IAPD Report

KENNETH JAMES WISE

CRD# 1492642

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

KENNETH JAMES WISE (CRD# 1492642)

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 **06/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 11025	04/10/2026
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	04/10/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **43** 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	UBS FINANCIAL SERVICES INC.	8174	SYLVANIA, OH	12/14/2011 - 04/21/2026
IA	UBS FINANCIAL SERVICES INC.	8174	SYLVANIA, OH	12/14/2011 - 04/21/2026
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	TOLEDO, OH	06/12/2003 - 12/16/2011

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	2

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 **43** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**

Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205

Firm ID#: 11025

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	04/10/2026
B	Alabama	Agent	Approved	04/21/2026
B	Arizona	Agent	Approved	04/10/2026
B	Arkansas	Agent	Approved	04/10/2026
B	California	Agent	Approved	04/20/2026
B	Colorado	Agent	Approved	05/13/2026
B	Connecticut	Agent	Approved	04/10/2026
B	Delaware	Agent	Approved	04/22/2026
B	District of Columbia	Agent	Approved	04/23/2026
B	Florida	Agent	Approved	04/10/2026
IA	Florida	Investment Adviser Representative	Approved	04/21/2026
B	Georgia	Agent	Approved	04/10/2026
B	Idaho	Agent	Approved	04/20/2026

User Guidance

www.adviserinfo.sec.gov

Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	05/15/2026
B	Indiana	Agent	Approved	04/21/2026
B	Iowa	Agent	Approved	04/22/2026
B	Kentucky	Agent	Approved	04/10/2026
B	Louisiana	Agent	Approved	04/10/2026
B	Maine	Agent	Approved	05/28/2026
B	Maryland	Agent	Approved	04/10/2026
B	Massachusetts	Agent	Approved	05/18/2026
B	Michigan	Agent	Approved	04/10/2026
B	Minnesota	Agent	Approved	04/21/2026
B	Mississippi	Agent	Approved	04/10/2026
B	Missouri	Agent	Approved	04/10/2026
B	Montana	Agent	Approved	04/10/2026
B	Nevada	Agent	Approved	04/10/2026
B	New Hampshire	Agent	Approved	05/04/2026
B	New Jersey	Agent	Approved	04/10/2026
B	New Mexico	Agent	Approved	04/10/2026
B	New York	Agent	Approved	04/10/2026
B	North Carolina	Agent	Approved	04/10/2026

Qualifications

	Regulator	Registration	Status	Date
B	Ohio	Agent	Approved	04/10/2026
IA	Ohio	Investment Adviser Representative	Approved	04/10/2026
B	Oklahoma	Agent	Approved	04/14/2026
B	Oregon	Agent	Approved	04/10/2026
B	Pennsylvania	Agent	Approved	04/10/2026
B	Rhode Island	Agent	Approved	04/21/2026
B	South Carolina	Agent	Approved	04/10/2026
B	Tennessee	Agent	Approved	04/10/2026
B	Texas	Agent	Approved	04/10/2026
IA	Texas	Investment Adviser Representative	Restricted Approval	04/10/2026
B	Utah	Agent	Approved	04/27/2026
B	Virginia	Agent	Approved	04/10/2026
B	Washington	Agent	Approved	04/10/2026
B	West Virginia	Agent	Approved	04/10/2026
B	Wisconsin	Agent	Approved	04/10/2026

Branch Office Locations

WELLS FARGO ADVISORS
27599 RIVERVIEW CENTER BLVD
SUITE 120 1ST FL
BONITA SPRINGS, FL 34134

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
No information reported.		

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	01/23/1995
B	General Securities Representative Examination (S7)	Series 7	07/19/1986

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/05/1996
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/19/1986

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.

