IAPD Report

MICHAEL JOHN BERGIN

CRD# 1393697

Section Title — Page(s)

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 JOHN BERGIN (CRD# 1393697)

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 **06/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA ADVISORS LLC	CRD# 10299	06/30/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	03/21/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	CETERA ADVISORS LLC	10299	Eatontown, NJ	07/07/2022 - 03/21/2024
IA	NATIONAL ASSET MANAGEMENT, INC.	115927	EATONTOWN, NJ	10/03/2016 - 07/06/2022
B	NATIONAL SECURITIES CORPORATION	7569	EATONTOWN, NJ	02/25/2015 - 07/06/2022

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
Regulatory Event	4
Customer Dispute	1
Financial	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 **13** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA ADVISORS LLC**

Main Address: 5299 DTC BLVD #800
GREENWOOD VILLAGE, CO 80111

Firm ID#: 10299

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	06/30/2022
B	FINRA	General Securities Representative	Approved	06/30/2022
B	FINRA	Municipal Securities Principal	Approved	06/30/2022
B	FINRA	Municipal Securities Representative	Approved	06/30/2022
B	FINRA	Operations Professional	Approved	10/23/2023
B	California	Agent	Approved	06/08/2026
B	Delaware	Agent	Approved	06/18/2026
B	Florida	Agent	Approved	06/25/2026
B	Michigan	Agent	Approved	06/09/2026
B	Minnesota	Agent	Approved	06/05/2026
B	Montana	Agent	Approved	06/25/2026
B	Nevada	Agent	Approved	06/08/2026
B	New Jersey	Agent	Approved	06/30/2022

Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	07/10/2026
B	Ohio	Agent	Approved	06/07/2026
B	Pennsylvania	Agent	Approved	06/08/2026
B	Texas	Agent	Approved	06/08/2026
B	Virginia	Agent	Approved	07/07/2026

Branch Office Locations

CETERA ADVISORS LLC
442 Highway 35 South
Bldg A 1st Floor
Eatontown, NJ 07724

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	03/21/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/04/2026

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
442 Highway 35 South
Bldg A 1st Floor
Eatontown, NJ 07724

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	01/31/2009
B	General Securities Principal Examination (S24)	Series 24	06/02/1989

General Industry/Product Exams

	Exam	Category	Date
B	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B	Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/21/1985

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/28/2016
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/03/1985

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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.

User Guidance

www.adviserinfo.sec.gov

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	07/07/2022 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	Eatontown, NJ
IA	10/03/2016 - 07/06/2022	NATIONAL ASSET MANAGEMENT, INC.	CRD# 115927	EATONTOWN, NJ
B	02/25/2015 - 07/06/2022	NATIONAL SECURITIES CORPORATION	CRD# 7569	EATONTOWN, NJ
B	04/22/2015 - 12/04/2015	VFINANCE INVESTMENTS, INC	CRD# 44962	EATONTOWN, NJ
B	02/27/2006 - 12/15/2014	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	RED BANK, NJ
B	06/27/2005 - 02/27/2006	SALOMON GREY FINANCIAL CORPORATION	CRD# 43413	DALLAS, TX
B	09/19/2000 - 06/16/2005	NATIONAL SECURITIES CORPORATION	CRD# 7569	BOCA RATON, FL
B	10/12/1998 - 09/20/2000	THE AGEAN GROUP, INC	CRD# 30835	BOCA RATON, FL
B	09/25/1985 - 10/05/1998	H.J. MEYERS & CO., INC.	CRD# 15609	ROCHESTER, NY

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
03/2024 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
06/2022 - Present	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
06/2022 - Present	HAVANA DUBLIN CAPITAL, LLC (HDC)	SOLE MANAGING MEMBER, OPERATING MANAGER,	Y	EATONTOWN, NJ, United States
10/2016 - 06/2022	NATIONAL ASSET MANGEMENT	RA	Y	EATONTOWN, NJ, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2014 - 06/2022	NATIONAL SECURITIES CORP	REGISTERED REPRESENTATIVE	Y	RED BANK, NJ, 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. NAME OF OTHER BUSINESS: HAVANA DUBLIN CAPITAL, LLC (HDC),
INVESTMENT RELATED: YES,
ADDRESS: SAME AS REGISTERED LOCATION,
NATURE OF BUSINESS: EXPENSE MANAGEMENT,
START DATE: 05/2002,
POSITION/TITLE/RELATIONSHIP: SOLE MANAGING MEMBER, OPERATING MANAGER,
APX NUMBER OF HOURS PER WEEK: 10,
APX NUMBER OF HOURS DURING TRADING HOURS: 6,
BRIEF DESCRIPTION OF DUTIES: MANAGE BRANCH EXPENSES AND PAY SALARIED EMPLOYEES;

