



IAPD Report

LANCE HUBENY

CRD# 1081828

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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

LANCE HUBENY (CRD# 1081828)

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 **02/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	05/13/2016
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	05/23/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	RED BANK, NJ	07/25/2012 - 05/18/2016
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	RED BANK, NJ	08/24/2007 - 07/26/2012
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	RED BANK, NJ	08/24/2007 - 07/26/2012

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
Judgment/Lien	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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**
Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402
Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/13/2016
B	California	Agent	Approved	02/28/2017
B	Connecticut	Agent	Approved	05/13/2016
B	Florida	Agent	Approved	05/13/2016
B	Maryland	Agent	Approved	11/02/2022
B	Massachusetts	Agent	Approved	07/05/2016
B	New Jersey	Agent	Approved	05/13/2016
IA	New Jersey	Investment Adviser Representative	Approved	05/23/2022
B	New York	Agent	Approved	05/13/2016
B	Pennsylvania	Agent	Approved	10/27/2025
B	South Carolina	Agent	Approved	01/25/2018
B	Virginia	Agent	Approved	05/25/2023

Branch Office Locations



Qualifications

AMERIPRISE FINANCIAL SERVICES, LLC
141 W Front St Ste 140
Red Bank, NJ 07701

AMERIPRISE FINANCIAL SERVICES, LLC
Atlantic Highlands, 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 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	01/15/1983
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/17/2022
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B Uniform Securities Agent State Law Examination (S63)	Series 63	01/06/1983
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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	07/25/2012 - 05/18/2016	WELLS FARGO ADVISORS, LLC	CRD# 19616	RED BANK, NJ
B	08/24/2007 - 07/26/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	RED BANK, NJ
IA	08/24/2007 - 07/26/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	RED BANK, NJ
B	04/02/2007 - 09/04/2007	MORGAN STANLEY & CO., INCORPORATED	CRD# 8209	RED BANK, NJ
IA	04/02/2007 - 09/04/2007	MORGAN STANLEY & CO., INCORPORATED	CRD# 8209	RED BANK, NJ
IA	08/01/2002 - 04/02/2007	MORGAN STANLEY	CRD# 7556	RED BANK, NJ
B	04/19/1989 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	RED BANK, NJ
B	09/06/1984 - 04/27/1989	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	01/19/1983 - 09/06/1984	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	

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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Red Bank, NJ, United States
05/2016 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Red Bank, 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.

Outside Employment; We Shoot; n/a - Sales and Customer Service; ; 1955 Swarthmore Ave, , Lakewood, NJ, 8701; Not Investment-Related; 03/01/2021; 20 to 39 hours per month; 0 during trading hours. Other Business Activities; Lance Hubeny; CPR Instruction; 140 West Front Street, Red Bank NJ 07701, ,; Not Investment-Related; 05/07/2018; 1 to 9 hours per month; 1



Registration & Employment History



OTHER BUSINESS ACTIVITIES

to 9 during trading hours.



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
Judgment/Lien	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:	AMERIPRISE FINANCIAL SERVICES, LLC
Allegations:	Plaintiffs allege that Defendants Ameriprise and Hubeny should have kept them informed of any attempted changes to [REDACTED] annuity account and permitted beneficiary changes despite alleged knowledge of competency and undue influence issues.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Unspecified
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:	See named section.
Docket/Case #:	See named section.



Filing date of arbitration/CFTC reparation or civil litigation: 09/23/2025

Customer Complaint Information

Date Complaint Received: 09/24/2025

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 09/24/2025

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): New Jersey Superior Court, Ocean City, Chancery Division: Probate Court

Docket/Case #: OCN-P-259023

Date Notice/Process Served: 09/24/2025

Arbitration Pending? Yes

Civil Litigation Information

Type of Court: Federal Court

Name of Court:

Location of Court:

Docket/Case #:

Date Notice/Process Served:

Litigation Pending?

Broker Statement Defendants Ameriprise and Hubeny adamantly deny the allegations of this claim and intend to vigorously defend themselves. The disputed beneficiary funds at issue in the claim have not been paid out and are on hold pursuant to an order from the court.

Disclosure 2 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CUSTOMER'S ATTORNEY ALLEGES THAT RR LANCE HUBENY MADE UNSUITABLE INVESTMENTS, BREACHED HIS FIDUCIARY DUTY AND NEGLIGENTLY MANAGED THE CUSTOMERS' ACCOUNTS. THE ATTORNEY FURTHER ALLEGES THAT RR HUBENY BREACHED A CONTRACTUAL AGREEMENT WITH THE CUSTOMERS. ALL ALLEGATIONS OCCURRED BETWEEN MARCH 1999 AND 2004.

Product Type: Annuity(ies) - Variable

Other Product Type(s): MUTUAL FUNDS - B SHARES



Alleged Damages: \$431,179.00

Customer Complaint Information

Date Complaint Received: 12/10/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/10/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 04-08126

Date Notice/Process Served: 12/10/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/11/2006

Monetary Compensation Amount: \$99,000.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY

Allegations: CLIENTS ALLEGES FINANCIAL ADVISOR FAILED TO FOLLOW THERE INSTRUCTIONS RESULTING ON LOSSES IN EXCESS OF \$5,000.

Product Type: Other

Other Product Type(s): N/A

Alleged Damages: \$10,459.50

Customer Complaint Information

Date Complaint Received: 03/27/2001

Complaint Pending? No

Status: Settled

Status Date: 06/14/2001

Settlement Amount: \$10,459.50

Individual Contribution Amount: \$5,459.50

Broker Statement WITHOUT ADMITTING TO ANY WRONGDOING, WHATSOEVER AND IN



ORDER TO AVOID THE COST AND UNCERTAINTY OF POTENTIAL LITIGATION AND AS AN ACCOMODATION TO THE CLIENT, THE FIRM AGREED TO SETTLE THIS MATTER.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: DEAN WITTER

Allegations: LITIGATION STEMS FROM EARLIER WRITTEN COMPLAINT ALLEGING VARIOUS SECURITIES AND OTHER LAW VIOLATIONS INCLUDING ALTERATION OF DOCUMENTS, UNAUTHORIZED TRADING AND MISREPRESENTATION. DAMAGES SOUGHT \$50,000.

Product Type:

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPERIOR; MONMOUTH COUNTY, NJ; MON-L-2001-95

Date Notice/Process Served: 04/13/1995

Litigation Pending? No

Disposition: Settled

Disposition Date: 06/04/1997

Monetary Compensation Amount: \$18,000.00

Individual Contribution Amount:

Broker Statement

DEAN WITTER TO PAY \$18,000 AND I WILL BE DISMISSED
I DID NOT CONTRIBUTE TO SETTLEMENT AND I DID NOTHING WRONG.
SETTLED SOLELY TO AVOID FURTHER COST.
Not Provided



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$178,654.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/05/2025
Date Individual Learned:	09/27/2025
Type of Court:	Federal Court
Name of Court:	Monmouth County Clerk
Location of Court:	Freehold, New Jersey
Docket/Case #:	520981325
Judgment/Lien Outstanding?	Yes



End of Report

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