IAPD Report

STEPHANIE LISA HAYES

CRD# 1224647

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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

STEPHANIE LISA HAYES (CRD# 1224647)

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 **03/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PERIGON WEALTH MANAGEMENT, LLC	CRD# 131037	06/21/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
IA	COMMONWEALTH FINANCIAL NETWORK	8032	South Nyack, NY	06/29/2021 - 06/24/2024
B	COMMONWEALTH FINANCIAL NETWORK	8032	SOUTH NYACK, NY	05/15/2008 - 11/02/2021
B	LPL FINANCIAL CORPORATION	6413	NEW CITY, NY	09/06/2002 - 05/27/2008

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PERIGON WEALTH MANAGEMENT, LLC**

Main Address: 201 MISSION STREET
SUITE 1825
SAN FRANCISCO, CA 94105

Firm ID#: 131037

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	06/21/2024

Branch Office Locations

PERIGON WEALTH MANAGEMENT, LLC
101 S Broadway
South Nyack, NY 10960

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	12/03/1993

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	01/21/1984

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/30/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/08/1985

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

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
IA	06/29/2021 - 06/24/2024	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	South Nyack, NY
B	05/15/2008 - 11/02/2021	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	SOUTH NYACK, NY
B	09/06/2002 - 05/27/2008	LPL FINANCIAL CORPORATION	CRD# 6413	NEW CITY, NY
IA	02/12/1993 - 09/07/2002	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW CITY, NY
B	10/09/1987 - 09/07/2002	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
B	03/02/1987 - 10/20/1987	LIFE PLANNING INC.	CRD# 13358	
B	07/21/1986 - 03/20/1987	W. S. GRIFFITH & CO., INC.	CRD# 10410	
B	01/25/1984 - 08/04/1986	LIFE PLANNING INC.	CRD# 13358	

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
06/2024 - Present	PERIGON WEALTH MANAGEMENT, LLC	WEALTH ADVISOR	Y	SOUTH NYACK, NY, United States
11/2021 - 06/2024	COMMONWEALTH EQUITY SVCS, LLC DBA COMMONWEALTH FINANCIAL NETWORK	INVESTMENT ADVISOR REPRESENTATIVE	Y	SOUTH NYACK, NY, United States
01/1985 - 06/2024	CREATIVE FINANCIAL PLANNING, INC.	OWNER/ADVISOR	Y	NEW CITY, NY, United States
05/2008 - 11/2021	COMMONWEALTH FINANCIAL NETWORK	ADVISOR	Y	SOUTH NYACK, 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.

[1] Insurance Agent; Not-investment related; 101 S Broadway, South Nyack, New York 10960; Insurance Sales; Agent; 12/2014; Less than ten hours per month, all during securities trading hours; Insurance reviews and sales. [2] Creative Financial Planning, Inc.; Not-Investment related; 101 S Broadway, South Nyack, New York, 10960; Private entity created for marketing and tax purposes of investment advisory business; Owner; 01/1985. [3] Abundance Hall, LLC; Not-Investment related; South Nyack, New York 10960; Entity created for real estate ownership; Owner; 09/2010.

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:	Firm
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL NETWORK
Allegations:	Claimants allege that advisor recommended unsuitable and risky securities in unsuitable concentrations.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$2,009,700.00
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:	FINRA
Docket/Case #:	25-00246
Filing date of arbitration/CFTC reparation or civil litigation:	02/04/2025

Customer Complaint Information

Date Complaint Received:	02/11/2025
Complaint Pending?	Yes
Settlement Amount:	

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: COMMONWEALTH FINANCIAL NETWORK

Allegations: Claimants allege that advisor recommended unsuitable and risky securities in unsuitable concentrations.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $2,009,700.00

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: 10/31/2024

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NATHAN & LEWIS SECURITIES, INC

Allegations: CLIENTS ALLEGE EXCESSIVE COMMISSIONS, UNAUTHORIZED TRADING AND SUITABILITY OF CERTAIN TRANSACTIONS. EACH CONCERN WAS ADDRESSED AND THE ISSUE WAS DROPPED WITHOUT FURTHER ACTION. THERE WAS NO DAMAGE AMOUNT SPECIFIED.

