



IAPD Report

STEWART RITTER

CRD# 1032383

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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.



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

STEWART RITTER (CRD# 1032383)

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 **11/24/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 11025	06/20/2024
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	06/20/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **35** 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
IA	WELLS FARGO ADVISORS	19616	WESTFIELD, NJ	07/01/2003 - 06/20/2024
B	WELLS FARGO CLEARING SERVICES, LLC	19616	WESTFIELD, NJ	07/01/2003 - 06/20/2024
IA	PRUDENTIAL SECURITIES INCORPORATED	7471	WESTFIELD, NJ	07/02/2002 - 07/01/2003

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	4
Termination	1



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 **35** 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 Principal	Approved	06/20/2024
B	FINRA	General Securities Representative	Approved	06/20/2024
B	FINRA	General Securities Sales Supervisor	Approved	06/20/2024
B	California	Agent	Approved	06/20/2024
B	Colorado	Agent	Approved	06/20/2024
B	Connecticut	Agent	Approved	06/20/2024
B	Delaware	Agent	Approved	06/20/2024
B	District of Columbia	Agent	Approved	06/20/2024
B	Florida	Agent	Approved	06/20/2024
B	Georgia	Agent	Approved	06/20/2024
B	Hawaii	Agent	Approved	06/20/2024
B	Idaho	Agent	Approved	06/20/2024
B	Illinois	Agent	Approved	07/11/2024



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	06/20/2024
B Kentucky	Agent	Approved	06/20/2024
B Maine	Agent	Approved	06/20/2024
B Maryland	Agent	Approved	06/20/2024
B Massachusetts	Agent	Approved	08/21/2024
B Minnesota	Agent	Approved	06/20/2024
B Missouri	Agent	Approved	06/20/2024
B Montana	Agent	Approved	06/20/2024
B Nevada	Agent	Approved	06/20/2024
B New Hampshire	Agent	Approved	06/25/2024
B New Jersey	Agent	Approved	06/20/2024
IA New Jersey	Investment Adviser Representative	Approved	06/20/2024
B New Mexico	Agent	Approved	06/20/2024
B New York	Agent	Approved	06/20/2024
B North Carolina	Agent	Approved	06/20/2024
B Ohio	Agent	Approved	06/20/2024
B Pennsylvania	Agent	Approved	06/20/2024
B South Carolina	Agent	Approved	06/21/2024
B Tennessee	Agent	Approved	06/20/2024



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	06/20/2024
IA Texas	Investment Adviser Representative	Restricted Approval	06/20/2024
B Utah	Agent	Approved	06/20/2024
B Vermont	Agent	Approved	11/25/2025
B Virgin Islands	Agent	Approved	06/20/2024
B Virginia	Agent	Approved	06/20/2024
B Washington	Agent	Approved	06/20/2024
B Wyoming	Agent	Approved	06/20/2024

Branch Office Locations

WELLS FARGO ADVISORS
 125 HALF MILE RD
 SUITE 107
 RED BANK, NJ 07701

WELLS FARGO ADVISORS
 Westfield, NJ







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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Principal Examination (S24)	Series 24	02/17/1989
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	04/07/1987

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	05/21/1983
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/26/1982

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/13/1992
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/06/1983



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
IA	07/01/2003 - 06/20/2024	WELLS FARGO ADVISORS	CRD# 19616	WESTFIELD, NJ
B	07/01/2003 - 06/20/2024	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	WESTFIELD, NJ
IA	07/02/2002 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	WESTFIELD, NJ
B	09/08/2000 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	02/17/1995 - 09/18/2000	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	07/31/1993 - 02/14/1995	SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	12/04/1991 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	10/24/1991 - 11/25/1991	JOSEPHTHAL LYON & ROSS INCORPORATED	CRD# 3227	NEW YORK, NY
B	08/16/1990 - 10/23/1991	JOSEPHTHAL & CO., INC.	CRD# 3144	
B	03/23/1989 - 10/26/1990	W.J. NOLAN & COMPANY, INC.	CRD# 16465	NEW YORK, NY
B	07/14/1987 - 03/02/1989	EMANUEL AND COMPANY	CRD# 7309	
B	02/17/1987 - 07/15/1987	MCLAUGHLIN, PIVEN, VOGEL INC.	CRD# 7404	
B	02/12/1986 - 06/04/1986	OPPENHEIMER & CO., INC.	CRD# 630	
B	05/25/1983 - 02/19/1986	MCLAUGHLIN, PIVEN, VOGEL INC.	CRD# 7404	
B	03/12/1982 - 07/15/1982	FIRST INVESTORS CORPORATION	CRD# 305	

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
06/2024 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	Red Bank, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2016 - 06/2024	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	WESTFIELD, NJ, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	WESTFIELD, NJ, 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.

