



## IAPD Report

# THOMAS L LAWRENCE HUBER

CRD# 1475881

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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

### THOMAS L LAWRENCE HUBER (CRD# 1475881)

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 **05/15/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	10/29/2018
<b>IA</b>	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	06/17/2019

### QUALIFICATIONS

This representative is currently registered in **11** SRO(s) and **12** 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>IA</b>	STIFEL, NICOLAUS & COMPANY, INCORPORATED	793	ROCHESTER, MN	10/29/2018 - 11/14/2018
<b>B</b>	UBS FINANCIAL SERVICES INC.	8174	ROCHESTER, NY	02/23/2009 - 10/12/2018
<b>IA</b>	UBS FINANCIAL SERVICES INC.	8174	ROCHESTER, NY	02/23/2009 - 10/12/2018

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
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 **12** jurisdiction(s) and 11 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **STIFEL, NICOLAUS & COMPANY, INCORPORATED**  
Main Address: 501 N BROADWAY  
ST LOUIS, MO 63102  
Firm ID#: 793

Regulator	Registration	Status	Date
<b>B</b> Cboe BZX Exchange, Inc.	General Securities Representative	Approved	10/29/2018
<b>B</b> Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	05/15/2026
<b>B</b> Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	05/15/2026
<b>B</b> FINRA	General Securities Representative	Approved	10/29/2018
<b>B</b> Investors' Exchange LLC	General Securities Representative	Approved	05/15/2026
<b>B</b> NYSE American LLC	General Securities Representative	Approved	10/29/2018
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	05/15/2026
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	05/15/2026
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	10/29/2018
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	10/29/2018
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	10/29/2018
<b>B</b> California	Agent	Approved	10/26/2021
<b>IA</b> Connecticut	Investment Adviser Representative	Approved	06/17/2019



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Florida	Agent	Approved	12/21/2018
<b>B</b> Minnesota	Agent	Approved	11/22/2023
<b>B</b> New York	Agent	Approved	10/29/2018
<b>IA</b> New York	Investment Adviser Representative	Approved	06/29/2021
<b>B</b> North Carolina	Agent	Approved	04/25/2019
<b>B</b> Ohio	Agent	Approved	04/10/2024
<b>B</b> Oregon	Agent	Approved	02/17/2022
<b>B</b> South Carolina	Agent	Approved	01/02/2019
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	04/27/2023
<b>B</b> Virginia	Agent	Approved	10/29/2018
<b>B</b> Washington	Agent	Approved	10/25/2023

### Branch Office Locations

**STIFEL, NICOLAUS & COMPANY, INCORPORATED**  
295 WOODCLIFF DRIVE  
FAIRPORT, NY 14450



## 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, 3 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
 National Commodity Futures Examination (S3)	Series 3	12/18/1986
 General Securities Representative Examination (S7)	Series 7	03/15/1986

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	11/12/1992
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/21/1986

### 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	10/29/2018 - 11/14/2018	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	ROCHESTER, MN
B	02/23/2009 - 10/12/2018	UBS FINANCIAL SERVICES INC.	CRD# 8174	ROCHESTER, NY
IA	02/23/2009 - 10/12/2018	UBS FINANCIAL SERVICES INC.	CRD# 8174	ROCHESTER, NY
B	04/02/2007 - 02/24/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	ROCHESTER, NY
IA	04/02/2007 - 02/24/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	ROCHESTER, NY
IA	12/13/2002 - 04/02/2007	MORGAN STANLEY	CRD# 7556	ROCHESTER, NY
B	04/20/2000 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	ROCHESTER, NY
B	03/19/1986 - 04/17/2000	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
10/2018 - Present	Stifel Nicolaus & Co Inc	Financial Advisor	Y	Rochester, NY, United States
02/2009 - 09/2018	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	ROCHESTER, 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.

1. Rental Property; 92 North Country Club Drive, Rochester, NY 14618; Owner; 4/15/2011; 1 hour per month; not during securities trading hours; investment-related.
2. The Beamer Hughes Foundation; 353 Widgeon Landing Hilton NY 14468; Raise money to assist Rochesterians impacted by Muscular Dystrophy; Secretary; 01/01/2008; 0.00 Hour(s) Per Day; not during securities trading hours; Not Investment-Related



## 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
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 3

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	MORGAN STANLEY & CO. INCORPORATED
<b>Allegations:</b>	CLIENT CLAIMS FINANCIAL ADVISOR ALLEGEDLY FAILED TO FOLLOW INSTRUCTIONS TO LIQUIDATE ACCOUNT HOLDINGS BETWEEN SEPTEMBER 2008 AND FEBRUARY 2009.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	UNSPECIFIED; UNABLE TO CONCLUDE DAMAGES ARE UNDER \$5,000
<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>	08/19/2009
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled



**Status Date:** 04/27/2010

**Settlement Amount:** \$14,500.00

**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY & CO. INC.

**Allegations:** CLIENT CLAIMS FINANCIAL ADVISOR ALLEGEDLY FAILED TO FOLLOW INSTRUCTIONS TO LIQUIDATE ACCOUNT HOLDINGS BETWEEN SEPTEMBER 2008 AND FEBRUARY 2009.

