



IAPD Report

KENNETH ERIK SORENSEN

CRD# 1863959

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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

KENNETH ERIK SORENSEN (CRD# 1863959)

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 **03/30/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MORGAN STANLEY	CRD# 149777	01/10/2014
IA	MORGAN STANLEY	CRD# 149777	01/10/2014

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **30** 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	CORTE MADERA, CA	01/03/2011 - 01/13/2014
IA	WELLS FARGO ADVISORS, LLC	19616	CORTE MADERA, CA	01/03/2011 - 01/13/2014
B	WELLS FARGO INVESTMENTS, LLC	10582	NOVATO, CA	07/13/2004 - 01/03/2011

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	5
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 **30** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MORGAN STANLEY**
Main Address: 2000 WESTCHESTER AVENUE
PURCHASE, NY 10577-2530
Firm ID#: 149777

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/10/2014
B NYSE American LLC	General Securities Representative	Approved	01/10/2014
B Nasdaq Stock Market	General Securities Representative	Approved	01/10/2014
B New York Stock Exchange	General Securities Representative	Approved	01/10/2014
B Arizona	Agent	Approved	04/12/2018
B California	Agent	Approved	01/10/2014
IA California	Investment Adviser Representative	Approved	01/10/2014
B Colorado	Agent	Approved	12/01/2014
B Delaware	Agent	Approved	09/23/2014
B Florida	Agent	Approved	09/13/2018
B Georgia	Agent	Approved	01/24/2018
B Hawaii	Agent	Approved	07/11/2019
B Idaho	Agent	Approved	05/18/2023



Qualifications

Regulator	Registration	Status	Date
B Illinois	Agent	Approved	11/07/2019
B Indiana	Agent	Approved	07/11/2023
B Iowa	Agent	Approved	01/30/2023
B Kentucky	Agent	Approved	01/10/2014
B Massachusetts	Agent	Approved	05/09/2018
B Michigan	Agent	Approved	01/10/2014
B Minnesota	Agent	Approved	06/14/2021
B Missouri	Agent	Approved	04/30/2018
B Montana	Agent	Approved	04/09/2018
B Nevada	Agent	Approved	01/10/2014
B New Mexico	Agent	Approved	03/22/2018
B New York	Agent	Approved	04/06/2018
B Ohio	Agent	Approved	11/19/2020
B Oklahoma	Agent	Approved	02/03/2016
B Oregon	Agent	Approved	05/08/2018
B Pennsylvania	Agent	Approved	11/18/2020
B Rhode Island	Agent	Approved	05/13/2025
B South Carolina	Agent	Approved	01/16/2014
B Texas	Agent	Approved	01/10/2014



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	01/10/2014
B Utah	Agent	Approved	03/22/2018
B Virginia	Agent	Approved	10/28/2020
B Washington	Agent	Approved	03/23/2018

Branch Office Locations

MORGAN STANLEY
1101 5th AVENUE
SUITE 275
SAN RAFAEL, CA 94901



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 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
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/06/1991
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/15/1988

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	10/09/1997
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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
B	01/03/2011 - 01/13/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	CORTE MADERA, CA
IA	01/03/2011 - 01/13/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	CORTE MADERA, CA
B	07/13/2004 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	NOVATO, CA
IA	07/13/2004 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	NOVATO, CA
B	05/01/1998 - 05/14/2004	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	01/08/1994 - 05/01/1998	GREAT WESTERN FINANCIAL SECURITIES CORPORATION	CRD# 14229	NORTHRIDGE, CA
B	04/04/1990 - 05/01/1992	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	DES MOINES, IA
B	09/16/1988 - 02/17/1990	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	09/16/1988 - 02/17/1990	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
01/2015 - Present	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
01/2011 - Present	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	NOVATO, CA, 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.

*337852 - Rental Property; Investment related- Yes; Novato, California; Rental Property; Sole Proprietor/Owner (proprietor,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

partner, officer, director, employee, trustee, agent); 04/2018; During business hours: 0; After business hours: 0; Other



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	5
Termination	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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO INVESTMENTS, LLC
Allegations:	SUITABILITY OF TRANSACTIONS IN ACCOUNT.
Product Type:	Real Estate Security Unit Investment Trust
Alleged Damages:	\$60,000.00
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:	09/21/2009
Complaint Pending?	No
Status:	Denied
Status Date:	10/20/2009
Settlement Amount:	
Individual Contribution Amount:	



Disclosure 2 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGED THAT MR. SORENSEN ENGAGED IN IMPROPER "TWISTING AND CHURNING" OF HIS ACCOUNT.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$29,052.00

Customer Complaint Information

Date Complaint Received: 10/25/2006

Complaint Pending? No

Status: Settled

Status Date: 12/07/2007

Settlement Amount: \$43,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGED THAT MR. SORENSEN ENGAGED IN IMPROPER "TWISTING AND CHURNING" OF HIS ACCOUNT.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$29,052.00

