User Guidance

www.adviserinfo.sec.gov

IAPD Report

MICHAEL JOSEPH ST. PIERRE

CRD# 1760408

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

MICHAEL JOSEPH ST. PIERRE (CRD# 1760408)

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 **10/17/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA INVESTMENT SERVICES LLC	CRD# 15340	06/24/2020
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	05/21/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	LPL FINANCIAL LLC	6413	EAST NORTHPORT, NY	05/24/2019 - 04/30/2020
B	LPL FINANCIAL LLC	6413	EAST NORTHPORT, NY	07/08/2009 - 04/30/2020
B	QUESTAR CAPITAL CORPORATION	43100	HAUPPAUGE, NY	10/26/2007 - 07/07/2009

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	1
Customer Dispute	2

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

Employment 1 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	05/21/2021

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
1600 Caleb's Path Extn; Ste # 121
Hauppauge, NY 11788

Employment 2 of 2

Firm Name: **CETERA INVESTMENT SERVICES LLC**

Main Address: 400 FIRST ST. S. SUITE 300
ST. CLOUD, MN 56301

Firm ID#: 15340

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	06/24/2020
B	FINRA	General Securities Principal	Approved	06/24/2020
B	FINRA	General Securities Representative	Approved	06/24/2020
B	Florida	Agent	Approved	06/25/2020
B	New Jersey	Agent	Approved	07/14/2020
B	New York	Agent	Approved	07/10/2020

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Qualifications

	Regulator	Registration	Status	Date
B	Pennsylvania	Agent	Approved	06/25/2020
B	Vermont	Agent	Approved	07/13/2020

Branch Office Locations

CETERA INVESTMENT SERVICES LLC
1600 CALEB'S PATH EXTN
STE # 121
HAUPPAUGE, NY 11788

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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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/30/2012

General Industry/Product Exams

	Exam	Category	Date
B	Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	11/21/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/22/2014
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/21/1987

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.

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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	05/24/2019 - 04/30/2020	LPL FINANCIAL LLC	CRD# 6413	EAST NORTHPORT, NY
B	07/08/2009 - 04/30/2020	LPL FINANCIAL LLC	CRD# 6413	EAST NORTHPORT, NY
B	10/26/2007 - 07/07/2009	QUESTAR CAPITAL CORPORATION	CRD# 43100	HAUPPAUGE, NY
B	05/01/2007 - 09/26/2007	SUMMIT EQUITIES, INC.	CRD# 11039	PARSIPPANY, NJ
B	12/01/2006 - 05/30/2007	QUESTAR CAPITAL CORPORATION	CRD# 43100	SMITHTOWN, NY
B	06/05/2006 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	SMITHTOWN, NY
B	11/21/2002 - 05/02/2006	WM FINANCIAL SERVICES, INC.	CRD# 599	MASSAPEQUA, NY
B	10/23/2002 - 11/08/2002	PFIC SECURITIES CORPORATION	CRD# 34941	FRANKLIN, TN
B	07/16/2001 - 09/04/2002	HSBC BROKERAGE (USA) INC.	CRD# 6956	NEW YORK, NY
B	04/03/2000 - 07/03/2001	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	02/15/1996 - 11/03/1999	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	02/15/1996 - 11/03/1999	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	09/26/1995 - 11/28/1995	COLIN WINTHROP & CO., INC.	CRD# 26012	JERICHO, NY
B	06/01/1992 - 03/02/1994	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	09/25/1990 - 06/01/1992	CITICORP FINANCIAL SERVICES,INC.	CRD# 14675	
B	01/18/1989 - 10/03/1990	LANDMARK BROKERAGE SERVICES, INC.	CRD# 20221	

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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	11/25/1987 - 01/09/1989	ISFA CORPORATION	CRD# 12984	

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
06/2020 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	HAUPPAUGE, NY, United States
06/2020 - Present	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST. CLOUD, MN, United States
07/2009 - 04/2020	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	EAST NORTHPORT, NY, United States
07/2009 - 03/2019	NEW YORK COMMUNITY BANK	REGISTERED REPRESENTATIVE	Y	EAST NORTHPORT, 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) ST PIERRE ASSOCIATES, INC., SALES OF PROPERTY & CASUALITY INSURANCE, MEDICARE SUPPLEMENT INSURANCE, STRAIGHT COMMISSIONS, 5 HRS/WK
2) BOARD MEMBER AT THE ASSOCIATION FOR MENTAL HEALTH AND WELLNESS, 1/HR/WK

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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.

