAL MANAGEMENT INC, INVT RELATED, SCOTTSDALE, AZ, 100% OWNERSHIP, START DATE 1/1/2007, 10 HRS PER MONTH, 1 HR DURING TRADING, FINET PRACTICE.



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
Customer Dispute	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	RBC DAIN RAUSCHER, INC.
Allegations:	CLIENT ALLEGES THAT MR. MESSMAN USED FUNDS THAT THE CLIENT WANTED REPLACED BACK INTO HER PRUDENTIAL ANNUITY IN ORDER TO PURCHASE A NEW ANNUITY.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$19,041.41

Customer Complaint Information

Date Complaint Received:	06/21/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	08/16/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR ARBITRATION NUMBER 02-04729; [CUSTOMER] V. DAIN RAUSCHER, MONTE MESSMAN, PRUDENTIAL SECURITIES, ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY

Date Notice/Process Served: 08/29/2002



Arbitration Pending? No
Disposition: Settled
Disposition Date: 08/09/2004
Monetary Compensation Amount: \$14,500.00
Individual Contribution Amount: \$0.00
Firm Statement SEEKING CONTRIBUTION FROM MR. MESSMAN

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: RBC DAIN RAUSCHER, INC.
Allegations: CLIENT ALLEGES THAT MR. MESSMAN USED FUNDS THAT THE CLIENT WANTED REPLACED BACK INTO HER PRUDENTIAL ANNUITY IN ORDER TO PURCHASE A NEW ANNUITY.
Product Type: Annuity(ies) - Variable
Alleged Damages: \$19,041.41

Customer Complaint Information

Date Complaint Received: 06/21/2002
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 08/16/2004
Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR ARBITRATION NUMBER 02-04729; [CUSTOMER] V. DAIN RAUSCHER, MONTE MESSMAN, PRUDENTIAL SECURITIES, ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY.

Date Notice/Process Served: 08/29/2002
Arbitration Pending? No
Disposition: Settled
Disposition Date: 08/09/2004
Monetary Compensation Amount: \$14,500.00
Individual Contribution Amount: \$0.00
Broker Statement SEEKING CONTRIBUTION FROM MR. MESSMAN

Disclosure 2 of 3

Reporting Source: Firm



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

Allegations: THE CLIENT ALLEGED THE AGENT "MISAPPROPRIATED MY FUNDS AND OPENED A HIGH-RISK ANNUITY BY PHONE WITHOUT MY SIGNATURE OR APPROVAL". THE CLIENT IS ALSO ALLEGING MISREPRESENTATION CONCERNING, FAILURE TO DISCLOSE POLICY CHARGES. THE CLIENT CLAIM THAT SHE WAS TOLD THAT SHE COULD WITHDRAW MONIES FROM THE POLICIES BUT THEY WERE NOT LOANS, IT WAS MONEY THAT SHE HAD DEPOSITED. SHE ALSO ALLEGED SHE WAS LED TO BELIEVE THAT SHE WAS BUYING AN ANNUITY WITH A LIFE INSURANCE BENEFIT AND "A WOMAN MY AGE HAS NO NEED TO PAY FOR INSURNACE NEARLY \$1,700 A YEAR." THE CLIENT ALLEGED \$16,681.07 IN DAMAGES.

Product Type: Insurance

Alleged Damages: \$16,681.07

Customer Complaint Information

Date Complaint Received: 04/24/2002

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/05/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 02-04729

Date Notice/Process Served: 09/05/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/20/2004

Monetary Compensation Amount: \$7,500.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

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

Allegations: THE CLIENT ALLEGED THE AGENT "MISAPPROPRIATED MY FUNDS AND OPENED A HIGH-RISK ANNUITY BY PHONE WITHOUT MY SIGNATURE OR APPROVAL". THE CLIENT IS ALSO ALLEGING MISREPRESENTATION CONCERNING, FAILURE TO DISCLOSE POLICY CHARGES. THE CLIENT CLAIM THAT SHE WAS TOLD THAT SHE COULD WITHDRAW MONIES FROM THE POLICIES BUT THEY WERE NOT LOANS, IT WAS MONEY THAT SHE



HAD DEPOSITED. SHE ALSO ALLEGED SHE WAS LED TO BELIEVE THAT SHE WAS BUYING AN ANNUITY WITH A LIFE INSURANCE BENEFIT AND "A WOMAN MY AGE HAS NO NEED TO PAY FOR INSURANCE NEARLY \$1,700 A YEAR." THE CLIENT ALLEGED \$16,681.07 IN DAMAGES.

Product Type: Insurance
Alleged Damages: \$16,681.07

Customer Complaint Information

Date Complaint Received: 04/24/2002
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 09/05/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 02-04729

Date Notice/Process Served: 09/05/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/20/2004

Monetary Compensation Amount: \$7,500.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 3

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES

Allegations: MISREPRESENTATION; SUITABILITY; OMISSION OF FACTS; ACCOUNT RELATED-NEGLIGENCE

Product Type: Other

Other Product Type(s): UNSPECIFIED TYPE OF SECURITIES

Alleged Damages: \$472,055.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #94-01424

Date Notice/Process Served: 06/27/1994

Arbitration Pending? No



Disposition: Settled
Disposition Date: 06/27/1995
Disposition Detail: CASE SETTLED.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES
Allegations: CUSTOMERS ALLEGE UNSUITABLE AND MISREPRESENTED LIMITED PARTNERSHIP INVESTMENTS WITH DAMAGES IN EXCESS OF \$450,000.
Product Type: Direct Investment(s) - DPP & LP Interest(s)
Alleged Damages: \$472,055.00

Customer Complaint Information

Date Complaint Received:
Complaint Pending? No
Status: Arbitration/Reparation
Status Date:

Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 94-01424
Date Notice/Process Served: 06/29/1994
Arbitration Pending? No
Disposition: Settled
Disposition Date: 06/27/1995
Monetary Compensation Amount: \$190,000.00
Individual Contribution Amount: \$0.00

Broker Statement
PRUDENTIAL SECURITIES INC. SETTLED THIS MATTER FOR \$190,000. MR. MESSMAN WAS DISMISSED FROM THE LITIGATION AND WAS NOT ASKED TO CONTRIBUTE TO THE SETTLEMENT. THE DISPUTED LIMITED PARTNERSHIPS WERE FULLY AND ACCURATELY EXPLAINED TO CLAIMANTS AND THEY WERE PROVIDED WITH THE RELEVANT WRITTEN DISCLOSURE DOCUMENTS. IN ADDITION, I RECALL THAT CLAIMANTS DISCUSSED THESE INVESTMENTS WITH THEIR CPA AND/OR ATTORNEY BEFORE MAKING THEIR INVESTMENT DECISIONS. THE PARTNERSHIPS AT ISSUE WERE SUITABLE FOR CLAIMANTS BASED ON, AMONG OTHER THINGS, CLAIMANT'S NET WORTH, OBJECTIVES AND THE PREVAILING VIEWS OF THE ECONOMY AND THE INDUSTRIES IN WHICH



THE
PARTNERSHIPS WERE INVOLVED. I BELIEVE CLAIMANTS PURSUED THIS
ACTION BASED ON THE POOR PERFORMANCE OF THESE PARTNERSHIPS
AND
THE NEGATIVE PUBLICITY SURROUNDING PARTNERSHIPS GENERALLY.



End of Report

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