2. NAME OF OTHER BUSINESS: N/A;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS RESIDENTIAL LOCATION;
NATURE OF BUSINESS: DIGITAL SELF PUBLISHING;
START DATE: 11/2023;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 5;
APX NUMBER OF HOURS DURING TRADING HOURS: 5;
BRIEF DESCRIPTION OF DUTIES: RESEARCHING VIABLE, IN DEMAND BOOKS TOPICS, CREATE OUTLINES; UTILIZE GHOST WRITERS & OTHER AUTHORS UNDER PEN NAMES, UPLOAD BOOKS TO AMZN FOR PURCHASE;
3. NAME OF OTHER BUSINESS: EATONTOWNADVSIORS.COM,
INVESTMENT RELATED: YES,
ADDRESS: SAME AS REGISTERED LOCATION,
NATURE OF BUSINESS: WEBSITE ADDRESS,
START DATE: 12/2024,
POSITION/TITLE/RELATIONSHIP: OWNER,
APX NUMBER OF HOURS PER WEEK: 40,
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5,
BRIEF DESCRIPTION OF DUTIES: WEBSITE ADDRESS ONLY NOT DBA:

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
Regulatory Event	4
Customer Dispute	1
Financial	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	STATE OF NEW JERSEY BUREAU OF SECURITIES
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	03/12/1999
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	AGENT REGISTRATION APPROVED PENDING BERGIN'S APPEAL OF REVOCATION OF HIS AGENT REGISTRATION BY MASSACHUSETTS. ADDITIONALLY BERGINS TRADING ACTIVITY IS RESTRICTED AND THE BRANCH MANAGER WILL SUPERVISE HIS ACTIVITIES.
Current Status:	Final
Resolution:	Stipulation and Consent
Resolution Date:	03/12/1999
Sanctions Ordered:	

Other Sanctions Ordered:	
Sanction Details:	STIPULATED BY CONSENT ORDER
Regulator Statement	CONTACT: MICHAEL DOLAN AT 973-504-3616

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF NJ BUREAU OF SECURITIES
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	N/A
Date Initiated:	03/12/1999
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	H J MEYERS
Product Type:	Equity - OTC
Other Product Type(s):	
Allegations:	N/A
Current Status:	Final
Resolution:	Stipulation and Consent
Resolution Date:	03/12/1999
Sanctions Ordered:	
Other Sanctions Ordered:	
Sanction Details:	WHEN THE NEW JERSEY ORDER WAS IN FORCE (IT NO LONGER IS) THIS ORDER REQUIRED NOTIFICATION TO BUREAU WITHIN 10 DAYS OF MY MASSACHUSETTES APPEAL DECISION. EXCEPT BY FURTHER ORDER OF BUREAU, WITHIN 30 DAYS OF APPEAL DECISION. MY REGISTRATION WAS TO BE WITHDRAWN (IT WAS NOT). I WAS TO HAVE NO SUPERVISORY COMPLIANCE RESPONSIBILITIES,. I WAS TO BE DIRECTLY SUPERVISED BY THE BRANCH MANAGER, WHO MUST DOCUMENT HIS REVIEW OF MY BUSINESS. CORPORATE COMPLIANCE WAS TO DO THE SAME , AS WELL AS CONDUCT AND DOCUMENT ONSITE BRANCH EXAMINATIONS. AT THE TIME I WAS NOT PERMITTED TO ENGAGE IN DISCRETIONARY TRADING OR "SOLICITED" BULLETIN BOARD TRANSACTIONS. I WAS REQUIRED TO PROVIDE BUREAU WITHIN 10 DAYS ANY CUSTOMER COMPLAINTS RELATING TO MY ACTIVITIES AS AN AGENT.
Broker Statement	DUE TO THE SUCCESSFUL OUTCOME OF MY SUPERIOR COURT APPEAL OF THE MASSACHUSETTS SECURITIES DIVISION CASE. WHEREBY THE DIVISION'S FINAL ORDER WAS COMPLETLY REVERSED. THE STATE OF NEW JERSEY LIFTED MY CONDTIONAL REGISTRATION AND I AM CURRENTLY A REGISTERED REPRESENTATIVE IN NEW JERSEY WITHOUT ANY RESTRICTIONS WHATSOEVER. THERE IS NO ORDER IN FORCE WHATSOEVER THAT I AM REQUIRED TO COMPLY WITH.

