IAPD Report

Michael D Sweeney

CRD# 1068756

Section Title **Page(s)**

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

Michael D Sweeney (CRD# 1068756)

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 **04/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/23/2009
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/23/2009

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **22** 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	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	DARIEN, CT	10/10/2008 - 10/23/2009
IA	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	DARIEN, CT	10/10/2008 - 10/23/2009
B	WACHOVIA SECURITIES, LLC	19616	MERIDEN, CT	08/05/2003 - 10/15/2008

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 **22** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

	Regulator	Registration	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
B	Cboe Exchange, Inc.	General Securities Representative	Approved	10/26/2009
B	FINRA	General Securities Representative	Approved	10/23/2009
B	FINRA	Investment Co./Variable Contracts Prin	Approved	10/23/2009
B	Nasdaq Stock Market	General Securities Representative	Approved	10/26/2009
B	New York Stock Exchange	General Securities Representative	Approved	10/26/2009
B	Arizona	Agent	Approved	04/17/2026
B	California	Agent	Approved	10/23/2009
B	Colorado	Agent	Approved	10/23/2009
B	Connecticut	Agent	Approved	10/23/2009
IA	Connecticut	Investment Adviser Representative	Approved	10/23/2009
B	Florida	Agent	Approved	10/23/2009

Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	01/20/2026
B	Iowa	Agent	Approved	12/16/2019
B	Maryland	Agent	Approved	05/11/2023
B	Massachusetts	Agent	Approved	10/25/2017
B	Michigan	Agent	Approved	01/03/2014
B	Minnesota	Agent	Approved	08/16/2022
B	Montana	Agent	Approved	10/11/2023
B	New Jersey	Agent	Approved	10/23/2009
B	New York	Agent	Approved	10/23/2009
B	North Carolina	Agent	Approved	10/23/2009
B	Ohio	Agent	Approved	10/23/2009
B	Oregon	Agent	Approved	07/24/2020
B	Pennsylvania	Agent	Approved	04/09/2026
B	South Carolina	Agent	Approved	11/04/2013
B	Texas	Agent	Approved	10/23/2009
IA	Texas	Investment Adviser Representative	Restricted Approval	09/18/2012
B	Vermont	Agent	Approved	09/14/2022
B	Virginia	Agent	Approved	12/11/2018

Qualifications

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
1020 POST RD
DARIEN, CT 06820

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
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/10/2003

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Interest Rate Options Examination (S5)	Series 5	02/07/1983
B	National Commodity Futures Examination (S3)	Series 3	11/22/1982
B	General Securities Representative Examination (S7)	Series 7	10/16/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	01/29/1992
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/28/1982

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	10/10/2008 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	DARIEN, CT
IA	10/10/2008 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	DARIEN, CT
B	08/05/2003 - 10/15/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	MERIDEN, CT
IA	08/05/2003 - 10/15/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	MERIDEN, CT
IA	12/06/2001 - 08/13/2003	UBS FINANCIAL SERVICES INC.	CRD# 8174	WESTPORT, CT
B	01/28/1995 - 08/13/2003	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
B	10/20/1982 - 01/28/1995	KIDDER, PEABODY & CO. INCORPORATED	CRD# 7613	NEW YORK, NY

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
06/2011 - Present	Bank of America,N.A.	Senior Financial Advisor	Y	DARIEN, CT, United States
10/2009 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Mass Transfer	Y	DARIEN, CT, 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.

I*2389308, Entity Type Non-Profit, Name of OBA: St Thomas Church Norwalk CT Address: Norwalk CT 06855 Investment Related: No Position, Title, Association: Member , Finance Committee Employee Start Date: 6/1/2025 No Hours: 2 monthly No Hours during trading: 0 Duties: Parish Finance Committee, responsible for development and use of Parish grounds and property

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:	PAINEWEBBER
Allegations:	CLIENT ALLEGES THAT THE PURCHASE OF 1000 SHARES OF ALLSTATE CORP ON 07/19/99 WAS UNAUTHORIZED. DAMAGES ARE UNSPECIFIED. ESTIMATED DAMAGES ARE IN EXCESS OF $5,000
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	11/17/1999
Complaint Pending?	No
Status:	Denied
Status Date:	12/09/1999
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS COMPLAINT IS COMPLETELY WITHOUT MERIT. THE PURCHASE OF 1000 SHARES OF ALLSTATE WAS AUTHORIZED BY CUSTOMER AND CONFIRMED TO HIM AT THE TIME OF PURCHASE. CUSTOMER SUBSEQUENTLY RECEIVED WRITTEN TRADE CONFIRMATION AND MONTHLY ACCOUNT STATEMENTS. HE ALSO MADE CALLS TO ME AND MY SALES MANAGER TRACKING THE PROGRESS OF THE SHARES. THIS

