



IAPD Report

WILLIAM CLARKE MOYNIHAN

CRD# 1627468

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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

WILLIAM CLARKE MOYNIHAN (CRD# 1627468)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	08/07/2015
IA	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	08/07/2015

QUALIFICATIONS

This representative is currently registered in **11** SRO(s) and **16** 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	WELLS FARGO ADVISORS, LLC	19616	SPARTA, NJ	02/20/2004 - 08/11/2015
IA	WELLS FARGO ADVISORS, LLC	19616	SPARTA, NJ	02/20/2004 - 08/11/2015
IA	CITIGROUP GLOBAL MARKETS INC.	7059	FLORHAM PARK, NJ	05/10/2002 - 02/11/2004

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



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 **16** 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	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	08/07/2015
B	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	05/20/2026
B	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	05/20/2026
B	FINRA	General Securities Representative	Approved	08/07/2015
B	Investors' Exchange LLC	General Securities Representative	Approved	05/20/2026
B	NYSE American LLC	General Securities Representative	Approved	08/07/2015
B	NYSE Texas, Inc.	General Securities Representative	Approved	05/20/2026
B	Nasdaq ISE, LLC	General Securities Representative	Approved	05/20/2026
B	Nasdaq PHLX LLC	General Securities Representative	Approved	08/07/2015
B	Nasdaq Stock Market	General Securities Representative	Approved	08/07/2015
B	New York Stock Exchange	General Securities Representative	Approved	08/07/2015
B	California	Agent	Approved	05/14/2019
B	Delaware	Agent	Approved	04/21/2022



Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	08/07/2015
B	Maryland	Agent	Approved	10/16/2019
B	Nevada	Agent	Approved	11/11/2022
B	New Jersey	Agent	Approved	08/07/2015
IA	New Jersey	Investment Adviser Representative	Approved	08/07/2015
B	New York	Agent	Approved	08/07/2015
B	North Carolina	Agent	Approved	09/01/2020
B	North Dakota	Agent	Approved	02/25/2025
B	Ohio	Agent	Approved	01/17/2017
B	Oklahoma	Agent	Approved	09/04/2015
B	Oregon	Agent	Approved	05/20/2026
B	Pennsylvania	Agent	Approved	08/07/2015
B	South Carolina	Agent	Approved	08/07/2015
B	Texas	Agent	Approved	05/16/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	05/16/2024
B	Virginia	Agent	Approved	08/07/2015

Branch Office Locations

STIFEL, NICOLAUS & COMPANY, INCORPORATED
15 COMMERCE BLVD.
275 RT 10 EAST, SUITE #209
SUCCASUNNA, NJ 07876



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, 2 general industry/product exams, and 1 state securities law exam.

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 General Securities Representative Examination (S7)	Series 7	01/05/1998

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	01/30/1998



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	02/20/2004 - 08/11/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	SPARTA, NJ
IA	02/20/2004 - 08/11/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	SPARTA, NJ
IA	05/10/2002 - 02/11/2004	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	FLORHAM PARK, NJ
B	01/29/2001 - 02/11/2004	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
B	01/06/1998 - 01/31/2001	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	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
08/2015 - Present	STIFEL NICOLAUS & CO INC	FINANCIAL ADVISOR	Y	ROXBURY, NJ, 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. NEW JERSEY ARMY NATIONAL GUARD, NOT INVESTMENT RELATED, 107 NEWARK HAMPTON TPK RIVERDALE NJ, MILITARY SERVICE, MEMBER OF NATIONAL GUARD, BEGAN 04/2003, 1 WEEKEND PER MONTH.
2. PROJECT SELF SUFFICIENCY; 127 MILL STREET NEWTON NJ 07860; THE MISSION OF PROJECT SELF-SUFFICIENCY OF SUSSEX COUNTY IS TO SUPPORT AND EMPOWER LOW-INCOME INDIVIDUALS AND FAMILIES TO IMPROV; LEADERSHIP COUNCL; COMMUNITY OUTREACH, ATTENDS AND SUPPORTS EVENTS; AFFILIATION STARTED 01/01/2014; 2 HOURS PER MONTH; NOT DURING SECURITIES TRADING HOURS; NOT INVESTMENT RELATED.
3. Moynihan Companies LLC; 229 Main St Andover, NJ 07821; Contracting; Supervisor; Assisting son with supervising snow plow trucks during storms; 12/09/2019; 30 Hours per Month; During Investment 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	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:	Wells Fargo Advisors
Allegations:	Client alleged FA did not provide full disclosure of the terms of the contract and doesn't have access to the cash value. (5/11/2004-5/31/2014)
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Alleged damages, not specified, are believed to be \$5,000 or more.
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:	01/18/2017
Complaint Pending?	No
Status:	Settled
Status Date:	10/18/2017
Settlement Amount:	\$12,000.00



Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Wells Fargo Advisors

Allegations: Client alleged FA did not provide full disclosure of the terms of the contract and doesn't have access to the cash value. (5/11/2004-5/31/2014)

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Alleged damages, not specified, are believed to be \$5,000 or more.

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: 01/18/2017

Complaint Pending? No

Status: Settled

Status Date: 10/18/2017

Settlement Amount: \$12,000.00

Individual Contribution Amount: \$0.00

Broker Statement

This 11 year client and her adult son who was present in meeting, were fully appraised of the annuitization process and they were encouraged not to make a quick decision and to spend some time considering their decision, as annuitizing would disallow further lump sum withdrawals, but pay her an income for the rest of her life with period certain, which is exactly what they came to me for in the tenth year of our working relationship. I also gave them the option to withdraw all funds from the annuity with no penalty and buy a CD or other cash equivalent, but the client and her son's main focus and concern was how to increase her monthly income. The annuity paid the most guaranteed monthly income and that is what they ultimately chose. It was also suggested to the client multiple times over the years and in 2014 to downsize her home and cut her expenses which potentially could become unsustainable and she has chosen not to follow that advice to date. After this complaint was denied twice, By Voya and by Wells Fargo's legal and compliance departments, one or more of the former long term client's adult children, upset that they could no longer get money from their elderly mother, continued to press the matter. I very much wanted the opportunity to defend myself in arbitration, but being that I do not work for Wells Fargo, I had to go along with that firms desire to settle the case for a minimal amount which would have had to been spent and possibly more on legal fees. It was a business decision on Wells Fargo's part to settle. I was prepared and eager to defend my good name and reputation.



End of Report

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