



## IAPD Report

# BERT MATTHEW HALLIDAY

CRD# 1335975

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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

### BERT MATTHEW HALLIDAY (CRD# 1335975)

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 **06/16/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	02/21/1985
<b>IA</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	08/16/1990

### QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **48** 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
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No information reported.

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 **48** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
Main Address: ONE BRYANT PARK  
NEW YORK, NY 10036  
Firm ID#: 7691

Regulator	Registration	Status	Date
<b>B</b> Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/07/2014
<b>B</b> Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/07/2014
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	03/03/1991
<b>B</b> FINRA	General Securities Representative	Approved	02/21/1985
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	05/04/1985
<b>B</b> Alaska	Agent	Approved	08/09/2005
<b>B</b> Arizona	Agent	Approved	04/25/1997
<b>B</b> Arkansas	Agent	Approved	05/05/2009
<b>B</b> California	Agent	Approved	09/13/1985
<b>B</b> Colorado	Agent	Approved	09/03/1993
<b>B</b> Connecticut	Agent	Approved	03/06/1985
<b>B</b> Delaware	Agent	Approved	08/10/2005



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> District of Columbia	Agent	Approved	05/02/1985
<b>B</b> Florida	Agent	Approved	09/17/1985
<b>B</b> Georgia	Agent	Approved	08/07/1991
<b>B</b> Idaho	Agent	Approved	08/15/2005
<b>B</b> Illinois	Agent	Approved	10/19/1988
<b>B</b> Indiana	Agent	Approved	08/10/2005
<b>B</b> Kansas	Agent	Approved	02/24/2003
<b>B</b> Louisiana	Agent	Approved	02/19/2004
<b>B</b> Maine	Agent	Approved	02/24/1993
<b>B</b> Maryland	Agent	Approved	01/07/1988
<b>B</b> Massachusetts	Agent	Approved	04/16/1985
<b>B</b> Michigan	Agent	Approved	12/13/1996
<b>B</b> Minnesota	Agent	Approved	10/29/2014
<b>B</b> Mississippi	Agent	Approved	02/10/2004
<b>B</b> Missouri	Agent	Approved	06/21/1991
<b>B</b> Montana	Agent	Approved	08/10/2005
<b>B</b> Nebraska	Agent	Approved	08/12/2005
<b>B</b> Nevada	Agent	Approved	08/10/2005
<b>B</b> New Hampshire	Agent	Approved	03/05/1997



### Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	04/22/1985
IA New Jersey	Investment Adviser Representative	Approved	08/23/2005
B New Mexico	Agent	Approved	08/31/2023
B New York	Agent	Approved	03/14/1985
IA New York	Investment Adviser Representative	Approved	04/19/2021
B North Carolina	Agent	Approved	01/02/1990
B Ohio	Agent	Approved	02/11/2004
B Oklahoma	Agent	Approved	02/11/2004
B Oregon	Agent	Approved	03/26/2003
B Pennsylvania	Agent	Approved	12/14/1989
B Puerto Rico	Agent	Approved	08/15/2005
B Rhode Island	Agent	Approved	07/13/2004
B South Carolina	Agent	Approved	05/04/1999
B South Dakota	Agent	Approved	08/10/2005
B Tennessee	Agent	Approved	01/06/2016
B Texas	Agent	Approved	08/16/1990
IA Texas	Investment Adviser Representative	Restricted Approval	08/16/1990
B Utah	Agent	Approved	11/09/1994



### Qualifications

	Regulator	Registration	Status	Date
<b>B</b>	Vermont	Agent	Approved	05/05/1987
<b>B</b>	Virgin Islands	Agent	Approved	03/11/2013
<b>B</b>	Virginia	Agent	Approved	04/17/1985
<b>B</b>	Washington	Agent	Approved	05/23/1997
<b>B</b>	West Virginia	Agent	Approved	09/07/1993
<b>B</b>	Wisconsin	Agent	Approved	02/11/2004
<b>B</b>	Wyoming	Agent	Approved	12/11/2015

### Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH  
INCORPORATED**  
75 ROCKEFELLER PLZ  
NEW YORK, NY 10019



## 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
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	02/16/1985
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	02/26/1992
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Uniform Securities Agent State Law Examination (S63)	Series 63	03/13/1985
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### 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:

No information reported.

