User Guidance

www.adviserinfo.sec.gov

IAPD Report

JOHN CHRISTOPHER GATTO

CRD# 1415454

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

JOHN CHRISTOPHER GATTO (CRD# 1415454)

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 **08/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	03/24/2016
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	03/24/2016

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **37** 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	MORGAN STANLEY	149777	JERICHO, NY	06/01/2009 - 04/11/2016
IA	MORGAN STANLEY	149777	JERICHO, NY	06/01/2009 - 04/11/2016
IA	MORGAN STANLEY & CO. INCORPORATED	8209	JERICHO, NY	04/11/2008 - 06/01/2009

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	1
Customer Dispute	6

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 **37** 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	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	03/24/2016
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	03/24/2016
B	Cboe Exchange, Inc.	General Securities Representative	Approved	03/24/2016
B	FINRA	General Securities Representative	Approved	03/24/2016
B	Nasdaq Stock Market	General Securities Representative	Approved	03/24/2016
B	New York Stock Exchange	General Securities Representative	Approved	03/24/2016
B	Arizona	Agent	Approved	03/24/2016
B	Arkansas	Agent	Approved	03/24/2016
B	California	Agent	Approved	03/24/2016
B	Colorado	Agent	Approved	03/24/2016
B	Connecticut	Agent	Approved	03/24/2016
B	Delaware	Agent	Approved	02/22/2017
B	District of Columbia	Agent	Approved	03/24/2016

Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	03/24/2016
IA	Florida	Investment Adviser Representative	Approved	05/23/2025
B	Georgia	Agent	Approved	03/24/2016
B	Hawaii	Agent	Approved	04/26/2016
B	Idaho	Agent	Approved	03/24/2016
B	Illinois	Agent	Approved	03/24/2016
B	Indiana	Agent	Approved	11/16/2021
B	Kentucky	Agent	Approved	01/10/2023
B	Louisiana	Agent	Approved	03/24/2016
B	Maine	Agent	Approved	03/25/2016
B	Maryland	Agent	Approved	03/24/2016
B	Massachusetts	Agent	Approved	04/22/2016
B	Michigan	Agent	Approved	03/24/2016
B	Nebraska	Agent	Approved	05/22/2017
B	Nevada	Agent	Approved	04/27/2016
B	New Hampshire	Agent	Approved	07/28/2016
B	New Jersey	Agent	Approved	03/24/2016
B	New York	Agent	Approved	03/24/2016
IA	New York	Investment Adviser Representative	Approved	10/06/2021

Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	03/24/2016
B	Ohio	Agent	Approved	03/24/2016
B	Oregon	Agent	Approved	08/20/2025
B	Pennsylvania	Agent	Approved	03/24/2016
B	Puerto Rico	Agent	Approved	04/28/2025
B	Rhode Island	Agent	Approved	03/24/2016
B	South Carolina	Agent	Approved	03/25/2016
B	Tennessee	Agent	Approved	06/22/2020
B	Texas	Agent	Approved	03/24/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	03/24/2016
B	Vermont	Agent	Approved	05/23/2016
B	Virginia	Agent	Approved	03/24/2016
B	Washington	Agent	Approved	01/31/2019
B	West Virginia	Agent	Approved	09/09/2025

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
300 BROADHOLLOW RD
MELVILLE, NY 11747

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
1 TOWN CENTER RD
BOCA RATON, FL 33486

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 3 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	10/02/1996

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	04/25/2003
B	General Securities Representative Examination (S7)	Series 7	10/19/1985

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/24/2021
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/14/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/06/1985

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
B	06/01/2009 - 04/11/2016	MORGAN STANLEY	CRD# 149777	JERICHO, NY
IA	06/01/2009 - 04/11/2016	MORGAN STANLEY	CRD# 149777	JERICHO, NY
IA	04/11/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	JERICHO, NY
B	02/22/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	JERICHO, NY
B	07/31/1993 - 03/06/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	GARDEN CITY, NY
B	02/10/1986 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, 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
04/2016 - Present	BANK OF AMERICA, N.A.	FINANCIAL ADVISOR	Y	JERICHO, NY, United States
03/2016 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FA	Y	JERICHO, 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.

No information reported.

