



IAPD Report

ZACHARY SCOTT HANOYAN

CRD# 1578450

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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

ZACHARY SCOTT HANOYAN (CRD# 1578450)

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 **03/19/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 19616	09/03/2025
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	09/03/2025

QUALIFICATIONS

This representative is currently registered in **11** SRO(s) and **36** 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	Boca Raton, FL	02/19/2016 - 09/25/2025
IA	MORGAN STANLEY	149777	Boca Raton, FL	02/19/2016 - 09/25/2025
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	WELLESLEY HILLS, MA	10/23/2008 - 02/22/2016

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	2
Customer Dispute	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 **36** jurisdiction(s) and 11 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#: 19616

	Regulator	Registration	Status	Date
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	09/03/2025
B	Cboe Exchange, Inc.	General Securities Representative	Approved	09/03/2025
B	FINRA	General Securities Representative	Approved	09/03/2025
B	NYSE American LLC	General Securities Representative	Approved	09/03/2025
B	NYSE Arca, Inc.	General Securities Representative	Approved	09/03/2025
B	NYSE Texas, Inc.	General Securities Representative	Approved	09/03/2025
B	Nasdaq GEMX, LLC	General Securities Representative	Approved	09/03/2025
B	Nasdaq ISE, LLC	General Securities Representative	Approved	09/03/2025
B	Nasdaq PHLX LLC	General Securities Representative	Approved	09/03/2025
B	Nasdaq Stock Market	General Securities Representative	Approved	09/03/2025
B	New York Stock Exchange	General Securities Representative	Approved	09/03/2025
B	Alabama	Agent	Approved	09/03/2025
B	Arizona	Agent	Approved	09/03/2025



Qualifications

	Regulator	Registration	Status	Date
B	California	Agent	Approved	09/03/2025
B	Colorado	Agent	Approved	09/03/2025
B	Connecticut	Agent	Approved	09/03/2025
B	Delaware	Agent	Approved	09/03/2025
B	District of Columbia	Agent	Approved	03/24/2026
B	Florida	Agent	Approved	09/03/2025
IA	Florida	Investment Adviser Representative	Approved	09/04/2025
B	Georgia	Agent	Approved	09/03/2025
B	Illinois	Agent	Approved	09/03/2025
B	Maine	Agent	Approved	09/03/2025
B	Maryland	Agent	Approved	09/03/2025
B	Massachusetts	Agent	Approved	09/03/2025
B	Michigan	Agent	Approved	09/03/2025
B	Minnesota	Agent	Approved	09/03/2025
B	Mississippi	Agent	Approved	09/03/2025
B	Missouri	Agent	Approved	09/03/2025
B	Montana	Agent	Approved	09/03/2025
B	Nevada	Agent	Approved	09/03/2025
B	New Hampshire	Agent	Approved	09/03/2025



Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	09/03/2025
B	New Mexico	Agent	Approved	09/03/2025
B	New York	Agent	Approved	09/03/2025
B	North Carolina	Agent	Approved	09/03/2025
B	Ohio	Agent	Approved	09/03/2025
B	Pennsylvania	Agent	Approved	09/04/2025
B	Puerto Rico	Agent	Approved	09/03/2025
B	Rhode Island	Agent	Approved	09/03/2025
B	South Carolina	Agent	Approved	09/03/2025
B	Tennessee	Agent	Approved	09/15/2025
B	Texas	Agent	Approved	09/03/2025
IA	Texas	Investment Adviser Representative	Approved	09/03/2025
B	Utah	Agent	Approved	09/03/2025
B	Vermont	Agent	Approved	09/03/2025
B	Virginia	Agent	Approved	09/03/2025
B	Washington	Agent	Approved	09/03/2025
B	Wisconsin	Agent	Approved	09/03/2025

Branch Office Locations

WELLS FARGO ADVISORS



Qualifications

1675 N MILITARY TRAIL STE 500
BOCA RATON, FL 33486

WELLS FARGO ADVISORS
MASHPEE , MA



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 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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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	12/11/2002
B General Securities Representative Examination (S7)	Series 7	04/26/1993

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	11/07/2009
IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/11/1996
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/05/1986



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	02/19/2016 - 09/25/2025	MORGAN STANLEY	CRD# 149777	Boca Raton, FL
IA	02/19/2016 - 09/25/2025	MORGAN STANLEY	CRD# 149777	Boca Raton, FL
B	10/23/2008 - 02/22/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WELLESLEY HILLS, MA
IA	10/23/2008 - 02/22/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WELLESLEY HILLS, MA
B	04/02/2007 - 10/28/2008	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	BOSTON, MA
B	04/19/2002 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	BOSTON, MA
IA	12/17/2002 - 10/22/2004	MORGAN STANLEY	CRD# 7556	BOSTON, MA
B	06/11/1998 - 05/15/2002	ADVEST, INC.	CRD# 10	HARTFORD, CT
B	08/10/1992 - 06/09/1998	SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	01/31/1990 - 08/13/1992	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	02/11/1987 - 02/10/1990	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	10/22/1986 - 05/06/1987	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	

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
09/2025 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTRERED REP	Y	BOCA RATON, FL, United States
04/2016 - 09/2025	MORGAN STANLEY PRIVATE BANK, N.A.	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
02/2016 - 09/2025	MORGAN STANLEY	FINANCIAL ADVISOR	Y	Boca Raton, FL, United States



Registration & Employment History



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.

CREDIT TRUST EST UNDER PAUL BLAU TR AND CONSTANCE AND PAUL BLAU REAL ESTATE TRUST - CO-TRUSTEE; INV RELATED; LAS VEGAS, NV; TRUST ; TRUSTEE/CO-TRUSTEE; START DATE: 03/15/2018; 2 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
Regulatory Event	2
Customer Dispute	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 2

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF WISCONSIN- INSURANCE

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 07/21/1997

Docket/Case Number: 97-C25184

Employing firm when activity occurred which led to the regulatory action: SALOMON SMITH BARNEY INC.

