



IAPD Report

JOSEPH ROBERT RETTIG

CRD# 1090721

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7
Disclosure Information	8



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

JOSEPH ROBERT RETTIG (CRD# 1090721)

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 **03/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	05/19/1986
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	04/03/1987

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **44** 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	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	11/08/2000 - 07/03/2006
B	FIRST INVESTORS CORPORATION	305	MINNEAPOLIS, MN	01/18/1983 - 06/04/1986

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	7



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 **44** 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	Invest. Co and Variable Contracts	Approved	05/19/1986
B	FINRA	Investment Co./Variable Contracts Prin	Approved	05/19/1986
B	FINRA	Direct Participation Programs	Approved	06/25/1986
B	FINRA	General Securities Representative	Approved	06/25/1986
B	FINRA	General Securities Principal	Approved	10/30/1995
B	Alabama	Agent	Approved	11/08/2000
B	Alaska	Agent	Approved	03/21/2022
B	Arizona	Agent	Approved	12/01/2003
B	California	Agent	Approved	04/19/2002
B	Colorado	Agent	Approved	05/01/2002
B	Connecticut	Agent	Approved	03/18/2022
B	District of Columbia	Agent	Approved	11/02/2011
B	Florida	Agent	Approved	05/19/1986



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	04/03/1987
B Georgia	Agent	Approved	08/08/2003
B Idaho	Agent	Approved	11/29/2016
B Illinois	Agent	Approved	02/13/2007
B Indiana	Agent	Approved	09/09/2014
B Kansas	Agent	Approved	01/30/2018
B Kentucky	Agent	Approved	05/05/2020
B Louisiana	Agent	Approved	02/04/2014
B Maine	Agent	Approved	03/12/2018
B Maryland	Agent	Approved	04/16/2009
B Massachusetts	Agent	Approved	06/03/2010
B Michigan	Agent	Approved	10/17/2002
B Minnesota	Agent	Approved	07/23/2007
B Mississippi	Agent	Approved	03/18/2022
B Missouri	Agent	Approved	04/11/2022
B Montana	Agent	Approved	04/25/2025
B Nevada	Agent	Approved	02/21/2014
B New Hampshire	Agent	Approved	05/29/2020
B New Jersey	Agent	Approved	04/19/2002



Qualifications

Regulator	Registration	Status	Date
B New Mexico	Agent	Approved	11/15/2005
B New York	Agent	Approved	11/08/2003
B North Carolina	Agent	Approved	05/15/2008
B Ohio	Agent	Approved	11/19/1997
B Oklahoma	Agent	Approved	10/16/2003
B Oregon	Agent	Approved	03/21/2022
B Pennsylvania	Agent	Approved	02/05/1992
B Rhode Island	Agent	Approved	05/01/2020
B South Carolina	Agent	Approved	12/01/2011
B South Dakota	Agent	Approved	04/12/2022
B Tennessee	Agent	Approved	01/11/2007
B Texas	Agent	Approved	04/22/2002
IA Texas	Investment Adviser Representative	Restricted Approval	10/05/2006
B Utah	Agent	Approved	10/06/2023
B Virginia	Agent	Approved	07/22/2011
B Washington	Agent	Approved	11/05/2018
B West Virginia	Agent	Approved	02/17/2022
B Wisconsin	Agent	Approved	06/01/2004



Qualifications

Regulator	Registration	Status	Date
B Wyoming	Agent	Approved	11/07/2022

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
5089 Commercial Way
Spring Hill, FL 34606

AMERIPRISE FINANCIAL SERVICES, LLC
Palm Harbor, FL

AMERIPRISE FINANCIAL SERVICES, LLC
28059 US Highway 19 N Ste 206
Clearwater, FL 33761

AMERIPRISE FINANCIAL SERVICES, LLC
1619 W GULF TO LAKE HWY
LECANTO, FL 34461



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	10/25/1995
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/14/1984

General Industry/Product Exams

Exam	Category	Date
Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/21/1986
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/17/1983

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	01/27/1983

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	11/08/2000 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	01/18/1983 - 06/04/1986	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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Clearwater, FL, United States
05/1986 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Clearwater, FL, 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.

Business Ownership; Vision Set LLC; Administration and management of business. Co-CEO; Administrative; 28059 US 19N Ste 206, Clearwater, FL, 33761; Not Investment-Related; 10/25/2021; 1 to 9 hours per month; 0 during trading hours / Kodiak54 LLC; Co-owner; Manage Ameriprise Business; 1619 W Gulf To Lake Hwy, Lecanto, FL, 33761; Investment-Related; 04/04/2025; 1 to 9 hours per month; 0 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	7

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 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENT ALLEGED THE SUBJECT ADVISOR FAILED TO RECOMMEND INVESTMENT VEHICLES TO MEET THE STATED INVESTMENT OBJECTIVES, TARGET AND GOAL FROM JANUARY 01, 2000 TO DECEMBER 31, 2011.

Product Type: Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages: \$448,139.00

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: 01/03/2012

Complaint Pending? No

Status: Denied

Status Date: 05/07/2012

Settlement Amount:

Individual Contribution Amount:

**Disclosure 2 of 7**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGED THE ADVISOR RECOMMENDED INAPPROPRIATE REAL ESTATE INVESTMENT TRUSTS FROM JANUARY 2003 TO MARCH 2008.

Product Type: Real Estate Security

Alleged Damages: \$178,248.87

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: 11/08/2011

Complaint Pending? No

Status: Denied

Status Date: 11/29/2011

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES.INC.