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	1
Customer Dispute	6

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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	NY State Department of Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	08/01/2022
Docket/Case Number:	CSB-2021-01395558
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Product Type:	No Product
Allegations:	Pursuant to NY State Insurance Law Section 2110(i), representative failed to disclose an administrative action from the UT Insurance Department.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/01/2022
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$1,250.00
Portion Levied against individual:	$1,250.00
Payment Plan:	No
Is Payment Plan Current:	Yes
Date Paid by individual:	07/28/2022
Was any portion of penalty waived?	No
Amount Waived:	

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 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The attorney for the customers allege failure to follow instructions from February 2020 until March 2020.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified.
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:	09/25/2020
Complaint Pending?	No
Status:	Settled
Status Date:	11/19/2020
Settlement Amount:	$17,500.00
Individual Contribution Amount:	$0.00
Broker Statement	This matter was settled in order to avoid the cost and uncertainty of litigation and should not be construed as an admission of any wrongdoing. The Financial Advisor did not contribute monetarily towards the settlement.

Disclosure 2 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY SMITH BARNEY
Allegations:	FINANCIAL ADVISOR ALLEGEDLY MISREPRESENTED THE YIELD AND SAFETY OF A BOND PURCHASED ON 10/14/2010.
Product Type:	Debt-Corporate

Alleged Damages:	$22,650.00
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:	12/22/2011
Complaint Pending?	No
Status:	Denied
Status Date:	02/10/2012
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	CLIENT ALLEGED GROSS NEGLIGENCE AND MISREPRESENTATION - 2000 TO 2005. DAMAGES UNSPECIFIED.
Product Type:	Unit Investment Trust(s)
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	03/28/2005
Complaint Pending?	No
Status:	Denied
Status Date:	05/23/2005
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLAIM DENIED.

Disclosure 4 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SALOMON SMITH BARNEY
Allegations:	CLIENT ALLEGED UNSUITABILITY & MISREPRESENTATION REGARDING A STOCK WHICH WAS PURCHASED MARCH, 2000.

	ALLEGED DAMAGES UNSPECIFIED.
Product Type:	Equity - OTC
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	07/20/2000
Complaint Pending?	No
Status:	Settled
Status Date:	09/26/2000
Settlement Amount:	$5,311.28
Individual Contribution Amount:	$0.00
Broker Statement	THE TRADE IN QUESTION WAS CANCELLED; LOSS INCURRED WAS $5,311.28.

Disclosure 5 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SMITH BARNEY, INC.
Allegations:	CLIENT ALLEGED THAT TWO UNIT INVESTMENT TRUSTS PURCHASED IN HIS ACCOUNT IN 1998 AND 1999 WERE UNSUITABLE.
Product Type:	Unit Investment Trust(s)
Alleged Damages:	$9,887.00

Customer Complaint Information

Date Complaint Received:	03/15/2000
Complaint Pending?	No
Status:	Denied
Status Date:	08/07/2000
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 6 of 6

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	SHEARSON LEHMAN BROS., INC.
Allegations:	MISREPRESENTATION; BRCH OF FIDUCIARY DT; ACCOUNT RELATED-BREACH OF CONTRACT
Product Type:	
Alleged Damages:	$102,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #93-00696
Date Notice/Process Served:	03/04/1993
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/12/1994
Disposition Detail:	CASE IS CLOSED, SETTLED Not Provided

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SHEARSON LEHMAN BROS., INC.
Allegations:	FAILURE TO FOLLOW INSTRUCTIONS, BREACH OF FIDUCIARY DUTY, 10-B-5, NEGLIGENCE, BREACH OF CONTRACT, SEE ACT OF 1934 ALLEGED DAMAGES: $102,000.00
Product Type:	
Alleged Damages:	$102,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	National Assoc. of Securities Dealers; 93-00696
Date Notice/Process Served:	03/04/1993
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/12/1994
Monetary Compensation Amount:	$70,000.00
Individual Contribution Amount:	
Broker Statement	MATTER WAS SETTLED FOR $70,000.00 DEFENDANTS HAVE DENIED, AND CONTINUE TO DENY,

THAT THEY HAVE COMMITTED ANY VIOLATIONS OF LAW OR THAT THEY HAVE ANY LIABILITY WITH RESPECT TO ANY CLAIMS ASSERTED IN THE COMPLAINT. DEFENDANTS' ATTORNEYS HAVE AGREED TO THE COMPROMISE
AND SETTLEMENT. JOHN GATTO DOES NOT BELIEVE THIS COMPLAINT TO BE JUST OR WARRANTED.

End of Report

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