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	12/14/2011 - 04/21/2026	UBS FINANCIAL SERVICES INC.	CRD# 8174	SYLVANIA, OH
IA	12/14/2011 - 04/21/2026	UBS FINANCIAL SERVICES INC.	CRD# 8174	SYLVANIA, OH
IA	06/12/2003 - 12/16/2011	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	TOLEDO, OH
B	06/09/2003 - 12/16/2011	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	TOLEDO, OH
IA	11/26/1999 - 06/12/2003	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	TOLEDO, OH
B	07/31/1993 - 06/12/2003	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
B	03/16/1992 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	09/04/1990 - 04/08/1992	KEMPER SECURITIES GROUP, INC.	CRD# 19616	ST. LOUIS, MO
B	07/23/1986 - 09/04/1990	PRESCOTT, BALL & TURBEN, INC.	CRD# 7656	

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
04/2026 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	BONITA SPRINGS, FL, United States
12/2011 - 04/2026	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	SYLVANIA, OH, 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.

WISE CAPITAL / 9601 SWEETWATER LN SYLVANIA, OHIO 43560 / HOLDING COMPANY / OWNS REAL ESTATE AND HAS INTEREST IN CAR RESTORATION AND SALES BUSINESS, CENTRAL CLASSIC CARS, ltd and CENTRAL CLASSIC CARS ll, ltd / OTHER MANAGING MEMBER / OVERSIGHT / START DATE 05/01/2008. 4 hrs/mo, none during securities trading hours.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

VINTAGE WORKS RECONDITIONING AND RESTORATION; NOT INV RELATED;SWANTON,OH; AUTO BODY AND MECHANICAL;50% OWNERSHIP; START DATE: 09/24/2021; 1 HRS PER MONTH; 0 HRS DURING TRADING;

RENTAL PROPERTY - 8444 ; INV RELATED;SYLVANIA,OH; RENTAL;50% OWNERSHIP; START DATE: 04/11/2011; 1 HRS PER MONTH; 0 HRS DURING TRADING;
RENTAL PROPERTY - 8432; INV RELATED;SYLVANIA,OH; RENTAL;50% OWNERSHIP; START DATE: 01/01/2014; 1 HRS PER MONTH; 0 HRS DURING TRADING;
RENTAL PROPERTY - 1615; INV RELATED;SWANTON,OH; RENTAL;50% OWNERSHIP; START DATE: 09/24/2021; 1 HRS PER MONTH; 0 HRS DURING TRADING;
RENTAL PROPERTY - 2830; INV RELATED;TOLEDO,OH; RENTAL;50% OWNERSHIP; START DATE: 10/01/2025; 1 HRS PER MONTH; 0 HRS DURING TRADING;

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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS Financial Services Inc
Allegations:	Time frame: Starting Spring of 2014 Claimant's counsel alleges financial advisor provided unsuitable investment recommendations and failed to pay down Claimant's line of credit as directed
Product Type:	Other: Line of credit; other
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Unspecified
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Arbitration
Docket/Case #:	20-02485
Filing date of arbitration/CFTC reparation or civil litigation:	08/04/2020

Customer Complaint Information

Date Complaint Received:	08/04/2020
Complaint Pending?	No
Status:	Settled
Status Date:	08/11/2021
Settlement Amount:	$495,000.00
Individual Contribution Amount:	$0.00

Broker Statement

At all times during my advisory relationship with the client, I acted in good faith and in accordance with applicable industry rules and firm policies. I did not misrepresent information, omit material facts, or recommend strategies that were inconsistent with the client's objectives or level of sophistication.
The client, a successful Realtor, had an extensive professional background, including approximately forty (40) years in real estate, and demonstrated a high degree of financial sophistication. She had prior experience utilizing securities-based loans (SBLs) tor real estate transactions and possessed an understanding of margin lending, including the possibility of margin calls, based on prior advisory relationships.
Risks associated with leverage, market volatility, rising indebtedness, breakage fees on fixed-rate loans, and margin requirements were disclosed and discussed. These matters were addressed through multiple conversations and reinforced by written materials and disclosures provided by UBS. The client acknowledged her understanding of these risks.
In connection with the increase in SBL borrowing in 2017 to facilitate the purchase of a new residence, I advised the client of the importance of managing leverage prudently. I recommended that she sell her existing property in a timely manner to reduce outstanding debt and mitigate risk exposure. The client elected not to follow this recommendation and still owned the home in the summer of 2020.
During the more than eight (8) years that I advised the client at UBS, her portfolio generated consistent, risk-adjusted returns and remained diversified and aligned with her stated objectives, risk tolerance, and age.
Even when some securities were liquidated in response to margin requirements brought on by Covid, the client recognized gains on the positions sold, and her remaining portfolio continued to reflect overall positive performance.
At the time the client elected to transfer her accounts to a different advisor, the accounts were in good standing.
Throughout the advisory relationship, my recommendations and actions were intended to support the client's financial objectives and were consistent with applicable industry standards of care. I am confident the outcome of this matter will reflect that.

