



IAPD Report

VIVIANA P SANTIAGO

CRD# 1200934

| <u>Section Title</u> | <u>Page(s)</u> |
|-------------------------------------|-----------------------|
| Report Summary | 1 |
| Qualifications | 2 - 3 |
| Registration and Employment History | 4 - 5 |
| Disclosure Information | 6 |



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

VIVIANA P SANTIAGO (CRD# 1200934)

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 **12/10/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|-----------|---|------------|------------------|
| B | WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC | CRD# 11025 | 11/13/2023 |
| IA | WELLS FARGO ADVISORS | CRD# 11025 | 11/14/2023 |

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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 | MORGAN STANLEY | 149777 | Little Falls, NJ | 06/30/2011 - 11/21/2023 |
| IA | MORGAN STANLEY | 149777 | Little Falls, NJ | 06/30/2011 - 11/21/2023 |
| IA | WELLS FARGO ADVISORS, LLC | 19616 | BLOOMFIELD, NJ | 07/11/2005 - 07/05/2011 |

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 | 3 |



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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 11025

| Regulator | Registration | Status | Date |
|-------------------------|-----------------------------------|----------|------------|
| B FINRA | General Securities Representative | Approved | 11/13/2023 |
| B Arizona | Agent | Approved | 11/13/2023 |
| B Florida | Agent | Approved | 11/13/2023 |
| B New Jersey | Agent | Approved | 11/13/2023 |
| IA New Jersey | Investment Adviser Representative | Approved | 11/14/2023 |
| B New York | Agent | Approved | 11/13/2023 |
| B South Carolina | Agent | Approved | 11/21/2023 |

Branch Office Locations

WELLS FARGO ADVISORS
26 MAIN ST
STE 101
CHATHAM, NJ 07928

WELLS FARGO ADVISORS
WEST CALDWELL, 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 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

| Exam | Category | Date |
|--|-----------|------------|
|  General Securities Sales Supervisor - Options Module Examination (S9) | Series 9 | 10/13/2006 |
|  General Securities Sales Supervisor - General Module Examination (S10) | Series 10 | 06/15/2005 |

General Industry/Product Exams

| Exam | Category | Date |
|--|----------|------------|
|  Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
|  General Securities Representative Examination (S7) | Series 7 | 01/21/1984 |

State Securities Law Exams

| Exam | Category | Date |
|--|-----------|------------|
|  Uniform Investment Adviser Law Examination (S65) | Series 65 | 06/28/2005 |
|  Uniform Securities Agent State Law Examination (S63) | Series 63 | 11/11/1985 |

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 | 06/30/2011 - 11/21/2023 | MORGAN STANLEY | CRD# 149777 | Little Falls, NJ |
| IA | 06/30/2011 - 11/21/2023 | MORGAN STANLEY | CRD# 149777 | Little Falls, NJ |
| IA | 07/11/2005 - 07/05/2011 | WELLS FARGO ADVISORS, LLC | CRD# 19616 | BLOOMFIELD, NJ |
| B | 12/22/2000 - 07/05/2011 | WELLS FARGO ADVISORS, LLC | CRD# 19616 | BLOOMFIELD, NJ |
| B | 05/10/1999 - 12/14/2000 | SUMMIT FINANCIAL SERVICES GROUP, INC. | CRD# 7246 | BETHLEHEM, PA |
| B | 03/06/1998 - 05/14/1999 | FIRST UNION CAPITAL MARKETS CORP. | CRD# 6124 | CHARLOTTE, NC |
| B | 07/31/1993 - 03/03/1998 | SMITH BARNEY INC. | CRD# 7059 | NEW YORK, NY |
| B | 11/05/1992 - 07/31/1993 | LEHMAN BROTHERS INC. | CRD# 7506 | NEW YORK, NY |
| B | 06/26/1987 - 11/04/1992 | PRUDENTIAL SECURITIES INCORPORATED | CRD# 7471 | NEW YORK, NY |
| B | 01/12/1984 - 07/07/1987 | MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED | CRD# 7691 | |

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 |
|-------------------|---|-------------------|--------------------|-----------------------------|
| 11/2023 - Present | WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC | REGISTERED REP | Y | CHATHAM, NJ, United States |
| 01/2015 - Present | Morgan Stanley Private Bank, N.A | Financial Advisor | Y | New York, NY, United States |
| 01/2015 - 11/2023 | MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION | FINANCIAL ADVISOR | Y | NEW YORK, NY, United States |



Registration & Employment History



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.