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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	1
Customer Dispute	2

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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Date Initiated:	12/16/2005
Docket/Case Number:	E1020030736-01
Employing firm when activity occurred which led to the regulatory action:	CITICORP INVESTMENT SERVICES
Product Type:	Mutual Fund
Allegations:	NASD CONDUCT RULES 2210(E) AND 2110; IN CONNECTION WITH A POTENTIAL MUTUAL FUND PURCHASE, RESPONDENT SENT TO A PUBLIC CUSTOMER A HYPOTHETICAL ILLUSTRATION FOR THE MUTUAL FUND THAT WAS MARKED "NOT TO BE SHOWN TO THE PUBLIC". THE ILLUSTRATION OMITTED MATERIAL FACTS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No

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Resolution Date:	12/16/2005
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Regulator Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $5,000. FINES PAID.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	12/16/2005
Docket/Case Number:	E1020030736-01
Employing firm when activity occurred which led to the regulatory action:	CITICORP INVESTMENT SERVICES
Product Type:	Mutual Fund(s)
Other Product Type(s):	
Allegations:	NASD CONDUCT RULES 2210(E) AND 2110; IN CONNECTION WITH A POTENTIAL MUTUAL FUND PURCHASE, RESPONDENT SENT TO A PUBLIC CUSTOMER A HYPOTHETICAL ILLUSTRATION FOR THE MUTUAL FUND THAT WAS MARKED "NOT TO BE SHOWN TO THE PUBLIC". THE ILLUSTRATION OMITTED MATERIAL FACTS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/16/2005
Sanctions Ordered:	Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED $5,000.00
Broker Statement	THE HYPOTHETICAL ILLUSTRATION IN QUESTION WAS REQUIRED BY MY GROUP SUPERVISOR TO BE EXECUTED BY THE CLIENT.

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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:	Firm
Employing firm when activities occurred which led to the complaint:	CITICORP INVESTMENT SERVICES
Allegations:	THE CLIENT ALLEGES THAT MR. ST. PIERRE'S RECOMMENDATION THAT SHE PURCHASE "MUTUAL FUND B SHARES.... DEPRIVED [HER] OF COMMISSION BREAK POINTS."
Product Type:	Mutual Fund(s)
Alleged Damages:	$9,827.21

Customer Complaint Information

Date Complaint Received:	01/16/2003
Complaint Pending?	No
Status:	Denied
Status Date:	01/29/2003
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	CLAIMED DENIED AS WITHOUT MERIT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITICORP INVESTMENT SERVICES
Allegations:	THE CLIENT ALLEGES THAT THE FINANCIAL CONSULTANT RECOMMENDED THAT SHE PURCHASE MUTUAL FUND B SHARES... DEPRIVED (HER) OF COMMISSION BREAK POINTS.
Product Type:	Mutual Fund(s)
Alleged Damages:	$9,827.21

Customer Complaint Information

Date Complaint Received:	01/16/2003
Complaint Pending?	No
Status:	Denied
Status Date:	01/29/2003
Settlement Amount:	

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Individual Contribution Amount:

Broker Statement CLAIMED DENIED AS WITHOUT MERIT.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: THE CLIENT ALLEGES THAT ALTHOUGH SHE "REPEATEDLY AND UNEQIVOCALLY COMMUNICATED TO MR. ST. PIERRE TO SPEND ONLY THE CASH THAT ... [SHE HAD IN HER] ACCOUNT, "MR. ST. PIERRE DID NOT FOLLOW THESE INSTRUCTIONS.

Product Type: Other

Other Product Type(s): STOCK

Alleged Damages: $9,100.00

Customer Complaint Information

Date Complaint Received: 09/12/2000

Complaint Pending? No

Status: Settled

Status Date: 11/07/2000

Settlement Amount: $8,374.04

Individual Contribution Amount: $0.00

Firm Statement CLAIM SETTLED TO AVOID THE COSTS AND RISKS ASSOCIATED WITH LITIGATION.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: THE CLIENT ALLEGES THAT ALTHOUGH SHE REPEATEDLY AND UNEQUIVOCALLY COMMUNICATED TO MR. ST. PIERRE TO SPEND ONLY THE CASH THAT SHE HAD IN HER ACCOUNT THAT MR. ST.PIERRE DID NOT FOLLOW THESE INSTRUCTIONS.

Product Type: Other

Other Product Type(s): STOCK

Alleged Damages: $9,100.00

Customer Complaint Information

Date Complaint Received: 09/12/2000

Complaint Pending? No

Status: Settled

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Status Date:	11/07/2000
Settlement Amount:	$8,374.04
Individual Contribution Amount:	$2,500.00
Broker Statement	CLIAM SETTLED TO AVOID THE COSTS AND RISKS ASSOCIATED WITH LITIGATION.

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End of Report

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