IAPD Report

Steve Wayne Moore

CRD# 1569961

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

Steve Wayne Moore (CRD# 1569961)

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 **12/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MONEY CONCEPTS CAPITAL CORP	CRD# 12963	09/11/2006
IA	MONEY CONCEPTS ADVISORY SERVICE	CRD# 12963	11/28/2006

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	WELLS FARGO INVESTMENTS, LLC	10582	LOVELAND, CO	02/23/2005 - 06/26/2006
B	WELLS FARGO INVESTMENTS, LLC	10582	LOVELAND, CO	12/06/2004 - 06/26/2006
B	BANC ONE SECURITIES CORPORATION	16999	CHICAGO, IL	10/16/2001 - 12/06/2004

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

Employment 1 of 1

Firm Name: **MONEY CONCEPTS ADVISORY SERVICE**

Main Address: 11440 JOG ROAD
PALM BEACH GARDENS, FL 33418

Firm ID#: 12963

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/11/2006
B	FINRA	Invest. Co and Variable Contracts	Approved	09/11/2006
B	Arizona	Agent	Approved	05/18/2009
B	California	Agent	Approved	03/17/2008
B	Colorado	Agent	Approved	10/18/2006
IA	Colorado	Investment Adviser Representative	Approved	11/28/2006
B	Florida	Agent	Approved	07/02/2020
B	Indiana	Agent	Approved	03/24/2011
B	Kansas	Agent	Approved	06/19/2015
B	Mississippi	Agent	Approved	01/13/2021
B	Missouri	Agent	Approved	01/16/2007
B	Nebraska	Agent	Approved	01/09/2013
B	Tennessee	Agent	Approved	09/06/2022

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	07/10/2013
B	Virginia	Agent	Approved	01/04/2018
B	Wyoming	Agent	Approved	03/30/2007

Branch Office Locations

MONEY CONCEPTS ADVISORY SERVICE
1419 WEST 29TH STREET
LOVELAND, CO 80538

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	General Securities Representative Examination (S7)	Series 7	08/04/2003
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/03/1986

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/21/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/06/1987

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
IA	02/23/2005 - 06/26/2006	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	LOVELAND, CO
B	12/06/2004 - 06/26/2006	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	LOVELAND, CO
B	10/16/2001 - 12/06/2004	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	08/14/1997 - 10/05/2001	MONEY CONCEPTS CAPITAL CORP	CRD# 12963	PALM BEACH GARDENS
B	11/06/1986 - 08/29/1997	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
09/2006 - Present	MONEY CONCEPTS CAPITAL CORP	REG.REP.	Y	PALM BEACH GARDENS, FL, 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. Moore Financial Planning Inc.,Board of Directors. President. Non-investment related, 1-20% time spent on activity during non-securities hrs.

2. Moore Property Holding, LLC, Commercial Property Management. Officer, Non-investment related, 1-20% time spent on activity during non-securities hrs.

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	1
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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES, LLC.
Allegations:	REGARDING THE 1992 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICIES, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE LIFE INSURANCE AS AN INVESTMENT.
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	01/15/2009
Complaint Pending?	No
Status:	Denied
Status Date:	01/15/2009
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE

CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC.

Allegations: REGARDING THE 1992 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICIES, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE LIFE INSURANCE AS AN INVESTMENT.

Product Type: Insurance

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 01/15/2009

Complaint Pending? No

Status: Denied

Status Date: 01/15/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.

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:	Individual
Firm Name:	WELLS FARGO INVESTMENTS
Termination Type:	Discharged
Termination Date:	06/19/2006
Allegations:	VIOLATION OF COMPANY POLICIES WITH RESPECT TO INSURANCE LICENSING REQUIREMENTS.
Product Type:	Annuity(ies) - Variable
Other Product Types:	
Broker Statement	AN EXISTING CUSTOMER WITH $225,000 INVESTED IN MUTUAL FUNDS CALLED ME ABOUT HIS 401-K ROLLOVER. HE WANTED THIS MONEY IN A VARIABLE ANNUITY WITH A 5% INCOME GUARANTEE PLUS A 6% BONUS, WHICH WAS TO GO BACK TO 4% ON JUNE 9TH 2006. THE INSURANCE COMPANY SAID I COULD OPEN THE CONTRACT WITH $500.00 UNTIL THE ROLLOVER MONEY CAME IN. THE CUSTOMER WOULD RECEIVE THE 6% BONUS.IN ERROR I STATED THE APPLICATION WAS SIGNED IN KANSAS WHEN IT WAS SIGNED IN POLAND. WHEN I WAS ASKED ABOUT THIS, I EXPLAINED THE SITUATION AND ON JUNE 19TH 2006 WELLS FARGO INVESTMENTS MADE THE DECISION TO LET ME GO DUE TO THE MISTATEMENT OF WHERE THE SIGNTURE TOOK PLACE, CITING COMPLIANCE REASONS. IN THE LAST TWENTY YEARS AS A FINANCIAL ADVISOR I HAVE NEVER HAD ANY COMPLIANCE ISSUES AND WILL DEFINITELY BE MORE CONSCIENTIOUS WHEN REPRESENTING MY FIRM,PARTNERS AND CLIENTS IN THE FUTURE.

End of Report

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