ST JAMES WEALTH MANAGEMENT; INV RELATED; WEST CLADWELL,NJ; 100% OWNERSHIP; START 02/27/2024; 10 HOURS PER MONTH; 0 HOURS DURING TRADING; FINET PRACTICE.



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 | 3 |

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 3

| | |
|--|--|
| Reporting Source: | Individual |
| Employing firm when activities occurred which led to the complaint: | MORGAN STANLEY |
| Allegations: | CLIENT ALLEGED, INTER ALIA, THAT HER INSTRUCTIONS TO INVEST HER FUNDS CONSERVATIVELY WERE NOT FOLLOWED. 2014-2015 DAMAGES UNSPECIFIED. |
| Product Type: | Unit Investment Trust |
| Alleged Damages: | \$0.00 |
| Alleged Damages Amount Explanation (if amount not exact): | UNSPECIFIED |
| 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: | 12/21/2015 |
| Complaint Pending? | No |
| Status: | Denied |
| Status Date: | 02/12/2016 |



Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 3

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: WELLS FARGO ADVISERS, LLC

Allegations: BREACH OF CONTRACT; BREACH OF FIDUCIARY DUTY; MISREPRESENTATION AND OMISSION; NEGLIGENCE; AND UNSUITABILITY

Product Type: Annuity-Variable

Alleged Damages: \$29,145.22

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA - CASE #09-06534

Date Notice/Process Served: 11/18/2009

Arbitration Pending? No

Disposition: Award

Disposition Date: 11/04/2010

Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT COMPENSATORY DAMAGES IN THE AMOUNT OF \$20,000.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: IN RESPONSE TO A CLIENT FEEDBACK SURVEY, THE NEW JERSEY CLIENT COMMENTED THAT THE FA SHOULD NOT HAVE PLACED HER INTO THE PRODUCTS SHE RECOMMENDED DUE TO THE HIGH RISK FOR HER AGE. THE CLIENT FURTHER CLAIMED THAT THE FA WAS NOT RESPONSIVE TO HER CONCERNS. THE CLIENT DID NOT SPECIFY THE TIME PERIOD IN QUESTION OR ANY SPECIFIC SECURITIES. THE CLIENT DID NOT SPECIFY ANY DAMAGES OR REQUEST ANY COMPENSATION. THE CLIENT PURCHASED VARIOUS OPEN-END AND CLOSED END MUTUAL FUNDS THROUGH THE FA FOR HER ACCOUNT(S) BEGINNING IN JULY 2003. THE CLIENT PURCHASED SUCH FUNDS AS ESBAX, FRGWX, BDJ, ETW, AND ETY. THE CLIENT TRANSFERRED HER ACCOUNT(S) IN LATE DECEMBER 2008 AND/OR JANUARY 2009. LOSSES ARE REASONABLY BELIEVED TO BE GREATER THAN \$5,000.

***ARBITRATION ALLEGATIONS: CLAIMANT, A RESIDENT OF NEW JERSEY ALLEGES THAT FA UNSUITABLY RECOMMENDED INVESTING IN THE PRUDENTIAL STRATEGIC PARTNERS PLUS III, A VARIABLE DEFERRED ANNUITY, ON OR ABOUT NOVEMBER 18, 2003. CLAIMANT SEEKS DAMAGES OF \$29,145.22.

