IAPD Report

MICHAEL CORGIAT

CRD# 1213019

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 CORGIAT (CRD# 1213019)

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 **11/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WEALTH ENHANCEMENT ADVISORY SERVICES, LLC	CRD# 116407	05/03/2024
B	WEALTH ENHANCEMENT BROKERAGE SERVICES, LLC	CRD# 130139	06/10/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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	LPL FINANCIAL LLC	6413	OLD MONROE, MO	05/01/2024 - 06/30/2025
IA	THE RETIREMENT GROUP, LLC	148296	ST. LOUIS, MO	10/23/2014 - 06/07/2024
B	OSAIC WEALTH, INC.	23131	OLD MONROE, MO	11/03/2023 - 05/06/2024

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
Criminal	2
Customer Dispute	1
Termination	1

Report Summary

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

Employment 1 of 2

Firm Name: **WEALTH ENHANCEMENT BROKERAGE SERVICES, LLC**

Main Address: 505 N HIGHWAY 169
SUITE 900
PLYMOUTH, MN 55441

Firm ID#: 130139

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	06/10/2024
B	FINRA	General Securities Representative	Approved	06/10/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	06/10/2024
B	Alabama	Agent	Approved	06/30/2025
B	Arizona	Agent	Approved	06/30/2025
B	Arkansas	Agent	Approved	06/30/2025
B	California	Agent	Approved	06/30/2025
B	Florida	Agent	Approved	06/24/2025
B	Georgia	Agent	Approved	06/30/2025
B	Idaho	Agent	Approved	06/30/2025
B	Illinois	Agent	Approved	06/30/2025
B	Indiana	Agent	Approved	06/30/2025
B	Iowa	Agent	Approved	06/30/2025

Qualifications

	Regulator	Registration	Status	Date
B	Kansas	Agent	Approved	06/30/2025
B	Kentucky	Agent	Approved	06/30/2025
B	Louisiana	Agent	Approved	06/30/2025
B	Michigan	Agent	Approved	06/30/2025
B	Mississippi	Agent	Approved	06/30/2025
B	Missouri	Agent	Approved	06/30/2025
B	Nebraska	Agent	Approved	06/30/2025
B	New Jersey	Agent	Approved	06/30/2025
B	New Mexico	Agent	Approved	06/30/2025
B	North Carolina	Agent	Approved	06/30/2025
B	Ohio	Agent	Approved	06/30/2025
B	Oklahoma	Agent	Approved	06/30/2025
B	Oregon	Agent	Approved	06/30/2025
B	South Carolina	Agent	Approved	06/30/2025
B	Tennessee	Agent	Approved	06/30/2025
B	Texas	Agent	Approved	06/30/2025
B	Washington	Agent	Approved	06/30/2025
B	Wisconsin	Agent	Approved	06/30/2025

Branch Office Locations

Qualifications

OLD MONROE, MO

Employment 2 of 2

Firm Name: **WEALTH ENHANCEMENT ADVISORY SERVICES, LLC**

Main Address: 505 N HIGHWAY 169
SUITE 900
PLYMOUTH, MN 55441

Firm ID#: 116407

	Regulator	Registration	Status	Date
IA	Missouri	Investment Adviser Representative	Approved	05/03/2024

Branch Office Locations

WEALTH ENHANCEMENT ADVISORY SERVICES, LLC
OLD MONROE, MO

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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/11/2003

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	08/27/1999
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/09/1983

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/31/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/16/1984