### 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
05/2011 - Present	BANK OF AMERICA, N.A.	Senior Financial Advisor	Y	NEW YORK, NY, United States
11/1984 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	SENIOR FINANCIAL ADVISOR	Y	NEW YORK, NY, 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.

I\*31076  
 ENTITY TYPE: FOR-PROFIT ORGANIZATION  
 NAME OF OUTSIDE BUSINESS ORGANIZATION: ATOCHA/MARGARITA EXPEDITION- LLC  
 INVESTMENT RELATED: NO  
 ADDRESS OF BUSINESS: KEY WEST, FLORIDA 33040  
 POSITION, TITLE, ASSOCIATION: LIMITED PARTNER  
 START DATE OF RELATIONSHIP: 9/28/2005  
 NUMBER OF HOURS DEVOTED: 10 HOURS ANNUALLY  
 NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0  
 DUTIES: INVESTOR NONE

I\*103163  
 ENTITY TYPE: FOR-PROFIT ORGANIZATION  
 NAME OF OUTSIDE BUSINESS ORGANIZATION: GRAND TIMBER LODGE  
 INVESTMENT RELATED: NO  
 ADDRESS OF BUSINESS: BRECKENRIDGE, COLORADO 80424  
 POSITION, TITLE, ASSOCIATION: OWNER,  
 START DATE OF RELATIONSHIP: 3/8/2017  
 NUMBER OF HOURS DEVOTED: 1 HOUR ANNUALLY  
 NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0  
 DUTIES: TIMESHARE RENTAL

I\*77670  
 For profit or not for profit: For-Profit Organization  
 Name of outside business organization: Halliday & Co., Inc.  
 Investment related: No



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Address of business: Brooklyn, New York 11209  
Position, title, association: Owner  
Start date of relationship: 12/23/1994  
Number of hours devoted: 10 hours Annually  
Number of hours devoted during trading hours: 0  
Duties: family use archiving

I\*: 470037

For profit or not for profit: Entity SRO  
Name of outside business organization: NYSE Acceptability Board, NYSE Hearing Board  
Investment related: Yes  
Address of business: New York, New York, 10005  
Nature of business: Business or Industry Organization  
Position, title, association: Hearing officer  
Start date of relationship: 9/17/2019  
Number of hours devoted: 8 hours Yearly  
Number of hours devoted during trading hours: 8  
Duties: New York Stock Exchange Hearing officer

I\*: 1991295

Entity Type: Entity Governmental  
Name of OBA: NYC Borough of Manhattan High School Division  
Address: Brooklyn, NY  
Investment Related: No  
Position, Title, Association: Other  
Employee Start Date: 09/16/2024  
Number of Hours: 18 hrs mthly  
Number of Hours during trading: 6 hrs mthly  
Duties: Substitute teacher of math and English NYC Borough of Manhattan High School Division.

I\*: 467861

Entity Type: Entity SRO  
Name of OBA: FINRA  
Address: Washington D.C. 20006  
Investment Related: Yes  
Position, Title, Association: Consultant/Independent Contractor  
Employee Start Date: 5/5/2014  
Number of Hours: 1 hr annually  
Number of Hours during trading: 1 hr annually  
Duties: The Acceptability Board ensures that individuals and organizations associated with the NYSE are of good standing and meet the required standards.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	MERRILL LYNCH, PIERCE, FENNER, & SMITH INCORPORATED
<b>Allegations:</b>	THE CUSTOMERS ALLEGE MISREPRESENTATION AND UNSUITABLE INVESTMENT RECOMMENDATIONS.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$224,757.58
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	06/12/2009
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	07/29/2009

#### Settlement Amount:

**Individual Contribution Amount:**

**Broker Statement** MERRILL LYNCH FOUND THE [CUSTOMER] CLAIMS TO BE WITHOUT MERIT.

**Disclosure 2 of 3**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH

**Allegations:** CUSTOMER ALLEGES THAT MR. HALLIDAY ASSURED HER THAT HE TOOK CARE OF LIQUIDATING ONE OF HER SELECT 10 UIT POSITIONS AS SHE INSTRUCTED, BUT DID NOT INCLUDE THAT THE LIQUIDATION WOULD TAKE PLACE ON A LATER DATE.

