



IAPD Report

MICHAEL THOMAS WILLIAMS

CRD# 1224766

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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

MICHAEL THOMAS WILLIAMS (CRD# 1224766)

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 **02/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/19/2020
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/22/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	VERO BEACH, FL	06/14/2019 - 06/22/2020
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	VERO BEACH, FL	06/13/2019 - 06/22/2020
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	VERO BEACH, FL	06/25/2009 - 07/09/2019

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	1
Termination	1



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 **14** 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	Financial and Operations Principal	Approved	06/19/2020
B	FINRA	General Securities Principal	Approved	06/19/2020
B	FINRA	General Securities Representative	Approved	06/19/2020
B	FINRA	General Securities Sales Supervisor	Approved	06/19/2020
B	Alabama	Agent	Approved	06/23/2020
IA	Alabama	Investment Adviser Representative	Approved	08/14/2024
B	Colorado	Agent	Approved	11/12/2025
B	Florida	Agent	Approved	06/19/2020
IA	Florida	Investment Adviser Representative	Approved	06/22/2020
B	Georgia	Agent	Approved	06/19/2020
B	Indiana	Agent	Approved	07/01/2020
B	Kentucky	Agent	Approved	01/25/2022
B	Louisiana	Agent	Approved	06/19/2020



Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	02/03/2021
B New Jersey	Agent	Approved	01/06/2023
B North Carolina	Agent	Approved	06/19/2020
B Pennsylvania	Agent	Approved	08/27/2020
B South Carolina	Agent	Approved	08/13/2020
B Tennessee	Agent	Approved	11/10/2025
B Virginia	Agent	Approved	08/28/2024

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
1054 20th PL
VERO BEACH, FL 32960-5360

AMERIPRISE FINANCIAL SERVICES, LLC
Vero Beach, FL

AMERIPRISE FINANCIAL SERVICES, LLC
Opelika, AL








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




Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 Financial and Operations Principal Examination (S27)	Series 27	11/06/1996
 General Securities Principal Examination (S24)	Series 24	05/05/1993
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	05/19/1992

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	11/14/1988
 General Securities Representative Examination (S7)	Series 7	12/17/1983

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	12/04/2001
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/16/1986



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
IA	06/14/2019 - 06/22/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	VERO BEACH, FL
B	06/13/2019 - 06/22/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	VERO BEACH, FL
IA	06/25/2009 - 07/09/2019	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	VERO BEACH, FL
B	04/11/2003 - 07/09/2019	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	VERO BEACH, FL
IA	04/24/2003 - 10/10/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	VERO BEACH, FL
B	01/18/2001 - 04/23/2003	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	BOCA RATON, FL
B	04/17/2000 - 01/12/2001	RAFFERTY CAPITAL MARKETS, LLC	CRD# 23682	GARDEN CITY, NY
B	10/27/1992 - 02/23/2000	SECURITIES SERVICE NETWORK, INC.	CRD# 13318	KNOXVILLE, TN
B	02/12/1990 - 10/27/1992	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	02/15/1988 - 02/22/1990	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	NEW YORK, NY
B	06/02/1986 - 02/15/1988	E. F. HUTTON & COMPANY INC	CRD# 235	
B	04/02/1984 - 06/12/1986	INVESTMENT MANAGEMENT & RESEARCH, INC	CRD# 6694	
B	12/21/1983 - 05/14/1984	CITIZENS FINANCIAL SECURITIES CORPORATION	CRD# 10775	

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
06/2020 - Present	Ameriprise Financial Services, LLC	Registered Representative	Y	Vero Beach, FL, United States
08/2019 - 06/2020	BANK OF AMERICA, N.A.	Financial Advisor - AGP	Y	VERO BEACH, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2019 - 06/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Advisor - AGP	Y	Vero Beach, FL, United States
01/2009 - 06/2019	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	INVESTMENT ADVISOR REP	Y	VERO BEACH, FL, United States
09/2005 - 06/2019	NON-VARIABLE INSURANCE	PROPRIETOR	Y	Vero Beach, FL, United States
09/2005 - 06/2019	WILLIAM FINANCIAL GROUP INC	Owner	N	VERO BEACH, FL, United States
03/2003 - 06/2019	FINRA ARBITRATOR	INDUSTRY ARBITRATOR	Y	Vero Beach, FL, United States
03/2008 - 05/2019	LYSNE OF VERO /DBA POSH.	OFFICER/SECRETAR Y	N	VERO BEACH, 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; MT Williams Group; Owner; Strictly a shell corp for tax purposes.; 109 Prestwick Circle, , Vero Beach, FL, 32967; Not Investment-Related; 12/10/2024; 0 hours per month; 0 during trading hours. Outside Employment; Certainty of the Uncertainty, LLC; Contractor of legal entity; Compensation received from an advisor owned entity established to manage the practice.; 1054 20th Place, , Vero Beach, FL, 32960; Investment-Related; 06/17/2020; 60 hours per month; 60 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	1
Termination	1

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: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: UNSUITABILITY, BREACH OF FIDUCIARY DUTIES, COMMON LAW NEGLIGENCE, FRAUD, BREACH OF CONTRACT, VIOLATION OF FINRA CONDUCT RULE 2110, VIOLATION OF FINRA CONDUCT RULE 2210(D)(1)(A), NEGLIGENT SUPERVISION

Product Type: Mutual Fund

Alleged Damages: \$500,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 09-06792

Filing date of arbitration/CFTC reparation or civil litigation: 12/21/2009

Customer Complaint Information



Date Complaint Received: 12/21/2009
Complaint Pending? No
Status: Settled
Status Date: 06/13/2011
Settlement Amount: \$100,000.00
Individual Contribution Amount: \$0.00

Broker Statement I STRONGLY DENY ALL THE ALLEGATIONS AS BEING UNFOUNDED IN FACT AND OBJECT TO ANY SETTLEMENT. CLIENTS WERE WELL AWARE OF THE MARKET RISK IN THE FEE-BASED, PROFESSIONALLY MANAGED FREEDOM EARLY RETIREMENT INCOME MODEL OF MUTUAL FUNDS.



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: Raymond James Financial Services, Inc.
Termination Type: Voluntary Resignation
Termination Date: 06/13/2019
Allegations: Failure to supervise use of personal email by branch associates to conduct business.
Product Type: No Product

Reporting Source: Individual
Firm Name: Raymond James Financial Services, Inc.
Termination Type: Voluntary Resignation
Termination Date: 06/13/2019
Allegations: Failure to supervise use of personal email by branch associates to conduct business.
Product Type: No Product



End of Report

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