Allegations: THE CLIENT CLAIMED THE PREFERRED STOCKS HE PURCHASED 2005 COULD BE SOLD IN 2008 AT \$25.00 PER SHARE. HE CLAIMS THESE STOCKS WOULD MATURE IN 2008, BUT NOW CANNOT SELL THEM FOR MANY YEARS.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 02/02/2009

Complaint Pending? No

Status: Settled

Status Date: 04/02/2009

Settlement Amount: \$31,886.83

Individual Contribution Amount: \$0.00



Broker Statement THE FIRM FOUND THERE WAS A MISUNDERSTANDING ABOUT THE CALL DATES VERSUS THE MATURITY DATES OF THE SECURITIES. THE CLIENT ACCEPTED THE FIRM'S OFFER TO BE REIMBURSED FOR INVESTMENT LOSSES.

Disclosure 4 of 7

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.
Allegations: THE CLIENT STATED HE HAD MARKET LOSSES OF \$220,009.41 SINCE NOVEMBER OF 2007.
Product Type: Mutual Fund(s)
Alleged Damages: \$220,009.41

Customer Complaint Information

Date Complaint Received: 09/17/2008
Complaint Pending? No
Status: Withdrawn
Status Date: 10/31/2008
Settlement Amount:

Individual Contribution Amount:

Broker Statement IN FOLLOW UP CORRESPONDENCE THE CLIENT WITHDREW HIS COMPLAINT AND STATED HE DID NOT SEE ANYTHING IN HIS PREVIOUS THAT COULD BE CONSTRUED AS A COMPLAINT.

Disclosure 5 of 7

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES IN
Allegations: THE CLIENT ALLEGED IN 2007 HE REPLACED A CNL LIMITED PARTNERSHIP WITH TWO REAL ESTATE INVESTMENT TRUSTS (REITS) WHICH WERE NOT SUITABLE DUE TO THIS AGE AND ILLIQUIDITY. HE REQUESTED HE BE "MADE WHOLE".
Product Type: Other
Other Product Type(s): REIT
Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 05/01/2008
Complaint Pending? No
Status: Denied
Status Date: 08/01/2008

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE REVIEW FOUND THE ILLIQUIDITY OF THE REIT ACCOUNTS WAS DISCLOSED WAS NOT SIGNIFICANTLY DIFFERENT FROM THE CNL ACCOUNT BEING REPLACED. THE CLIENT POSSESSED ENOUGH LIQUIDITY IN HIS OTHER IRA INVESTMENTS FROM WHICH HE COULD TAKE RMD DISTRIBUTIONS.

Disclosure 6 of 7**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations:

THE CLIENT'S DAUGHTER ALLEGED THAT THE INVESTMENTS HER MOTHER PURCHASED SUBSEQUENT TO MY RECOMMENDATIONS WERE UNSUITABLE BASED ON HER AGE AND RISK TOLERANCE. SHE FURTHER ALLEGED THAT HER MOTHER'S INVESTMENTS HAVE LOST VALUE SINCE THE ACCOUNTS WERE OPENED.

Product Type:

Annuity(ies) - Variable

Other Product Type(s):

STRATEGIC PORTFOLIO SERVICES ACCOUNT

Alleged Damages:

\$8,000.00

Customer Complaint Information**Date Complaint Received:** 09/05/2001**Complaint Pending?** No**Status:** Settled**Status Date:** 10/19/2001**Settlement Amount:** \$9,700.00**Individual Contribution Amount:** \$1,000.00**Broker Statement**

THE CLIENT ACCEPTED OUR OFFER OF \$9700.00 AS REIMBURSEMENT FOR LOST VALUE. THE REVIEW FOUND THAT THE INVESTMENTS WITHIN THE PRODUCTS WERE OUTSIDE OF THE CLIENT'S STATED RISK TOLERANCE.

Disclosure 7 of 7**Reporting Source:**

Regulator

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS, INC.

Allegations:

OMISSION OF FACTS; CHURNING; UNAUTHORIZED TRADING; ACCOUNT RELATED-NEGLIGENCE

Product Type:**Alleged Damages:**

\$175,000.00



Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #98-02773

Date Notice/Process Served: 08/10/1998

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/14/1998

Disposition Detail: CASE IS CLOSED, SETTLED
** CASE SETTLED **

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS, INC.

Allegations: THE [CUSTOMERS] ALLEGE THEIR LONG-HELD STOCKS WERE SOLD AND THE FUNDS USED TO PURCHASE ILLIQUID ANNUITIES THAT RESULTED IN CAPITAL GAINS TAXES OF ABOUT \$75,000.00. RETTIG WAS A REGISTERED REPRESENTATIVE FOR AMERICAN EXPRESS FINANCIAL ADVISORS AT THE TIME THE EVENTS OCCURRED. THE [CUSTOMERS] ARE ALSO ALLEGING FRAUD, MISREPRESENTATION, CHURNING AND NEGLIGENCE. THE [CUSTOMERS] ARE SEEKING \$175,000.00 IN COMPENSATORY DAMAGES AND \$175,000.00 IN PUNITIVE DAMAGES.

Product Type:

Alleged Damages: \$175,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 11/30/1998

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 98-02773

Date Notice/Process Served: 08/10/1998

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/14/1998

Monetary Compensation Amount: \$87,645.00



**Individual Contribution
Amount:**

Broker Statement

A NEGOTIATED SETTLEMENT WAS REACHED IN THE
AMOUNT OF \$87,645.00.



End of Report

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