**Product Type:** Unit Investment Trust

**Alleged Damages:** \$20,000.00

**Customer Complaint Information**

**Date Complaint Received:** 04/05/2000

**Complaint Pending?** No

**Status:**

**Status Date:** 07/20/2000

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Arbitration Information**

**Disposition:** Settled

**Disposition Date:** 08/21/2001

**Broker Statement** MR. HALLIDAY DENIES ALL ALLEGATIONS. [CUSTOMER] IS AN EXPERIENCED AND SOPHISTICATED INVESTOR WITH A WELL-DIVERSIFIED PORTFOLIO. SHE HAS BEEN A CLIENT OF MR. HALLIDAY SINCE 1990. SHE AGREED WITH MR. HALLIDAY TO LET THE DOW10UIT MATURE INTO HER ACCOUNT. THE LENGTH OF TIME NECESSARY FOR THE FUNDS TO BECOME AVAILABLE IS STANDARD TO ALL SHAREHOLDERS AND IS REPORTED IN WRITING TO SHAREHOLDERS ANNUALLY BY THE FUND MANAGER. [CUSTOMER] HAS BEEN IN THE DOW10UIT SINCE 1996. [CUSTOMER] HAD AMPLE TIME TO REVIEW HER PORTFOLIO FROM JANUARY 18 TO MARCH 13 TO RAISE THE ISSUE IN A TIMELY MANNER. MR. HALLIDAY DERIVED NO BENEFIT FROM [CUSTOMER] DECISION TO ALLOW THE INVESTMENT TO MATURE. [CUSTOMER] PROFITED FROM HER INVESTMENT IN THE UIT. THE MARKET LOSS AFFECTED ONLY HER PROFIT NOT PRINCIPLE. HER OVERALL PORTFOLIO HAS BEEN UP AN AVERAGE OF MORE THAN 20% EACH YEAR SINCE 1995. THE MATTER WAS SETTLED BY THE FIRM AS A GOOD FAITH BUSINESS DECISION IN ORDER TO AVOID LITIGATION COSTS.

**Disclosure 3 of 3**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH

**Allegations:** [CUSTOMER] CLAIMED THAT INVESTMENT IN SHORT TERM



GLOBAL INCOME FUND WAS MISREPRESENTED AS FULLY HEDGED, SAFE AND SECURE; AND THAT THE INVESTMENT SHOULD HAVE BEEN LIQUIDATED APPROXIMATELY ONE MONTH PRIOR TO THE ACTUAL LIQUIDATION. LOSS OF APPROXIMATELY \$70,000. WAS ALLEGED.

**Product Type:**

**Alleged Damages:** \$70,000.00

**Customer Complaint Information**

**Date Complaint Received:** 02/02/1993

**Complaint Pending?** No

**Status:** Settled

**Status Date:**

**Settlement Amount:** \$40,500.00

**Individual Contribution Amount:**

**Broker Statement**

PAYMENT OF \$40,500. PURSUANT TO THE SETTLEMENT AGREEMENT. THIS MATTER WAS SETTLED SOLELY TO PERSERVE A VALUED CUSTOMER RELATIONSHIP AND TO AVOID FUTHER DISTRACTION AND EXPENSE OF POSSIBLE LITIGATION. MERRILL LYNCH AND THE BROKER FIRMLY DENIED MAKING ANY MISREPRESENTATIONS FOR THIS PRODUCT, AS TO WHICH A DETAILED PROSPECTUS WAS PROVIDED PRIOR TO INVESTMENT, AND FURTHER T ANY DIRECTION TO LIQUIDATE WAS PROVIDED PRIOR TO THE ACTUAL DATE OF LIQUIDATION.



## End of Report

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