



## IAPD Report

# SUZANNE LOUISA CROCIATI

CRD# 1863706

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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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

### SUZANNE LOUISA CROCIATI (CRD# 1863706)

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 **05/04/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	10/14/2020
<b>IA</b>	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	10/14/2020

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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>IA</b>	JANNEY MONTGOMERY SCOTT LLC	463	OSTERVILLE, MA	11/23/2007 - 10/26/2020
<b>B</b>	JANNEY MONTGOMERY SCOTT LLC	463	OSTERVILLE, MA	10/23/2003 - 10/26/2020
<b>B</b>	FAHNESTOCK & CO. INC.	249	NEW YORK, NY	01/03/2003 - 08/01/2003

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
Judgment/Lien	3



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

### Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**  
Main Address: 901 3RD AVENUE SOUTH  
MINNEAPOLIS, MN 55402  
Firm ID#: 6363

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	10/14/2020
<b>B</b>	California	Agent	Approved	10/14/2020
<b>B</b>	Colorado	Agent	Approved	12/09/2020
<b>B</b>	Connecticut	Agent	Approved	10/14/2020
<b>B</b>	Florida	Agent	Approved	10/14/2020
<b>B</b>	Illinois	Agent	Approved	10/14/2020
<b>B</b>	Indiana	Agent	Approved	10/14/2020
<b>B</b>	Maine	Agent	Approved	05/04/2026
<b>B</b>	Massachusetts	Agent	Approved	11/24/2020
<b>B</b>	Mississippi	Agent	Approved	12/03/2020
<b>B</b>	New Hampshire	Agent	Approved	10/14/2020
<b>IA</b>	New Hampshire	Investment Adviser Representative	Approved	12/22/2020
<b>B</b>	New Mexico	Agent	Approved	10/14/2020



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> New York	Agent	Approved	10/14/2020
<b>B</b> North Carolina	Agent	Approved	11/25/2020
<b>B</b> Ohio	Agent	Approved	10/14/2020
<b>B</b> Pennsylvania	Agent	Approved	10/14/2020
<b>B</b> South Carolina	Agent	Approved	10/14/2020
<b>B</b> Texas	Agent	Approved	10/14/2020
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	10/14/2020
<b>B</b> Virginia	Agent	Approved	01/11/2021

### Branch Office Locations

**AMERIPRISE FINANCIAL SERVICES, LLC**  
Plymouth, MA

**AMERIPRISE FINANCIAL SERVICES, LLC**  
80 Washington St Ste D24  
Norwell, MA 02061



## 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 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	08/19/1989
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	11/14/2007
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Uniform Securities Agent State Law Examination (S63)	Series 63	06/25/1991
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### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



## 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	11/23/2007 - 10/26/2020	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	OSTERVILLE, MA
B	10/23/2003 - 10/26/2020	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	OSTERVILLE, MA
B	01/03/2003 - 08/01/2003	FAHNESTOCK & CO. INC.	CRD# 249	NEW YORK, NY
B	10/26/2001 - 01/03/2003	CIBC WORLD MARKETS CORP.	CRD# 630	NEW YORK, NY
B	11/14/2000 - 05/10/2001	SALOMON GREY FINANCIAL CORPORATION	CRD# 43413	DALLAS, TX
B	03/11/1998 - 11/15/2000	BARRON CHASE SECURITIES, INC.	CRD# 18969	BOCA RATON, FL
B	02/03/1995 - 04/12/1996	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	02/24/1993 - 12/07/1994	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	04/06/1992 - 02/25/1993	SMITH BARNEY, HARRIS UPHAM & CO., INCORPORATED	CRD# 7059	NEW YORK, NY
B	03/11/1991 - 10/28/1991	ADVANTAGE CAPITAL CORPORATION	CRD# 146	ATLANTA, GA
B	08/22/1989 - 12/13/1989	BARABAN SECURITIES, INC.	CRD# 7659	LOS ANGELES, CA

### 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
09/2020 - Present	Ameriprise Financial Services, LLC.	Registered Rep	Y	Plymouth, MA, United States
09/2020 - 09/2020	Ameriprise Financial Services Inc	Registered Rep	Y	Hyannis, MA, United States
08/2003 - 09/2020	JANNEY MONTGOMERY SCOTT LLC	FINANCIAL ADVISOR ASSOCIATE	Y	PHILADELPHIA, PA, United States
03/2020 - 03/2020	Ameriprise Financial Services, LLC	Registered Rep	Y	Plymouth, MA, 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.

Business Ownership; Sour Not Sorry Brewing; My husband, daughter and myself are all part owners in my son's brewery; Brewery; Main Street, , Plymouth, MA, 02360; Not Investment-Related; 11/10/2022; 0 hours per month; 0 during trading hours. Board of Directors; Women's Initiative Team; Founder/ no board; 48 Jamies Path, , Plymouth, MA, 2360; Not Investment-Related; 12/01/2016; 1 to 9 hours per month; 0 during trading hours / Beta Eta Of Sigma Kappa Advisors; Sorority Advisor; 19 Allen Street, , Amherst, MA, 01004; Not Investment-Related; 02/28/2025; 1 to 9 hours per month; 0 during trading hours.