**Product Type:** Equity Listed (Common & Preferred Stock)

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** UNSPECIFIED; UNABLE TO CONCLUDE DAMAGES ARE UNDER \$5,000.

**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:** 08/19/2009

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/27/2010

**Settlement Amount:** \$14,500.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** AS PART OF THIS INVESTIGATION, IT WAS DOCUMENTED THAT I KEEP COPIOUS NOTES OF ALL MY CLIENT CONVERSATIONS, INCLUDING THOSE I HAD WITH THIS CLIENT. IN ADDITION, THE CLIENTS CLAIM OF "FAILURE TO FOLLOW HIS INSTRUCTIONS" CAME A FULL SIX MONTHS AFTER THE TIME IN QUESTION, AS WELL AS SIX MONTHS AFTER I RESIGNED FROM MORGAN STANLEY TO TRANSITION MY BUSINESS TO UBS FINANCIAL SERVICES. I BELIEVE IT IS A COMBINATION OF THESE EVENTS THAT LED FINRA TO REVIEW THE COMPLAINT AND DEEM THAT IT HAD NO MERIT. MORGAN STANLEY PREVIOUSLY DENIED THE CLAIM ON OCTOBER 16, 2009, YET SUBSEQUENTLY SETTLED WITH THE CLIENT WITH NEITHER MY PARTICIPATION IN THE SETTLEMENT NOR MY AGREEMENT TO SETTLE.

### Disclosure 2 of 3

**Reporting Source:** Individual



**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES

**Allegations:** THE CLIENT ALLEGES "I BELIEVE THAT INVESTMENTS WERE MADE, HOWEVER INADVERTENTLY, THAT WERE UNSUITABLE FOR ME." THE CLIENT SPECIFICALLY REFERS TO HIS RB ASSET SHARES AND PHOENIX CONVERTIBLE BONDS. DAMAGES ALLEGED ARE IN EXCESS OF \$5,000.

**Product Type:**

**Alleged Damages:**

### Customer Complaint Information

**Date Complaint Received:** 10/30/1998

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 11/23/1998

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** PRUDENTIAL SECURITIES DENIED THE CLAIM ALL TRADES WERE AUTHORIZED PRIOR TO EXECUTION. IN ADDITION, THE CLIENT'S INVESTMENTS WERE SUITABLE AND WERE IN LINE WITH HIS RISK TOLERANCE.

### Disclosure 3 of 3

**Reporting Source:** Individual

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

**Allegations:** CLAIMANT ALLEGED THAT PRUDENTIAL-ENERGY FUND PROSPECTUS WAS INCORRECT AND THAT POOR MANAGEMENT RESULTED IN LOSS OF \$22,000.00

**Product Type:**

**Alleged Damages:** \$22,000.00

### Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:**

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information



<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	National Association of Securities Dealers, Inc.; 15-E136-0123-91 KAM
<b>Date Notice/Process Served:</b>	01/23/1991
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	11/01/1991
<b>Monetary Compensation Amount:</b>	\$22,000.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	SETTLED FOR \$22,000.00 THE NATURE OF THIS COMPLAINT WAS PRODUCT RELATED ONLY, AND WAS SETTLED BY THE FIRM FOR BUSINESS PURPOSES ONLY. I, AS THE FINANCIAL ADVISOR, WAS NOT INVOLVED IN THE SETTLEMENT; BEING A PRODUCT RELATED COMPLAINT, THERE WAS NEITHER LIABILITY NOR GUILT COMPLAINT, THERE WAS NEITHER LIABILITY NOR GUILT ATTRIBUTED TO ME. THE RECORD SHOWS THAT THE SAME COMPLAINT WAS DISMISSED EARLIER BY THE NASD AS THEY DEEMED "NO ACTION WAS WARRANTED."



## 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:** UBS FINANCIAL SERVICES INC  
**Termination Type:** Discharged  
**Termination Date:** 09/12/2018

**Allegations:** FA was discharged after firm review found he engaged in trades and disbursements without written authorization; impersonated client on websites away from the firm; put client in wrap fee account in part to be compensated for services unrelated to investments; failed to escalate client complaints [that later were withdrawn]; and failed to timely escalate vulnerable client concerns to management. Conduct violated Firm policies on Order Entry, Suitability, Client Complaints, and Vulnerable Clients.

**Product Type:** No Product

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**Reporting Source:** Individual  
**Firm Name:** UBS FINANCIAL SERVICES INC  
**Termination Type:** Discharged  
**Termination Date:** 09/12/2018

**Allegations:** FA was discharged after firm review found he engaged in trades and disbursements without written authorization; impersonated client on websites away from the firm; put client in wrap fee account in part to be compensated for services unrelated to investments; failed to escalate client complaints [that later were withdrawn]; and failed to timely escalate vulnerable client concerns to management. Conduct violated Firm policies on Order Entry, Suitability, Client Complaints, and Vulnerable Clients.

**Product Type:** No Product

**Broker Statement** All transactions occurred with the full consent of the clients and their families in order to pay their personal bills and the client was on the line when we set up the automatic bill pay that is referenced as "away from the firm". Transactions primarily occurred in wrap accounts where no commissions were generated.



## End of Report

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