Product Type: Annuity-Variable Banking Products (other than CDs)



Alleged Damages: \$29,145.22

Customer Complaint Information

Date Complaint Received: 01/29/2009

Complaint Pending? No

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

Status Date: 12/22/2009

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 09-06534

Date Notice/Process Served: 12/22/2009

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 11/04/2010

Monetary Compensation Amount: \$20,000.00

Individual Contribution Amount: \$0.00

Broker Statement

THE FIRM DENIED THE COMPLAINT ON MARCH 18, 2009 VIA A LETTER TO THE CLIENT. BASED UPON THE TOTALITY THE FIRM'S REVIEW, IT APPEARED THAT THE INVESTMENTS THAT WERE RECOMMENDED TO THE CLIENT BY THE FA WERE APPROPRIATE FOR HER BASED UPON HER AGE AND THE INHERENT RISKS ASSOCIATED WITH THOSE INVESTMENTS. FURTHER, IT APPEARED THAT THE INVESTMENTS WERE CONSISTENT WITH THE CLIENT'S GROWTH & INCOME INVESTMENT OBJECTIVES, HER MODERATE RISK TOLERANCE, HER OVERALL INVESTOR PROFILE AND HER INVESTMENT TIME HORIZON OF FIVE TO TEN YEARS. IT WAS ALSO APPARENT THAT THERE WASN'T ANY LACK OF COMMUNICATION BETWEEN THE CLIENT AND THE FA BASED ON THE MANY INTERNAL NOTES THAT WERE MADE ON THE FIRM'S DATABASE BY THE FA DOCUMENTING MEETINGS AND/OR CONVERSATIONS. THE NEGATIVE PERFORMANCE OF THE CLIENT'S INVESTMENTS WAS THE RESULT OF MARKET FORCES THAT WERE BEYOND THE CONTROL OF EITHER THE FIRM OR THE FA. ***ARBITRATION FILED. THE ARBITRATION PANEL AWARDED THE CLAIMANT \$20,000 IN COMPENSATORY DAMAGES.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.

Allegations:

**Product Type:****Alleged Damages:** \$150,000.00**Customer Complaint Information****Date Complaint Received:****Complaint Pending?** No**Status:** Arbitration/Reparation**Status Date:** 04/07/1989**Settlement Amount:****Individual Contribution Amount:****Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD**Date Notice/Process Served:** 02/06/1988**Arbitration Pending?** No**Disposition:** Award to Customer**Disposition Date:** 04/07/1989**Monetary Compensation Amount:** \$37,500.00**Individual Contribution Amount:** \$0.00**Firm Statement**

SANTIAGO WAS THE SUBJECT OF AN NASD ARBITRATION COMPLAINT FILED BY CUSTOMER AND CUSTOMER ON FEBRUARY 6, 1988. THE CUSTOMER ALLEGED THAT MERRILL LYNCH FAILED TO PLACE AN ORDER TO PURCHASE 5,000 SHARES OF HARPER ROW. ON APRIL 7, 1989, THE PANEL RENDERED AN AWARD IN FAVOR OF THE CUSTOMERS FOR THE SUM OF \$37,500.00.

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Reporting Source: Individual**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.**Allegations:** CUSTOMERS ALLEGED THAT MERRILL LYNCH FAILED TO PLACE AN ORDER TO PURCHASE 5000 SHARES OF HARPER ROW AMOUNT OF DAMAGES WERE \$150,000.00**Product Type:** Equity - OTC**Alleged Damages:** \$150,000.00**Customer Complaint Information****Date Complaint Received:** 02/06/1988**Complaint Pending?** No**Status:** Settled



Status Date: 04/07/1989

Settlement Amount: \$37,500.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 88-00627

Date Notice/Process Served: 02/06/1988

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 04/07/1989

Monetary Compensation Amount: \$37,500.00

Individual Contribution Amount: \$0.00

Broker Statement THE PANEL RENDERED AN AWARD IN FAVOR OF THE CUSTOMER FOR THE SUM OF 37,500.00. I DID NOT CONTRIBUTE ANY AMOUNT OF MONEY TO THIS SETTLEMENT.
NOT PROVIDED



End of Report

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