## 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	1
Judgment/Lien	3

### 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

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	Massachusetts Securities Division
<b>Sanction(s) Sought:</b>	Other: Conditional Registration
<b>Date Initiated:</b>	11/24/2020
<b>Docket/Case Number:</b>	R-2020-0082
<b>URL for Regulatory Action:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Ameriprise Financial Services LLC
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Crociati's Form U4 reflects that she has been the subject of five (5) financial disclosures two (2) of which are currently outstanding. On or about October 26, 2020, Crociati provided to the Division a Statement of Financial Condition to the Division which indicated that Crociati's liabilities exceed her assets. The Statement of Financial Condition and financial disclosures reported on the CRD indicate that Crociati has experienced personal financial distress.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

No

**Resolution Date:**

11/24/2020

**Sanctions Ordered:**

Undertaking

Other: For the longer of a period of two (2) years from the date of the entry of the Order or until such a time that Crociati's assets exceed her liabilities, Crociate must be supervised on a heightened basis which must, at a minimum, include the following:

Submit Crociati to quarterly credit checks, to be conducted and administered by Crociati's supervisor. Records of the results of such credit checks must be maintained in Crociati's personnel file;

Crociati's supervisor must conduct quarterly reviews of Crociati's credit report. Each review must be conducted to determine whether new judgments or liens have been imposed against Crociati. Each review must be memorialized in writing and maintained in Crociati's personnel file;

On a quarterly basis, Crociati must provide her supervisor, with a signed statement indicating that Crociati does not have any new judgments or liens that have not been reported on her Form U4 and that she is current on all payment plans to satisfy unresolved debts (the "Financial Notification"). As part of the Financial Notification, Crociati must provide proof of payment documentation (together the "Financial Notification"). This Financial Notification must be memorialized in writing and must be maintained in Crociati's personnel file; and

Crociati's supervisor must conduct quarterly review of the Financial Notification to verify that Crociati has made all required payments pursuant to any outstanding loans, judgments, liens, or other payment plans in a timely manner. Each review must be memorialized in writing and maintained in Crociati's personnel file.

**Regulator Statement**

After the later of a period of two (2) years from the date of the entry of the Order or such a time that Crociati's assets exceed her liabilities, Crociati must submit an affidavit stating that Crociati has fully complied with all conditions of the Order. Registration Conditions applied to Crociati's agent registration in Massachusetts due to personal financial distress.

**Reporting Source:**

Individual

**Regulatory Action Initiated By:**

Massachusetts Securities Division

**Sanction(s) Sought:**

Undertaking

**Date Initiated:**

11/24/2020

**Docket/Case Number:**

R-2020-0082

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

Ameriprise Financial Services LLC

**Product Type:**

No Product

**Allegations:**

On 11/24/2020, Ms. Crociati entered into a consent order with the Massachusetts Securities Division placing conditions on her registration as a broker-dealer agent of Ameriprise Financial Services based on her disclosure record consisting of financial disclosures.



<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	11/24/2020
<b>Sanctions Ordered:</b>	Undertaking



## Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

### Disclosure 1 of 3

**Reporting Source:** Individual  
**Judgment/Lien Holder:** MIDLAND FUNDING LLC  
**Judgment/Lien Amount:** \$822.00  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 03/15/2017  
**Date Individual Learned:** 11/29/2022  
**Type of Court:** State Court  
**Name of Court:** PLYMOUTH 3RD DIVISION DISTRICT COURT  
**Location of Court:** PLYMOUTH, MA  
**Docket/Case #:** 1659SC001491  
**Judgment/Lien Outstanding?** Yes

### Disclosure 2 of 3

**Reporting Source:** Individual  
**Judgment/Lien Holder:** Internal Revenue Service  
**Judgment/Lien Amount:** \$20,319.00  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 09/06/2017  
**Date Individual Learned:** 07/22/2020  
**Type of Court:** State Court  
**Name of Court:** Plymouth County Register of Deeds  
**Location of Court:** Plymouth, MA  
**Docket/Case #:** 201700076971  
**Judgment/Lien Outstanding?** Yes

**Broker Statement** My husband had a business and it went under and this debt was created. I am in the process of resolving this.

### Disclosure 3 of 3

**Reporting Source:** Individual  
**Judgment/Lien Holder:** LVNV Funding LLC  
**Judgment/Lien Amount:** \$5,106.00  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 02/06/2007  
**Date Individual Learned:** 07/22/2020



<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Plymouth 3rd Division District Court
<b>Location of Court:</b>	Plymouth, MA
<b>Docket/Case #:</b>	200659CV845
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	The Attorney General of Massachusetts entered against Lustig Glaser and Wilson law firm for unfair and deceptive practices a consent judgement was entered in 2017 for consumers exploited by them. Working on having this removed.



## End of Report

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