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

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	05/01/2024 - 06/30/2025	LPL FINANCIAL LLC	CRD# 6413	OLD MONROE, MO
IA	10/23/2014 - 06/07/2024	THE RETIREMENT GROUP, LLC	CRD# 148296	ST. LOUIS, MO
B	11/03/2023 - 05/06/2024	OSAIC WEALTH, INC.	CRD# 23131	OLD MONROE, MO
B	05/16/2014 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	OLD MONROE, MO
IA	10/23/2014 - 12/31/2017	THE RETIREMENT GROUP, LLC	CRD# 148296	ELLISVILLE, MO
IA	06/06/2014 - 10/27/2014	FSC SECURITIES CORPORATION	CRD# 7461	OLD MONROE, MO
IA	09/03/2013 - 05/22/2014	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	SAINT LOUIS, MO
B	08/06/2013 - 05/22/2014	SECURITIES AMERICA, INC.	CRD# 10205	ST LOUIS, MO
IA	12/12/2003 - 06/14/2012	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	ST LOUIS, MO
B	12/12/2003 - 06/14/2012	SECURITIES AMERICA, INC.	CRD# 10205	LAKE ST LOUIS, MO
IA	10/31/1995 - 12/12/2003	VERAVEST INVESTMENT ADVISORS, INC.	CRD# 105796	CREVE COEUR, MO
B	09/19/1984 - 12/12/2003	VERAVEST INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	12/12/1983 - 07/11/1984	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	

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
05/2024 - Present	WEALTH ENHANCEMENT ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	OLD MONROE, MO, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2024 - Present	WEALTH ENHANCEMENT BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	OLD MONROE, MO, United States
05/2024 - Present	WEALTH ENHANCEMENT GROUP	SVP, FINANCIAL ADVISOR	Y	OLD MONROE, MO, United States
05/2024 - 06/2025	LPL Financial LLC	Registered Representative	Y	OLD MONROE, MO, United States
11/2023 - 04/2024	OSAIC WEALTH, INC.	Mass Transfer	Y	OLD MONROE, MO, United States
01/2018 - 04/2024	THE RETIREMENT GROUP, LLC	Independent RIA	Y	SAN DIEGO, CA, United States
12/2003 - 04/2024	KEYSTONE FINANCIAL SERVICES, LLC	PRESIDENT - INSURANCE SALES	N	ST LOUIS, MO, United States
05/2014 - 11/2023	FSC SECURITIES CORPORATION	REGISTERED REP	Y	BALLWIN, MO, 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.

1- 05/23/2024 - WEALTH ENHANCEMENT ADVISORY SERVICES LLC - Inv Related - At Reported Business Location(s) - Registered Investment Advisor - Advisor - Started: 5/1/2024 - 160 Hrs/Mo; 8 Hrs During Trading - I provide investment advisory services through Wealth Enhancement Advisory Services, LLC an independent investment advisor firm. I started this business activity in 5/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at http://www.adviserinfo.sec.gov/IAPD.

Wealth Enhancement Group - Non-Investment Related - Old Monroe, MO - Fixed Insurance - Rep - Start Date: 10/2025 - 2 Hours Spent Per Month, 2 Hours Spent 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
Criminal	2
Customer Dispute	1
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	CIRCUIT COURT OF MONTGOMERY COUNTY, MISSOURI (TRANSFERED TO ST. LOUIS COUNTY CIRCUIT COURT)
Location of Court:	MONTGOMERY COUNTY, MISSOURI (TRANSFERRED TO ST. LOUIS COUNTY, MO)
Docket/Case #:	11AA-CR00317-01 (ST LOUIS COUNTY COURT DOCKET # 13SL- CR02017)
Charge Date:	07/16/2011
Charge(s) 1 of 2	
Formal Charge(s)/Description:	POSSESSION OF A CONTROLLED SUBTANCE - RSMO:195.202
No of Counts:	2
Felony or Misdemeanor:	Felony
Plea for each charge:	GUILTY
Disposition of charge:	ON 7/6/2012, DEFENDENT WAS PERMITTED TO WITHDRAW GUILTY PLEAS; CHARGES SET ASIDE AND HELD FOR NAUGHT..
Charge(s) 2 of 2	
Formal Charge(s)/Description:	DRIVING WHILE INTOXICATED PERSISTENT OFFENDER - RSMO: 577.010
No of Counts:	1
Felony or Misdemeanor:	Felony