Customer Complaint Information

Date Complaint Received: 10/25/2006

Complaint Pending? No

Status: Settled

Status Date: 12/07/2007

Settlement Amount: \$43,000.00

Individual Contribution Amount: \$0.00

Broker Statement

CLIENT AGREED TO SURRENDER A FIXED ANNUITY HE HAD AND INVEST THE PROCEEDS IN A SINGLE PREMIUM LIFE POLICY TO PROVIDE BETTER LONG TERM BENEFITS FOR HIS FAMILY. THE CLIENT WAS FULLY AWARE OF THE FEES AND TAX CONSEQUENCES OF HIS DECISION. AFTER MAKING THIS INVESTMENT, THE CLIENT INVESTED ADDITIONAL LIQUID FUNDS INTO ANOTHER FIXED ANNUITY THROUGH MY SALES ASSISTANT. I WAS NOT AWARE OF THIS TRANSACTION AT THE TIME AND THIS TRANSACTION WAS NOT RELATED IN PURPOSE, TIME OR INTENT TO THE



TRANSACTION I INITIATED WITH THE CLIENT. I FEEL THE CLIENT WAS COACHED AND COERCED INTO MAKING THIS COMPLAINT BY ANOTHER REPRESENTATIVE AFTER I LEFT THE COMPANY.

Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES ACKNOWLEDGMENT AND SURRENDER CHARGE FOR A NOVEMBER 2001 MUTUAL FUND PURCHASE WAS FORGED.

Product Type: Mutual Fund(s)

Alleged Damages: \$880.00

Customer Complaint Information

Date Complaint Received: 05/02/2003

Complaint Pending? No

Status: Settled

Status Date: 07/07/2003

Settlement Amount: \$816.68

Individual Contribution Amount: \$816.68

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES ACKNOWLEDGMENT AND SURRENDER CHARGE FOR A NOVEMBER 2001 MUTUAL FUND PURCHASE WAS FORGED.

Product Type: Mutual Fund(s)

Alleged Damages: \$880.00

Customer Complaint Information

Date Complaint Received: 05/02/2003

Complaint Pending? No

Status: Settled

Status Date: 07/07/2003

Settlement Amount: \$816.68

Individual Contribution Amount: \$816.68

Disclosure 4 of 5

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENTS ALLEGE THEY WERE NOT AWARE OF THE POSSIBILITY OF LOSS AND MARKET RISK FOR THEIR VARIABLE ANNUITY PURCHASE IN NOVEMBER 2001.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$10,352.35

Customer Complaint Information

Date Complaint Received: 10/22/2002

Complaint Pending? No

Status: Denied

Status Date: 10/22/2002

Settlement Amount:

Individual Contribution Amount:

Firm Statement DOCUMENTS APPEAR TO BE IN GOOD ORDER, TRADE APPEARS SUITABLE, FAIR AND FULL DISCLOSURE APPEARS TO HAVE BEEN MADE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENTS ALLEGE THEY WERE NOT AWARE OF THE POSSIBILITY OF LOSS AND MARKET RISK FOR THEIR VARIABLE ANNUITY PURCHASE IN NOVEMBER 2001.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$10,352.35

Customer Complaint Information

Date Complaint Received: 10/01/2002

Complaint Pending? No

Status: Denied

Status Date: 10/22/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement DOCUMENTS APPEAR TO BE IN GOOD ORDER, TRADE APPEARS SUITABLE, FAIR AND FULL DISCLOSURE APPEARS TO HAVE BEEN MADE.

Disclosure 5 of 5

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT'S ATTORNEY ALLEGES THE INFORMATION PROVIDED ON THE INVESTMENT APPLICATION WAS INACCURATE. ATTORNEY REQUEST THAT THE JULY 26, 2000 PURCHASE BE CANCELED.

Product Type: Insurance

Other Product Type(s): SINGLE PREMIUM VARIABLE LIFE INSURANCE

Alleged Damages: \$13,145.00

Customer Complaint Information

Date Complaint Received: 05/30/2001

Complaint Pending? No

Status: Settled

Status Date: 07/18/2001

Settlement Amount: \$14,149.00

Individual Contribution Amount: \$0.00

Broker Statement PRIOR TO OUR RESPONSE TO THE ALLEGATIONS, THE INVESTMENT COMPANY CANCELED THE INVESTMENT. THE INVESTMENT COMPANY CONCLUDED THE INFORMATION PROVIDED ON THE APPLICATION WAS INCORRECT.



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: WM FINANCIAL SERVICE, INC.
Termination Type: Discharged
Termination Date: 05/10/2004
Allegations: VIOLATIONS OF COMPANY POLICY.
Product Type: No Product
Other Product Types:

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Reporting Source: Individual
Firm Name: WM FINANCIAL SERVICE, INC.
Termination Type: Discharged
Termination Date: 05/10/2004
Allegations: VIOLATIONS OF COMPANY POLICY
Product Type: No Product
Other Product Types:



End of Report

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