Disclosure 2 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	AL
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	12/01/1998
Docket/Case Number:	OR-98-0076
Employing firm when activity occurred which led to the regulatory action:	H.J. MEYERS CO., INC.
Product Type:	
Other Product Type(s):	
Allegations:	ON OCTOBER 29, 1998, THE MASSACHUSETTS SECURITIES DIVISION ISSUED A FINAL ORDER WHICH REVOKED THE REGISTRATION OF H.J. MEYERS CO., INC. AND ITS EMPLOYEES MICHAEL J. BERGIN, JOESPH W. GALLIGAN SR., WILLIAM F. MASUCCI, ROBERT J. SETTEDUCATI, AND JAMES A VILLA, AS A SECURITIES BROKER DEALER AND AGENTS IN THE COMMONWEALTH OF MASSACHUSETTS. IN ADDITION, THE FINAL ORDER SUSPENDED THE REGISTRATION OF H.J. MEYERS EMPLOYEE GARY C. LIDDICOAT FOR A PERIOD OF TWO YEARS. THE FINDINGS OF FACT INCLUDED: FAILURE TO SUPERVISE AGENTS, HIGH PRESSURE AND ABUSIVE SALES PRACTICES, BASELESS PREDICTIONS OF GAIN, UNAUTHORIZED TRANSACTIONS, FAILURE TO EXECUTE TRADES AS DIRECTED BY INVESTORS AND INSUFFICIENT COMPLIANCE SYSTEM TO MONITOR BRANCH OFFICE ACTIVITIES. PURSUANT TO SECTION 8-6-3, CODE OF ALABAMA, MAY BAR, CENSOR, SUSPEND OR REVOKE THE REGISTRATION OF ANY DEALER OR AGENT IF IT FINDS THAT THEY ARE THE SUBJECT OF AN ORDER BY AN ADMINISTRATOR OF ANOTHER STATE, BASED ON FACTS WHICH WOULD CURRENTLY CONSTITUTE A GROUND FOR AN ORDER UNDER THE ALABAMA SECURITIES ACT.
Current Status:	Final
Resolution:	Order
Resolution Date:	12/01/1998
Sanctions Ordered:	Bar
Other Sanctions Ordered:	
Sanction Details:	SAME AS ALLEGATIONS
Regulator Statement	SAME AS ALLEGATIONS CONTACT: CARL SALLE' 334-242-2984

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF ALABAMA
Sanction(s) Sought:	Other