Product Type: Equity - OTC

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 10/27/2000

Complaint Pending? No

Status: Denied

Status Date: 11/27/2000

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NATHAN & LEWIS SECURITIES

Allegations: CLIENTS ARE ALLEGING THEY WERE NOT SUITABLE
FOR INVESTMENT IN VAN ECK GLOBAL HARD ASSETS FUND. A MUTUAL
FUND WHICH PRIMARILY INVESTS IN GOLD.

Product Type: Mutual Fund(s)

Other Product Type(s): EQUITIES

Alleged Damages: $47,431.00

Customer Complaint Information

Date Complaint Received: 06/25/1999

Complaint Pending? No

Status: Settled

Status Date: 03/13/2000

Settlement Amount: $47,431.00

Individual Contribution Amount: $17,000.00

Broker Statement

THE DOLLAR AMOUNT OF THE SETTLEMENT AMOUNT HAS BEEN UPDATED
TO THE CORRECT AMOUNT OF $47431.00 PER FINRA DISCLOSURE
REVIEWS SUGGESTION. IN MID 1996 I WAS INTRODUCED TO THE
[CUSTOMER]
THROUGH A REFERRAL. THEY WERE CONCERNED ABOUT THEIR
RETIREMENT
& CAME WITH A LIST OF IRA'S THAT WERE MOSTLY IN BANK CDS. THEY
CONTRACTED WITH ME TO DO A FINANCIAL PLAN. IT WAS COMPLETED
AND
HAD THE FOLLOWING GENERAL RECOMMENDATIONS: TO BE AWARE THAT
THERE WERE SPECIAL MINIMUM DISTRIBUTION OPTION REQUIREMENTS
BECAUSE OF JACK;S AGE (70 ON 6/21/97). THE RECOMMENDATION WAS
TO BALANCE THEIR INVESTMENTS TO MINIMIZE RISK & ACHIEVE A MORE
CONSISTENT RETURN. THEIR PRESENT ASSET ALLOCATION HAD BEEN
65%
IN CASH & CASH EQUIVALENTS, 24% IN BONDS AND REMAINING IN
EQUITIES. I SUGGESTED 15% IN CASH, 15% EQUITIES, 25% REALTY,
20% INTERNET FOR HOLDING, 10% INFLATION HEDGE (OIL & GAS, GOLD,
ETC) I EXPLAINED & PUT IN WRITING THAT THEY COULD GRADUALLY
REDUCE THEIR CASH POSITION. THE [CUSTOMER] UNDERSTOOD THE
ASSET
ALLOCATION THEORY & AGREED WITH THE CHANGES. THE
RECOMMENDED
FUNDS & STOCKS WERE THE RESULT OF IMPLEMENTING THE
RECOMMENDED
& AGREED UPON ASSET ALLOCATION. ONE OF THE FUNDS USED TO
ACHIEVE ASSET ALLOCATION IS THE VAN ECK GLOBAL HARD ASSETS
FUND-THIS IS ONE THAT INVESTS IN HARD ASSETS-A COMBINATION OF
OIL & GAS, REITS & METALS & MINING. THIS FUND IS DEEMED TO HAVE
A BETA OF ZERO & CAN BE USED TO BALANCE POSITIONS IN EQUITY

HOLDINGS. IN SUMMATION, THE CLIENTS FULLY UNDERSTOOD ASSET ALLOCATION. WE SPENT TIME INVESTING PRINCIPLES & THEORIES. THE [CUSTOMER'S] WERE EXPERIENCED INVESTORS. SPECIFICALLY, [CUSTOMER] HAD
BEEN MANAGING HER OWN 401K ACCOUNT & HAD INVESTMENTS IN SEVERAL
MUTUAL FUNDS, SUCH AS HAMILTON FUNDS, EVERGREEN & VANGUARD. SHE
CERTAINLY KNEW THE RISKS INVOLVED IN ANY INVESTMENT.

End of Report

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