



IAPD Report

THOMAS HOWARD TATE

CRD# 1094496

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7



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

THOMAS HOWARD TATE (CRD# 1094496)

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 **05/14/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OPPENHEIMER & CO. INC.	CRD# 249	12/01/2005
IA	OPPENHEIMER & CO. INC.	CRD# 249	01/24/2017

QUALIFICATIONS

This representative is currently registered in **9** SRO(s) and **26** 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	ADVEST, INC.	10	HARTFORD, CT	06/03/1996 - 12/19/2005
B	SMITH BARNEY INC.	7059	NEW YORK, NY	07/31/1993 - 05/21/1996
B	LEHMAN BROTHERS INC.	7506	NEW YORK, NY	04/27/1992 - 07/31/1993

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
Regulatory Event	1
Customer Dispute	4



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 **26** jurisdiction(s) and 9 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **OPPENHEIMER & CO. INC.**

Main Address: 85 BROAD STREET
22ND FLOOR
NEW YORK, NY 10004

Firm ID#: 249

	Regulator	Registration	Status	Date
B	Cboe Exchange, Inc.	General Securities Representative	Approved	12/01/2005
B	FINRA	General Securities Representative	Approved	12/01/2005
B	NYSE American LLC	General Securities Representative	Approved	12/01/2005
B	NYSE Arca, Inc.	General Securities Representative	Approved	08/27/2013
B	NYSE Texas, Inc.	General Securities Representative	Approved	08/27/2013
B	Nasdaq ISE, LLC	General Securities Representative	Approved	12/10/2007
B	Nasdaq PHLX LLC	General Securities Representative	Approved	08/27/2013
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	12/02/2005
B	Arizona	Agent	Approved	01/19/2006
B	California	Agent	Approved	02/05/2025
B	Colorado	Agent	Approved	02/05/2025
B	Connecticut	Agent	Approved	12/01/2005



Qualifications

	Regulator	Registration	Status	Date
B	Delaware	Agent	Approved	12/12/2005
B	District of Columbia	Agent	Approved	01/08/2026
B	Florida	Agent	Approved	05/05/2006
B	Georgia	Agent	Approved	01/05/2026
B	Maine	Agent	Approved	08/03/2017
B	Maryland	Agent	Approved	02/05/2025
B	Massachusetts	Agent	Approved	01/03/2006
IA	Massachusetts	Investment Adviser Representative	Approved	01/24/2017
B	Minnesota	Agent	Approved	01/02/2026
B	Missouri	Agent	Approved	01/26/2026
B	Nevada	Agent	Approved	05/18/2026
B	New Hampshire	Agent	Approved	01/05/2026
B	New Jersey	Agent	Approved	01/02/2026
B	New York	Agent	Approved	02/10/2025
B	North Carolina	Agent	Approved	12/01/2021
B	Ohio	Agent	Approved	01/02/2026
B	Oregon	Agent	Approved	07/26/2023
B	Pennsylvania	Agent	Approved	01/05/2026
B	Rhode Island	Agent	Approved	01/07/2026



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	02/10/2025
B Texas	Agent	Approved	01/05/2026
B Vermont	Agent	Approved	01/02/2026
B Virginia	Agent	Approved	01/02/2026

Branch Office Locations

OPPENHEIMER & CO. INC.
255 STATE STREET
5TH FLOOR
BOSTON, MA 02109

OPPENHEIMER & CO. INC.
MEDFIELD, MA



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	02/19/1983

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/01/2016
B Uniform Securities Agent State Law Examination (S63)	Series 63	03/03/1983



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	06/03/1996 - 12/19/2005	ADVEST, INC.	CRD# 10	HARTFORD, CT
B	07/31/1993 - 05/21/1996	SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	04/27/1992 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	03/01/1983 - 04/29/1992	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	01/17/1985 - 03/18/1986	PRUDENTIAL-BACHE SECURITIES (PAN AMERICA) INC.	CRD# 65	

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
11/2005 - Present	OPPENHEIMER & CO. INC.	FINANCIAL CONSULTANT	Y	BOSTON, MA, 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.

ROSIE'S PLACE 889 HARRISON AVE, BOSTON, MA 02118. NOT AN INVESTMENT RELATED BUSINESS. A NON-PROFIT WOMAN'S SHELTER. COMMITTEE MEMBER THAT MONITORS INVESTMENT MANAGERS COMMITTEE, 1983, FOUR HOURS PER MONTH. 0 HRS DURING TRADING. MONITOR MONEY MANAGERS THAT INVESTS ROSIE'S FUNDS.



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
Regulatory Event	1
Customer Dispute	4

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: NASD

Sanction(s) Sought:

Date Initiated: 12/22/2004

Docket/Case Number: C11040046

Employing firm when activity occurred which led to the regulatory action: ADVEST, INC

Product Type: Mutual Fund

Allegations: NASD CONDUCT RULE 2110- IN OR ABOUT SEPTEMBER 2000, AN INVESTOR (CUSTOMER) SEEKING TO MAKE SYSTEMATIC WITHDRAWALS, AGREED TO PURCHASE MUTUAL FUND CLASS B SHARES FOR 100% OF HIS ACCOUNT. BY INVESTING IN CLASS B SHARES, CUSTOMER COULD MAKE THE SYSTEMATIC WITHDRAWALS WITHOUT INCURRING A SALES CHARGE. TATE, HOWEVER, FAILED TO EXECUTE THE TRANSACTION IN ACCORDANCE WITH THE CUSTOMER'S INSTRUCTIONS. TATE PURCHASED THE CLASS B SHARES BUT FAILED TO SET UP THE SYSTEMATIC WITHDRAWAL PLAN FOR CUSTOMER. AS A RESULT, CUSTOMER INCURRED AT LEAST \$397.00 IN CONTINGENT DEFERRED SALES CHARGES.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 12/22/2004

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Regulator Statement WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, RESPONDENT IS FINED \$5,000. FINES PAID.