Other Sanction(s) Sought:	N/A
Date Initiated:	12/01/1998
Docket/Case Number:	OR-98-0076
Employing firm when activity occurred which led to the regulatory action:	H.J. MEYERS CO., INC.
Product Type:	Equity - OTC
Other Product Type(s):	
Allegations:	NO ALLEGATIONS OR FINDINGS AGAINST ME WERE MADE BY THE STATE OF ALABAMA. THEY WERE MERELY ACTING BASED UPON THE MASSACHUSETTS ORDER REPORTED ON MY CRD. SEE QUESTION 13.
Current Status:	Final
Resolution:	Order
Resolution Date:	12/01/1998
Sanctions Ordered:	Bar
Other Sanctions Ordered:	
Sanction Details:	ALABAMA PERMANENTLY BARRED ME (AND THE OTHER 5 MASSACHUSSETS RESPONDENTS) FROM ACTING IN THE CAPACITY OF AN OFFICER, DIRECTOR, OR CONTROL PERSON OF ANY BROKER/DEALER REGISTERED IN THE STATE OF ALABAMA.
Broker Statement	AT NO TIME HAVE I EVER OPERATED AT ANY BROKERAGE FIRM IN THE CAPACITY OF OFFICER, DIRECTOR, OR CONTROL PERSON. I BELIEVE ALABAMA HAD BARRED ME FROM ACTING IN THIS CAPACITY BECAUSE THE ORDER GROUPS ME IN WITH THE OTHER 5 MASSACHUSETTS RESPONDENTS THAT DID HOLD THE TYPE OF EXECUTIVE LEVEL MANAGEMENT POSITIONS REFERRED TO. FURTHERMORE,THE ALABAMA ORDER WAS ISSUED WITHOUT PRIOR NOTICE. NO ALLEGATIONS AGAINST ME WERE MADE WITH RESPECT TO ANY CONDUCT RELATED TO ALABAMA OR ANY OF ITS RESIDENTS. FURTHERMORE ALABAMA SIMPLY "PIGGYBACKED" THE ACTION TAKEN BY MASSACHUSETTS. DUE TO THE SUCCESSFUL OUTCOME OF MY SUPERIOR COURT APPEAL AGAINST THE MASSACHUSETTS SECURITIES DIVISION CASE, WHEREBYTHE DIVISION'S FINAL ORDER WAS COMPLETLY REVERSED , THE STATE OF ALABAMA ISSUED AN ORDER TO VACATE ITS PREVIOUS ADMINISTRATIVE ORDER OR-98-0076 AND I AM CURRENTLY UNRESTRICTED IN SEEKING REGISTRATION IN ALABAMA.

Disclosure 3 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	MASSACHUSETTS SECURITIES DIVISION
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	10/23/1997

Docket/Case Number:	96-357
Employing firm when activity occurred which led to the regulatory action:	H.J. MEYERS & CO., INC.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	
Allegations:	ON OCTOBER 23, 1997, THE MASSACHUSETTS SECURITIES DIVISION FILED AN AMENDED ADMINISTRATIVE COMPLAINT AGAINST H.J. MEYERS & CO., INC. (DOCKET NO. 96- 357), MICHAEL BERGIN, WILLIAM MASUCCI, ROBERT J. SETTEDUCATI AND JAMES A. VILLA AS RESPONDENTS.
Current Status:	Final
Resolution:	Order
Resolution Date:	01/03/2001
Sanctions Ordered:	Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	PURSUANT TO A FINAL ORDER ISSUED JANUARY 03, 2001WAS ORDERED TO PAY AN ADMINISTRATIVE FINE OF $5,000. BERGIN'S UNDERTAKING TO NEVER SEEK REGISTRATION WITH DIVISION IN ANY CAPACITY IS ACCEPTED.
Regulator Statement	CONTACT: THOMAS RYAN (617) 727-3548

Disclosure 4 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA DIVISION OF SECURITIES AND INVESTOR PROTECT*See FAQ #1*
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	03/29/1990
Docket/Case Number:	1223-S-2/90
Employing firm when activity occurred which led to the regulatory action:	THOMAS JAMES ASSOCIATES, INC.
Product Type:	
Other Product Type(s):	
Allegations:	Not Provided
Current Status:	Final
Resolution:	Consent
Resolution Date:	04/19/1991
Sanctions Ordered:	
Other Sanctions Ordered:	

Sanction Details:	ON APRIL 19, 1991, FLORIDA ENTERED INTO A STIPULATION AND CONSENT/FINAL ORDER WITH RESPONDENT BERGIN. RESPONDENT AGREES TO TERMINATE REGISTRATION AND TO NOT REAPPLY FOR REGISTRATION BEFORE JUNE, 1992. RESPONDENT AGREES TO REIMBURSE THE DEPARTMENT $5,929 FOR EXPENSES INCURRED IN THIS MATTER. ANY FUTURE REGISTRATION WILL BE SUBJECT TO RESTRICTIONS OUTLINED IN A REGISTRATION AGREEMENT.
Regulator Statement	Not Provided