Product Type:

Other Product Type(s):

Allegations: DID NOT PROVIDE THE STATE OF WISCONSIN WITH THE ADDITIONAL INFORMATION THEY NEEDED AFTER MY CLIENT DECIDED NOT TO MOVE TO WISCONSIN, I MISTAKENLY DID NOT FORMALLY WITHDRAW MY REGISTRATION REQUEST.

Current Status: Final

Resolution: Order

Resolution Date: 01/21/1998

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

**Sanction Details:**

THE STATE OF WISCONSIN DENIED MR. HANOYAN'S APPLICATION FOR AN INSURANCE LICENSE.

Broker Statement

I APPLIED TO THE STATE OF WISCONSIN IN ANTICIPATION OF A CLIENT MOVING THERE, THE STATE ASKED FOR A BUSINESS PLAN & MORE INFORMATION, AT THE SAME TIME THE CLIENT INFORMED ME HE WAS NOT GOING TO WISCONSIN, I MISTAKENLY THOUGHT I DID NOT NEED TO ANSWER THE STATE SINCE I WOULD NOT BE NEEDING THE LICENSE. I LATER FOUND OUT SHOULD HAVE.

Disclosure 2 of 2**Reporting Source:**

Regulator

Regulatory Action Initiated By:

NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:**Other Sanction(s) Sought:****Date Initiated:**

03/16/1993

Docket/Case Number:

C11920017

Employing firm when activity occurred which led to the regulatory action:**Product Type:****Other Product Type(s):****Allegations:****Current Status:**

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Resolution Date:

03/16/1993

Sanctions Ordered:

Censure
Monetary/Fine \$12,000.00

Other Sanctions Ordered:**Sanction Details:****Regulator Statement**

ON MARCH 16, 1993, THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C11920017 (DISTRICT NO. 11) SUBMITTED BY ZACHARY S. HANOYAN WAS ACCEPTED; THEREFORE, HE IS CENSURED, FINED \$12,000 AND REQUIRED TO REQUALIFY BY EXAMINATION AS A GENERAL SECURITIES REPRESENTATIVE (SERIES 7) WITHIN 90 DAYS OF THE NOTIFICATION OF ACCEPTANCE OF THIS AWC (IN THE EVENT THAT RESPONDENT HANOYAN FAILS TO REQUALIFY AS A GENERAL SECURITIES REPRESENTATIVE HE WILL NO LONGER BE QUALIFIED OR ELIGIBLE TO BE ASSOCIATED WITH ANY MEMBER OF THE NASD IN THAT CAPACITY UNTIL REQUALIFICATION HAS OCCURRED) - (ARTICLE III, SECTIONS 1 AND 2 OF THE RULES OF FAIR PRACTICE - RESPONDENT HANOYAN RECOMMENDED AND CAUSED THE EXECUTION OF TRANSACTIONS IN THE ACCOUNT OF A PUBLIC CUSTOMER INVOLVING THE PURCHASE AND SALE OF EQUITY SECURITIES WITH UNDUE



FREQUENCY AND WITHOUT REASONABLE JUSTIFICATION).

\$12,000.00 PAID ON 5/3/93 INVOICE #93-11-203

.....

Reporting Source: Individual

Regulatory Action Initiated By: NASD DISTRICT #11 BOSTON

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 03/16/1993

Docket/Case Number: C11920017

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations: ALLEGED UNAUTHORIZED AND UNSUITABLE
TRANSACTIONS CASING LOSSES OF APPRIMIMATELY \$22,000.00

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 03/16/1993

Sanctions Ordered: Censure
Monetary/Fine \$12,000.00

Other Sanctions Ordered:

Sanction Details: BY MEANS OF A LETTER OF ACCEPTANCE, WAIVER, AND
CONSENT, THE AF AGREED TO A CENSURE, FINE OF \$12,000 AND TO
RETAKE THE SER. 7 EXAM DUE TO CONDUCT BELIEVED TO BE IN
VIOLATION OF ARTICLE III SECTIONS 1 & 2 OF THE RULES OF FAIR
PRACTICE

Broker Statement Not Provided



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: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: CUSTOMER COMPLAINS OF UNAUTHORIZED AND UNSUITABLE TRANSACTIONS IN ACCOUNT ALLEGING LOSSES OF APPROXIMATELY \$22,000.00.

Product Type:

Alleged Damages: \$22,000.00

Customer Complaint Information

Date Complaint Received: 08/01/1990

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$18,000.00

Individual Contribution Amount: \$0.00

Firm Statement

MATTER SETTLED TO AVOID LITIGATION WITH A WOMEN WHO APPEARED TO NOT FULLY UNDERSTAND WHAT HAD TRANSPIRED IN HER ACCOUNT AN IN ORDER TO AVOID THE VAGARIES OF LITIGATION.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: ALLEGED UNAUTHORIZED TRADING AND UNSUITABLE TRANSACTIONS IN ACCOUNT. SEEKING LOSSES OF \$22,000.00

Product Type:

Alleged Damages: \$22,000.00

Customer Complaint Information

Date Complaint Received: 08/01/1990

Complaint Pending? No

Status: Settled



Status Date:

Settlement Amount: \$18,000.00

Individual Contribution Amount: \$0.00

Broker Statement SETTLED FOR \$18,000 BY MERRILL LYNCH, I DID NOT
CONTRIBUTE TO THIS SETTLEMENT
Not Provided



End of Report

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