ALLEGATION OF AN UNAUTHORIZED TRADE IT TOTALLY UNFOUNDED.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	KIDDER PEABODY
Allegations:	ORDER NOT EXPIDIOUSLY HANDLED ON DAY OF MARKET CRASH 10/19/1987. CLIENT CALLED TO SELL, MARKET HAD BEEN SELLING DOWN ONLY TO REBOUND, I ENTERED A LIMIT PRICE TO PROTECT CLIENT. MARKET MAKERS STEPPED AWAY FROM TRANSACTION, BY THE TIME I COULD VERIFY WHETHER WE HAD SOLD AT LIMIT PRICE STOCK WAS MUCH LOWER. WHEN I FINALLY GOT THROUGH TO OTC DEPT. AND WAS TOLD STOCK HAD NOT BEEN SOLD, STOCK WAS THEN SOLD AT CURRENT PRICE. ARBITRATION WAS TO DETERMINE FAIR PRICE
Product Type:	Other
Other Product Type(s):	OTC STOCK
Alleged Damages:	$18,750.00

Customer Complaint Information

Date Complaint Received:	05/03/1988
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	05/03/1988
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 88-00245
Date Notice/Process Served:	05/03/1988
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/11/1988
Monetary Compensation Amount:	$11,250.00
Individual Contribution Amount:	$0.00
Broker Statement	ON MAY 3, 1988, [CUSTOMER] FILED AN ARBITRATION CLAIM WITH THE NASD AGAINST MICHAEL SWEENEY AND [VICE-PRESIDENT], ALLEGING MISHANDLED ORDER AND DAMAGES OF $18,750. THE COMPLAINT IS PENDING. "THIS IS MY STATEMENT OF CLAIM REGARIDNG A SERIOUS ERROR MADE ON MY ACCOUNT AT KIDDLER PEABODY & CO. BY MICHAEL SWEENEY, MY BROKER. ** ON

MONDAY, 10/19/87 AT 8:30AM I TELEPHONED TO ASK THAT MR. SWEENEY IMMEDIATELY SELL THE 2500 SHARES OF V BAND SYSTEMS INC. THAT I OWNED, AT MARKET PRICE. AT 3:45PM THE SAME DAY HE CALLED TO SAY THAT HE HAD FORGOTTEN TO SELL, AND ASKED ME IF I STILL WANTED HIM TO. THE PRICE AT THAT TIME HAD DROPPED TO 22 FROM THE OPENING PRICE OF 31-1/4. I SAID I DEFINITELY WANTED HIM TO SELL, AND THAT I FELT A GRAVE MISTAKE HAD BEEN MADE. HE AGREED, AND SUGGESTED WE TALK ABOUT IT THE FOLLOWING DAY. ON TUESDAY, 10/20/87 AT 11:00AM, HE CALLED TO TELL ME THAT HE HAD SOLD THE 2500 SHARES AT 22, AND STATED THAT I WAS ENTITLED TO REIMBURSEMENT FOR THE LOSS THAT HIS MISTAKE HAD CAUSED ME. HE ESTIMATED THIS LOSS TO BE 1-3/4 PER SHARE. I THEN ASKED HIM TO EXPLAIN HOW THIS MISTAKE OCCURRED. HE TOLD ME HE HAD PUT THE ORDER IN AT 9:19AM, AND HAD PUT A BOTTOM OF 30 ON IT, WHICH I HAD NOT REQUESTED, AND THAT HE HAD PUT IT ON HOLD, WHICH I HAD NOT REQUESTED, AND HAD THEN FORGOTTEN ABOUT IT UNTIL 3:45PM, AT WHICH TIME HE HAD PHONED ME. I ASKED HIM WHERE THE FIGURE OF 1-3/4 PER SHARE FOR MY REIMBURSEMENT HAD COME FROM, AND HE SAID
THAT WAS HIS MANAGERS ESTIMATE OF THE PRICE I WOULD'VE GOTTEN HAD NO MISTAKES BEEN MADE ON MY ORDER. I ASKED HIM TO PROVIDE DOCUMENTATION FOR THIS FIGURE, AND HE SAID THAT WASN'T POSSIBLE. ON MONDAY, 10/26/87, I WENT WITH [THIRD PARTY] TO SPEAK TO MR. SWEENEY, AND TO [VICE PRESIDENT], A VICE
PRESIDENT AT KIDDER PEABODY, TO WHOM MR. SWEENEY BRO*

End of Report

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