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF FLORIDA, DEPARTMENT OF BANKING AND FINANCE
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	03/29/1990
Docket/Case Number:	1223-S-2/90
Employing firm when activity occurred which led to the regulatory action:	THOMAS JAMES ASSOCIATES, INC.
Product Type:	Equity - OTC
Other Product Type(s):	
Allegations:	VIOLATIONS OF THE FLORIDA SECURITIES AND INVESTOR PROTECTION ACT INCLUDING ALLEGED SALE OF UNREGISTERED SECURITIES AND VIOLATIONS OF ANTI-FRAUD PROVISIONS OF FLORIDA LAW.
Current Status:	Final
Resolution:	Consent
Resolution Date:	04/19/1991
Sanctions Ordered:	
Other Sanctions Ordered:	
Sanction Details:	N/A

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:	H J MEYERS & CO (HJM)
Allegations:	PLAINTIFFS ALLEGED THAT H J MEYERS BROKERS AGGRESSIVE MARKETING OF A WIDELY TRADED STOCK (PMTI) IN 1996-97 AMOUNTED TO MARKET MANIPULATION, AND THAT HJM MANAGEMENT (INCLUDING ME) WAS ULTIMATELY RESPONSIBLE FOR THE SALES PRACTICE IN QUESTION.
Product Type:	Equity - OTC
Alleged Damages:	$200,000.00

Customer Complaint Information

Date Complaint Received:	09/11/1997
Complaint Pending?	No
Status:	Litigation
Status Date:	12/29/1999
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	U S DISTRICT COURT FOR THE SOUTHERN DISTRICT OF NEW YORK (NYC) NO 97-CIV-6742 (DLC)
Date Notice/Process Served:	09/11/1997
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	12/29/1999
Monetary Compensation Amount:	$2,500.00
Individual Contribution Amount:	$2,500.00
Broker Statement	THIS IS NO LONGER REPORTABLE PER RICHARD LAWRENCE (NASD).THIS MATTER IS NOT REPORTABLE PER RICHARD LAWRENCE (NASD) SETTLEMENT AMOUNT TO BE REDUCED TO LOWEST AMOUNT THAT CERTAIN OTHER DEFENDENTS ARE REQUIRED TO PAY.IN LIEU OF PAYMENT OF $2500 OR LESS, PLAINTIFFS HAVE OPTION TO RECEIVE ONE HALF OF ANY RECOVERY RECEIVED BY ME AGAINST H J MEYERS AND OR ITS FORMER CEO IN THEIR PENDING BANKRUPTCY PROCEEDINGS.

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 11
Action Date:	11/03/2024
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	UNITED STATES BANKRUPTCY COURT
Location of Court:	TRENTON, NJ
Docket/Case #:	24-20925-MBK
Action Pending?	Yes
Broker Statement	On November 3, 2024, I filed a petition for Chapter 11 reorganization in bankruptcy solely because of proceedings brought by the New Jersey Department of Labor seeking unemployment compensation contributions (taxes), from 2007 forward, from me alone (or my LLC), for securities brokers operating and compensated as independent contractors, at the single branch office I administered until some ten years ago (where a broker had worked before seeking unemployment benefits), which was one of several similarly operated branch offices in New Jersey jointly affiliated with an independent-contracting broker-dealer of securities. Throughout these protracted proceedings, I and my counsel made a maximum effort to vindicate the independent-contracting business model on which so many securities firms have relied for decades (now encompassing most securities brokers nationwide) and to which unemployment compensation laws are generally inapplicable. A ruling by an administrative law judge absolving me of any liability was arbitrarily vacated by the Department of Labor, which eventually ruled against me only by essentially ignoring appliable law and undisputed facts. A reviewing court nonetheless accorded undue deference to this unprecedented administrative ruling, and the New Jersey Supreme Court declined discretionary further review (which is sparingly exercised). As a result, I was recently assessed unemployment taxes, penalties, and interest (15% from 2007) in an aggregate amount (approaching seven figures) that I could not possibly pay, and the Department of Labor rejected out of hand my attempts to settle by paying a reasonable amount over time. I was thus left with no recourse but to seek reorganization in bankruptcy.

End of Report

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