Resolution

UBS unilaterally and independently made a business decision to resolve the matter in order to avoid the cost and uncertainty of arbitration. The $495,000 settlement represented reimbursement of breakage fees associated with the early termination of the clients significant fixed-rate loan contracts. No other damages were asserted or awarded. The resolution did not include any admission or finding of wrongdoing, and nothing in the matter concluded that I acted improperly or violated any industry rule or standard. I was not involved in the decision to resolve the matter, nor did I contribute financially in any way.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS Financial Services Inc.

Allegations: Time frame: 2011 to 2017
Allegations: Claimants allege breach of fiduciary duty, violation of know your client and negligence in allowing a third party to "financially exploited" and thus commit elder abuse by a third party. Claimants allege that the events should have been know and seen yet were not acted on to protect the client.

Product Type: Other: Product not Applicable

Alleged Damages: $500,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA Arbitration

Docket/Case #: 20-00881

Date Notice/Process Served: 04/03/2020

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/06/2022

Monetary Compensation Amount: $250,000.00

Individual Contribution Amount: $0.00

Broker Statement

I have served as the investment advisor to the Claimants' parents since the early 1990s. The clients maintained a continuous advisory relationship with me throughout my career. Following the death of the father, the mother transferred her accounts to UBS in late 2011 and continued as my client.
Beginning more than a decade ago, the client developed a relationship with an unaffiliated third party who operated a healing arts academy focused on alternative and holistic health practices, as well as environmentally and socially responsible initiatives. These areas aligned with the client's stated personal interests. Over a period of years, the client made voluntary gifts and loans to this individual and the associated organization.
During this time, I discussed these transactions with the client on multiple occasions. My focus was to confirm that she understood the nature of the transfers and that she retained sufficient resources to meet her personal and long-term financial needs, including potential future care. I also introduced her to legal counsel to ensure proper documentation of the loans for estate planning purposes. I inquired whether her children were involved or aware of these decisions, and the client consistently affirmed that these were her personal financial matters, made intentionally and independently.
Throughout our relationship, the client was actively and appropriately engaged in managing her finances. She participated in investment decisions, made charitable contributions to multiple organizations, and independently prepared her tax filings. At no point did I observe behavior suggesting cognitive impairment or diminished capacity. Neither UBS nor I received any communication alleging concerns regarding the client's mental capacity until early 2017. The transactions referenced in the complaint occurred over the years prior to that time.
Based on my interactions with the client and the information available to me during

the relevant period, there was no basis to conclude that she lacked capacity to make these financial decisions.
I did not solicit, recommend, or direct the gifts or loans at issue, and I fulfilled my responsibilities to the client in accordance with applicable fiduciary and professional standards.
I believe the allegations are without merit and unsupported by the facts, and I am confident the outcome will reflect that.

Resolution

UBS independently elected to resolve the matter as a business decision in order to avoid the expense and uncertainty of arbitration. I was not involved in that decision, did not contribute financially, and did not participate in the settlement process in any capacity. The resolution did not include any admission or finding of wrongdoing, and nothing in the matter concluded that I acted improperly or violated any industry rule or standard.

End of Report

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