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Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s) Sought:

Date Initiated: 12/01/2004

Docket/Case Number: E11030530

Employing firm when activity occurred which led to the regulatory action: ADVEST, INC.

Product Type: Mutual Fund(s)

Other Product Type(s):

Allegations: IN SEPT. 2000 TATE FAILED TO SET UP SYSTEMATIC WITHDRAWALS PLAN FOR CUSTOMER RESULTING IN APPROXIMATELY \$397.00 IN DEFERRED SALES CHARGES.

Current Status: Final

Appealed To and Date Appeal Filed: N/A

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 12/07/2004

Sanctions Ordered: Monetary/Fine \$5,000.00

Other Sanctions Ordered: N/A

Sanction Details: \$5000.00 FINE PAID IN FULL BY TATE JANUARY 2005.



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:	ADVEST, INC.
Allegations:	CLIENT IS CONCERNED THAT HE IS NOT RECEIVING HIS MONTHLY DISTRIBUTIONS FROM HIS IRA ACCOUNT. ALSO CONCERNED WITH THE PERFORMANCE OF HIS ACCOUNT.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$179,000.00

Customer Complaint Information

Date Complaint Received:	05/20/2003
Complaint Pending?	No
Status:	Denied
Status Date:	06/16/2003
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ADVEST, INC.
Allegations:	CLIENT ALLEGES IE SAID THAT GBCI CAPITAL TRUST WAS GUARANTEED BY THE FDIC. CLIENT WANTS TO BE REIMBURSED LOSS.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$18,812.50

Customer Complaint Information

Date Complaint Received:	11/09/1999
Complaint Pending?	No
Status:	Settled
Status Date:	02/22/2000
Settlement Amount:	\$7,711.63
Individual Contribution	\$7,711.63



Amount:

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES

Allegations: CUSTOMERS ALLEGE MISREPRESENTATIONS REGARDING THE PURCHASE OF LIMITED PARTNERSHIPS. DAMAGES OF \$90,000 ARE ALLEGED.

Product Type:

Alleged Damages: \$90,000.00

Customer Complaint Information

Date Complaint Received: 07/31/1992

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$14,999.00

Individual Contribution Amount: \$0.00

Firm Statement AGREED TO PAY CLIENT 14,999.00.
Not Provided

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES

Allegations: ALLEGED MISREPRESENTATION REGARDING THE PURCHASE OF REAL ESTATE LIMITED PARTNERSHIPS DAMAGES OF \$90,000 ARE ALLEGED.

Product Type:

Alleged Damages: \$90,000.00

Customer Complaint Information

Date Complaint Received: 07/31/1992

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$14,999.00

Individual Contribution Amount: \$0.00

Broker Statement PRUDENTIAL SECURITIES AGREED TO PAY THE CLIENT



\$14,999.-BROKER DID NOT CONTRIBUTE TO THIS SETTLEMENT. PURCHASE WAS MADE BY CLIENT IN THREE ACCOUNTS IN 1985 AT THAT TIME THE AVERAGE HOLDING PERIOD FOR THIS G.P. WAS 4 1/2 YEARS. CLIENT FELT THE HOLDING PERIOD WAS TOO LONG. THE PARTNERSHIP STOPPED PAYING DIVD. IN 9189. PROPERTIES NOW IN DEFAULT. PARTNERSHIP JUST DIDN'T PERFORM PERIOD.

Disclosure 4 of 4

Reporting Source: Firm

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

Allegations: CLIENT ALLEGED MISREPRESENTATION, UNSUITABILITY, UNSURABILITY OF VMS LIMITED PARTNERSHIP

Product Type:

Alleged Damages: \$272,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: US DIST; MA; CV#90 10842-MC

Date Notice/Process Served: 01/01/1990

Litigation Pending? No

Disposition: Settled

Disposition Date: 05/31/1991

Monetary Compensation Amount: \$87,000.00

Individual Contribution Amount: \$0.00

Firm Statement CASE SETTLED FOR \$87,000
N/A

Reporting Source: Individual

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

Allegations: SUITABILITY OF INSURABILITY OF VMS REALITY LP. CLIENT ALLEGED MISREPRESENTATION (NO DOLLAR AMOUNT)

**Product Type:****Alleged Damages:** \$272,000.00**Customer Complaint Information****Date Complaint Received:****Complaint Pending?** No**Status:** Litigation**Status Date:****Settlement Amount:****Individual Contribution
Amount:****Civil Litigation Information****Court Details:** US DIST; MA; CV#90 10842-MC**Date Notice/Process Served:** 01/01/1990**Litigation Pending?** No**Disposition:** Settled**Disposition Date:** 05/31/1991**Monetary Compensation
Amount:** \$87,000.00**Individual Contribution
Amount:** \$0.00**Broker Statement**

SETTLEMENT OF \$87,000 (PRUDENTIAL TO PAY)
CLIENT PURCHASED LIMITED PARTNERSHIP (270K) TO
EARN 12% PRESENTED AS INSURED TO BOTH BROKER AND CLIENT AFTER
1
YEAR PARTNERSHIP TRADED AT 8 1/2 (PURCHASED AT 10) ADVISED
CLIENT TO SELL - HE SAID HE'D HOLD SINCE IT WAS INSURED-STOCK
FELL TO 3 - IT WAS SELF INSURED AND AS A RESULT DIVD STOPPED



End of Report

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