



IAPD Report

ROBERT Michael BRUZIK

CRD# 1833112

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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

ROBERT Michael BRUZIK (CRD# 1833112)

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 **02/05/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	ALIGHT FINANCIAL SOLUTIONS, LLC	CRD# 36509	07/25/2024
IA	ALIGHT FINANCIAL ADVISORS, LLC	CRD# 158744	08/23/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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 ADVISORS	19616	CHARLOTTE, NC	03/03/2023 - 05/23/2024
B	WELLS FARGO CLEARING SERVICES, LLC	19616	CHARLOTTE, NC	03/03/2023 - 05/23/2024
IA	ALIGHT FINANCIAL ADVISORS, LLC	158744	Charlotte, NC	08/03/2021 - 01/27/2023

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

Employment 1 of 2

Firm Name: **ALIGHT FINANCIAL SOLUTIONS, LLC**
Main Address: 320 SOUTH CANAL STREET
50TH FLOOR
CHICAGO, IL 60606
Firm ID#: 36509

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	07/25/2024
B FINRA	General Securities Sales Supervisor	Approved	07/25/2024
B FINRA	Invest. Co and Variable Contracts	Approved	07/25/2024
B North Carolina	Agent	Approved	08/23/2024

Branch Office Locations

HEWITT FINANCIAL SERVICES LLC
Lincolnton, NC

Employment 2 of 2

Firm Name: **ALIGHT FINANCIAL ADVISORS, LLC**
Main Address: 9300 HARRIS CORNERS PARKWAY
SUITE 105
CHARLOTTE, NC 28269
Firm ID#: 158744

Regulator	Registration	Status	Date
IA North Carolina	Investment Adviser Representative	Approved	08/23/2024

Branch Office Locations

ALIGHT FINANCIAL ADVISORS, LLC
Lincolnton, NC





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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	06/21/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	05/23/2023

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	06/14/2018
 General Securities Representative Examination (S7)	Series 7	01/28/2014
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/11/1988

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/18/2014
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/23/1997

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor



representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	03/03/2023 - 05/23/2024	WELLS FARGO ADVISORS	CRD# 19616	CHARLOTTE, NC
B	03/03/2023 - 05/23/2024	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	CHARLOTTE, NC
IA	08/03/2021 - 01/27/2023	ALIGHT FINANCIAL ADVISORS, LLC	CRD# 158744	Charlotte, NC
B	07/22/2021 - 01/27/2023	ALIGHT FINANCIAL SOLUTIONS, LLC	CRD# 36509	CHICAGO, IL
B	04/24/2020 - 06/29/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	CHARLOTTE, NC
IA	04/24/2020 - 06/29/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	CHARLOTTE, NC
B	03/16/2018 - 06/14/2018	BB&T SECURITIES, LLC	CRD# 142785	CHARLOTTE, NC
IA	03/16/2018 - 06/14/2018	BB&T SECURITIES, LLC	CRD# 142785	CHARLOTTE, NC
IA	03/18/2014 - 01/18/2017	ADVICE AND PLANNING SERVICES	CRD# 20472	CHARLOTTE, NC
B	12/12/2007 - 01/18/2017	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	CHARLOTTE, NC
B	10/01/2000 - 12/31/2005	WACHOVIA SECURITIES, LLC	CRD# 19616	ST. LOUIS, MO
B	05/29/1996 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	02/05/1992 - 08/30/1994	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	07/12/1988 - 01/31/1992	MONARCH SECURITIES, INC.	CRD# 2809	



Registration & Employment History

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
07/2024 - Present	Alight Financial Solutions	Financial Advisor	Y	Lincolnshire, IL, United States
01/2023 - 04/2024	WELLS FARGO CLEARING SERVICES	REGISTERED REP	Y	CHARLOTTE, NC, United States
06/2021 - 01/2023	Alight Financial Solutions	Registered Representative	Y	Charlotte, NC, United States
06/2021 - 01/2023	Alight Solutions	Financial Advisor	Y	Lincolnshire, IL, United States
04/2020 - 06/2021	WELLS FARGO CLEARING SERVICES LLC	REGISTERED REP	Y	CHARLOTTE, NC, United States
07/2018 - 04/2020	Unemployeed	Unemployeed	N	Charlotte, NC, United States
03/2018 - 06/2018	BB&T	Retirement Specialist	N	Charlotte, NC, United States
03/2018 - 06/2018	BBTIS	Registered Representative	Y	Charlotte, NC, United States
03/2018 - 06/2018	BBTSEC	Registered Representative	Y	Richmond, VA, United States
01/2017 - 02/2018	Unemployed	Unemployed	N	Charlotte, NC, United States
11/2007 - 01/2017	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	CHARLOTTE, NC, 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.