WESTFIELD YMCA, NOT INV. RELATED, WESTFIELD, NJ. START: 1/20/17, 4 HOURS/MONTH, 4 HOURS DURING TRADING, CONDUCT FITNESS/AEROBICS CLASS.

SELECT ADVISORS WEALTH MANAGEMENT, LLC; INVT RELATED; RED BANK, NJ; 33% OWNERSHIP; START DATE 6/21/2024; 130 HRS PER MONTH; 130 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	4
Termination	1

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors, LLC
Allegations:	Client alleged advisor never explained product in detail and he would never have agreed to invest. (05/28/2015-03/10/2016)
Product Type:	Annuity-Variable
Alleged Damages:	\$10,000.00
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:	03/10/2016
Complaint Pending?	No
Status:	Denied
Status Date:	03/21/2016
Settlement Amount:	
Individual Contribution Amount:	

**Disclosure 2 of 4**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Wells Fargo Advisors LLC

Allegations: Claimant alleges between 2003 and 2008 unsuitable investments were made to her retirement account.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Claimant is seeking approximately \$45,000 in damages.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 16-00005

Filing date of arbitration/CFTC reparation or civil litigation: 01/06/2016

Customer Complaint Information

Date Complaint Received: 01/06/2016

Complaint Pending? No

Status: Settled

Status Date: 03/21/2016

Settlement Amount: \$14,999.00

Individual Contribution Amount: \$0.00

Broker Statement Without admitting any liability, the Firm settled the matter for \$14,999.00 solely to avoid the costs and expenses of arbitration.

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: UBS PAINWEBBER INC.

Allegations: CLIENT ALLEGES THAT FA FAILED TO FOLLOW HER INSTRUCTIONS TO PLACE UNDERLYING ANNUITY INVESTMENTS IN A MONEY MARKET FUND. TIME PERIOD: 5/01-9/01.

Product Type: Annuity(ies) - Variable



Alleged Damages: \$20,000.00

Customer Complaint Information

Date Complaint Received: 12/13/2001

Complaint Pending? No

Status: Denied

Status Date: 02/04/2002

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS PAINWEBBER, INC.

Allegations: CLIENT ALLEGES THAT FA FAILED TO FOLLOW HER INSTRUCTIONS TO PLACE UNDERLYING ANNUITY INVESTMENTS IN A MONEY MARKET FUND. TIME PERIOD - 5/01 TO 9/01.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$60,000.00

Customer Complaint Information

Date Complaint Received: 12/13/2001

Complaint Pending? No

Status: Denied

Status Date: 02/04/2002

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINWEBBER

Allegations: THE CLIENT ALLEGES THAT HER IE DID NOT HAVE PERMISSION TO SELL HER ENTIRE GTE HOLDINGS AND DID NOT EXPLAIN THE MANAGED HIGH YIELD PLUS FUNDS WHICH WERE PURCHASED INSTEAD AT PAINE WEBBER IN 1998. CLAIMED LOSS: \$25,000.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$25,000.00

Customer Complaint Information

Date Complaint Received: 11/19/1998



Complaint Pending?	No
Status:	Denied
Status Date:	12/30/1998
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	PAINWEBBER DENIED THE CLAIM. NOT PROVIDED.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	W.J. NOLAN & COMPANY, INC.
Termination Type:	Voluntary Resignation
Termination Date:	08/07/1990
Allegations:	N/A WRONGFUL TAKING OF PROPERTY AND FALSIFICATION OF ORIGINAL NEW ACCOUNT DOCUMENTATION.
Product Type:	No Product
Other Product Types:	
Broker Statement	AFTER ADDITIONAL INVESTIGATION ALL ALLEGATIONS SET FORTH ON DRP-5 OF 10/19/90 WERE FOUND NOT TO BE MERITORIOUS AND ARE WITHDRAWN. I MARKED "NO" TO 22N(2) BECAUSE ALL THE ALLEGATIONS WERE WITHDRAWN. IN ADDITION, I RESIGNED MYSELF.



End of Report

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