



IAPD Report

JOHN MICHAEL ONUFRO

CRD# 1045133

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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

JOHN MICHAEL ONUFRO (CRD# 1045133)

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 **05/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MORGAN STANLEY	CRD# 149777	07/30/2010
IA	MORGAN STANLEY	CRD# 149777	08/03/2010

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **52** 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	WELLS FARGO ADVISORS, LLC	19616	JOHNSTOWN, PA	10/01/1999 - 08/02/2010
IA	WELLS FARGO ADVISORS, LLC	19616	JOHNSTOWN, PA	10/01/1999 - 08/02/2010
B	FIRST UNION CAPITAL MARKETS CORP.	6124	CHARLOTTE, NC	01/01/1991 - 10/01/1999

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	2



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 **52** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MORGAN STANLEY**
Main Address: 2000 WESTCHESTER AVENUE
PURCHASE, NY 10577-2530
Firm ID#: 149777

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	07/30/2010
B	FINRA	General Securities Sales Supervisor	Approved	07/12/2014
B	NYSE American LLC	General Securities Representative	Approved	06/17/2011
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	Nasdaq Stock Market	General Securities Representative	Approved	07/30/2010
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	07/12/2014
B	New York Stock Exchange	General Securities Representative	Approved	07/30/2010
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B	Alabama	Agent	Approved	11/11/2022
B	Alaska	Agent	Approved	11/11/2022
B	Arizona	Agent	Approved	11/11/2022
B	Arkansas	Agent	Approved	02/20/2019
B	California	Agent	Approved	07/30/2010



Qualifications

	Regulator	Registration	Status	Date
B	Colorado	Agent	Approved	01/16/2015
B	Connecticut	Agent	Approved	11/11/2022
B	Delaware	Agent	Approved	07/25/2012
B	District of Columbia	Agent	Approved	01/16/2015
B	Florida	Agent	Approved	07/30/2010
B	Georgia	Agent	Approved	01/16/2015
B	Hawaii	Agent	Approved	11/11/2022
B	Idaho	Agent	Approved	11/11/2022
B	Illinois	Agent	Approved	02/20/2019
B	Indiana	Agent	Approved	02/20/2019
B	Iowa	Agent	Approved	11/11/2022
B	Kansas	Agent	Approved	11/11/2022
B	Kentucky	Agent	Approved	11/11/2022
B	Louisiana	Agent	Approved	11/11/2022
B	Maine	Agent	Approved	11/11/2022
B	Maryland	Agent	Approved	07/30/2010
B	Massachusetts	Agent	Approved	07/24/2014
B	Michigan	Agent	Approved	01/16/2015
B	Minnesota	Agent	Approved	02/20/2019



Qualifications

	Regulator	Registration	Status	Date
B	Mississippi	Agent	Approved	02/20/2019
B	Missouri	Agent	Approved	11/11/2022
B	Montana	Agent	Approved	01/16/2015
B	Nebraska	Agent	Approved	02/20/2019
B	Nevada	Agent	Approved	02/20/2019
B	New Hampshire	Agent	Approved	11/11/2022
B	New Jersey	Agent	Approved	07/30/2010
B	New Mexico	Agent	Approved	01/16/2015
B	New York	Agent	Approved	01/16/2015
B	North Carolina	Agent	Approved	07/30/2010
B	North Dakota	Agent	Approved	02/20/2019
B	Ohio	Agent	Approved	01/20/2015
B	Oklahoma	Agent	Approved	11/11/2022
B	Oregon	Agent	Approved	11/11/2022
B	Pennsylvania	Agent	Approved	08/02/2010
IA	Pennsylvania	Investment Adviser Representative	Approved	08/03/2010
B	Puerto Rico	Agent	Approved	02/20/2019
B	Rhode Island	Agent	Approved	06/06/2017
B	South Carolina	Agent	Approved	01/16/2015