RENTAL PROPERTY, INV RELATED, PIGEON FORGE, TN, 100% OWNERSHIP, START 9/1/2021, 1 HOUR PER MOHTH, ZERO HOURS DURING TRADING, CABIN RENTAL.

WHEELHOUSE VENTURES LLC, INV RELATED, CHARLOTTE, NC, 100% OWNERSHIP, START 5/29/2023, ZERO HOURS PER MONTH, ZERO HOURS DURING TRADING, HOLDING LOT FOR FUTURE HOME.



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
Termination	1

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: Firm

Firm Name: WELLS FARGO CLEARING SERVICES, LLC

Termination Type: Discharged

Termination Date: 04/24/2024

Allegations: Licensed individual discharged for attempting to pay other employees to perform his assigned job duties.

Product Type: No Product

Reporting Source: Individual

Firm Name: WELLS FARGO ADVISORS

Termination Type: Discharged

Termination Date: 04/24/2024

Allegations: Licensed individual discharged for attempting to pay other employees to perform his assigned job duties.

Product Type: No Product

Broker Statement

I needed to complete a report that required the extrapolation/sorting of information from three spreadsheets that containing thousands of transaction records for the quarter across hundreds of bank branches. Then provide a review of the transactions in my assigned territory. This report was being created for only the second time ever and was my first attempt at the report. There were no formal procedures in place, there was no template to follow and was very subjective as to how I was to provide the reviewed information. Not wanting to wait until the last minute (there was a completion deadline), I had emailed my manager 10 days before the due date indicating I had no idea how to create this report and needed



help desperately. He was rarely in the office and was going to be out of the office the two days before the deadline.

He finally responded a week later and had me conference call two colleagues in St. Louis that appeared to understand what was needed. The time spent with them was helpful, but it was still obvious that I was nowhere prepared to provide the needed report. It was during this 15-20-minute interaction that I indicated, to the colleagues, and they agreed, that I was still nowhere comfortable to complete the report myself (the hours needed and the format to present the review). We joke how this new report had no direction, no structured format and took so many hours to complete.

I was extremely frustrated (due to lack of management help and guidance) and desperate to get any help. Even if I paid for it. It was at this point in the conference call I half seriously offered to pay them \$100 to help me do the report (within FINRA rules for annual gifting). Never in a million years did I believe they would accept because the report was just too labor intensive (if I knew how to do the report-personally I would have never agreed to do it for any amount-too much work, it wasn't worth it) and nor did they seriously consider the offer. They said there is no real template, do my best and don't worry it should be fine.

Ultimately, I came up with a version of the report by myself and submitted it. It was submitted after the deadline. My manager then sent the report back to me five or six times because it was not done properly or formatted improperly.

It was his opinion I was paying colleagues to do my work. In reality, had he not left me hanging for over a week, had he made an attempt to help me and provide me with some guidance when I was very clear to him I had no idea what was needed (how to gather the information, what to be reviewing, and then how to properly prepare that information and the present in a report), I would not have been in a state of panic and frustration to even consider paying a colleague.

This is no different than to offer a to buy a colleague a cup of coffee or lunch to help them with a report. A report that at no time did I say to those colleagues to hand in under my name. This was a report that other colleagues in the first attempt helped each other since everyone was confused. Unfortunately, in my office colleagues (four) worked remotely a lot, and if in the office were too busy to lend a hand. Although I was in the office 5 days a week in the hopes, I might catch someone who did come into the office AND was also able to give me a some of their time.

In addition, a determination was made by the North Carolina Department of Unemployment Insurance that in my termination, "that at least one of the following applied: 1) Claimant was insufficiently warned; 2) Claimant was unaware of the employer's policy of expectations; 3) the situation was not within the claimant's ability to have prevented or controlled."

In the provided determination, pursuant to N.C. Gen Stat. 96-14.6 under misconduct at work, it was concluded: "Based on the Law as applied to the facts in the case, it concluded that the claimant's discharge was not for misconduct connected with the work".



End of Report

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