Plea for each charge:	GUILTY
Disposition of charge:	POST PLEA- DWI TREATMENT COURT
Date of Amended Charge:	05/23/2013
Charge was Amended or reduced to:	DRIVING WHILE INTOXICATED, A CLASS B MISDEMEANOR (CHARGE CODE 4742099)
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	GUILTY
Disposition of Amended Charge:	SUCCESSFUL COMPLETION OF ALTERNATIVE COURT PROGRAM ALLOWED FOR REDUCTION CHARGE.
Current Status:	Final
Status Date:	05/23/2013
Disposition Date:	05/23/2013
Sentence/Penalty:	DEFERRED JAIL SENTENCE OF 6 MONTHS (SUSPENDED) AND 2 YEARS PROBATION BEGINNING 5/23/2013 AND ENDING 5/23/2015. PROBATION FEE OF $200 PAID IN FULL ON 6/3/2013.

Disclosure 2 of 2

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	CIRCUIT COURT OF ST. LOUIS COUNTY, MISSOURI
Location of Court:	ST. LOUIS COUNTY, MISSOURI
Docket/Case #:	11SL-CR09289-01
Charge Date:	08/24/2011
Charge(s) 1 of 1	
Formal Charge(s)/Description:	DRIVING WHILE INTOXICATED PERSISTENT OFFENDER - RSMO:577.010
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	GUILTY
Disposition of charge:	POST-PLEA DWI TREATMENT COURT
Date of Amended Charge:	05/23/2013
Charge was Amended or reduced to:	DRIVING WHILE INTOXICATED, A CLASS B MISDEMEANOR (CHARGE CODE 4742099)
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	GUILTY
Disposition of Amended Charge:	SUCCESSFUL COMPLETION OF ALTERNATIVE COURT PROGRAM ALLOWED FOR A REDUCTION IN CHARGE FROM A FELONY TO A MISDEMEANOR.

Current Status:	Final
Status Date:	05/23/2013
Disposition Date:	05/23/2013
Sentence/Penalty:	DEFERRED JAIL SENTENCE OF 6 MONTHS (SUSPENDED) AND 2 YEARS PROBATION BEGINNING 5/23/2013 AND ENDING 5/23/2015. PROBATION FEE OF $200 PAID IN FULL ON 6/3/2013.

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ALLMERICA INVESTMENTS
Allegations:	CUSTOMER BELIEVES HIS PURCHASE OF A VARIABLE LIFE INSURANCE POLICY IN 1999 WAS NOT SUITABLE.
Product Type:	Insurance
Alleged Damages:	$13,000.00

Customer Complaint Information

Date Complaint Received:	11/18/2005
Complaint Pending?	No
Status:	Denied
Status Date:	12/09/2005
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	FIRM FOUND NO BASIS TO CUSTOMER'S ALLEGATIONS.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ALLMERICA INVESTMENTS
Allegations:	CUSTOMER BELIEVES HIS PURCHASE OF A VARIABLE LIFE INSURANCE POLICY IN 1999 WAS NOT SUITABLE.
Product Type:	Insurance
Alleged Damages:	$13,000.00

Customer Complaint Information

Date Complaint Received:	11/18/2005
Complaint Pending?	No
Status:	Denied
Status Date:	12/09/2005
Settlement Amount:	

Individual Contribution Amount:	
Broker Statement	ALLMERICA FOUND NO BASIS TO THE CUSTOMER'S ALLEGATIONS.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	SECURITIES AMERICA, INC.
Termination Type:	Permitted to Resign
Termination Date:	06/12/2012
Allegations:	THE REPRESENTATIVE FAILED TO NOTIFY THE FIRM OF FELONY CHARGES.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	SECURITIES AMERICA, INC.
Termination Type:	Permitted to Resign
Termination Date:	06/12/2012
Allegations:	THE REPRESENTATIVE FAILED TO NOTIFY THE FIRM OF FELONY CHARGES.
Product Type:	No Product

End of Report

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