Qualifications

Regulator	Registration	Status	Date
B South Dakota	Agent	Approved	02/20/2019
B Texas	Agent	Approved	01/03/2012
IA Texas	Investment Adviser Representative	Approved	03/12/2012
B Utah	Agent	Approved	02/20/2019
B Vermont	Agent	Approved	11/11/2022
B Virgin Islands	Agent	Approved	11/11/2022
B Virginia	Agent	Approved	07/30/2010
B Washington	Agent	Approved	02/20/2019
B West Virginia	Agent	Approved	11/11/2022
B Wisconsin	Agent	Approved	02/20/2019
B Wyoming	Agent	Approved	11/11/2022

Branch Office Locations

MORGAN STANLEY
520 PELLIS Road
GREENSBURG, PA 15601

MORGAN STANLEY
Johnstown, PA



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	07/11/2014
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	06/19/2014

General Industry/Product Exams

Exam	Category	Date
Futures Managed Funds Examination (S31)	Series 31	07/07/2023
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	07/07/1982

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	07/12/2007
Uniform Securities Agent State Law Examination (S63)	Series 63	07/14/1982

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	10/01/1999 - 08/02/2010	WELLS FARGO ADVISORS, LLC	CRD# 19616	JOHNSTOWN, PA
IA	10/01/1999 - 08/02/2010	WELLS FARGO ADVISORS, LLC	CRD# 19616	JOHNSTOWN, PA
B	01/01/1991 - 10/01/1999	FIRST UNION CAPITAL MARKETS CORP.	CRD# 6124	CHARLOTTE, NC
B	04/07/1983 - 01/01/1991	BUTCHER & SINGER INC.	CRD# 6517	
B	07/12/1982 - 04/28/1983	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
01/2015 - Present	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
07/2010 - Present	MORGAN STANLEY SMITH BARNEY	SVP - FINANCIAL ADVISOR	Y	JOHNSTOWN, PA, 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.

*96409- Upper Yoder Twp. Zoning Board; Investment related-No; Johnstown, Pennsylvania; Government; Board Member (proprietor, partner, officer, director, employee, trustee, agent); 05/2016; During business hours: 0; After business hours: 0



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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST UNION SECURITIES INC.
Allegations:	CUSTOMER ALLEGES THAT OVER A PERIOD OF 3 YEARS FA CHURNED HIS ACCOUNT AND ENGAGED IN RESCKLESS TRADING ACTIVITY. CUSTOMER HAS DEMANDED THE RETURN OF \$37,000 THAT HE SENT TO FA ON 9/06/00 TO INVEST ON HIS BEHALF.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$37,000.00

Customer Complaint Information

Date Complaint Received:	04/17/2002
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	05/07/2002
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	FILED IN ERROR. COMPLAINT WAS OPERATIONAL AND NOT SALES PRACTICE RELATED.

Disclosure 2 of 2



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST UNION SECURITIES INC.
Allegations:	PENNSYLVANIA RESIDENT CLAIMS THAT PURCHASE OF VANKAMPEN MUTUAL FUNDS AND ARMSTRONG WORLD PREFERRED IN 1997 DID NOT MEET GOAL OF PRESERVATION OF PRINCIPAL WITH MODEST RETURN. LOSSES NOT SPECIFIED BUT BELIEVED TO BE IN EXCESS OF \$5000.
Product Type:	Other
Other Product Type(s):	COMMODITIES (NOT OPTIOINS AND FUTURES)
Alleged Damages:	\$5,000.00
Customer Complaint Information	
Date Complaint Received:	10/17/2001
Complaint Pending?	No
Status:	Denied
Status Date:	11/01/2001
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	ARMSTRONG WORLD WAS MODEST (13.2%) PORTION OF PORTFOLIO AND WAS INVESTMENT GRADE AT TIME OF PURCHASE. ALL INVESTMENTS APPROPRIATE AND FULLY DISCLOSED. CLIENTS HAD OVERALL 31.4% ON INVESTMENTS. MODEST LOSSES CAUSED BY MARKET DOWNTURN OF HISTORIC PROPORTIONS. CLAIM DENIED.



End of Report

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