IAPD Report

EDWARD MICHAEL DANCEK

CRD# 1930893

Section Title | **Page(s)**

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

EDWARD MICHAEL DANCEK (CRD# 1930893)

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 **02/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	07/06/1989
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	07/12/1989

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	07/06/1989 - 07/03/2006

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

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 **22** 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	FINRA	General Securities Representative	Approved	07/06/1989
B	FINRA	General Securities Principal	Approved	10/21/1997
B	FINRA	Municipal Fund	Approved	03/19/2003
B	Arkansas	Agent	Approved	02/17/2023
B	California	Agent	Approved	04/04/2012
B	Florida	Agent	Approved	07/12/1989
IA	Florida	Investment Adviser Representative	Approved	07/12/1989
B	Georgia	Agent	Approved	08/04/2006
IA	Georgia	Investment Adviser Representative	Approved	05/02/2025
B	Illinois	Agent	Approved	07/01/2009
B	Maryland	Agent	Approved	12/06/2002
B	Massachusetts	Agent	Approved	01/22/2010
B	Michigan	Agent	Approved	03/28/2001

Qualifications

	Regulator	Registration	Status	Date
B	Minnesota	Agent	Approved	03/14/2011
IA	Minnesota	Investment Adviser Representative	Approved	05/17/2021
B	Mississippi	Agent	Approved	12/04/2025
B	Montana	Agent	Approved	09/20/2013
B	New Jersey	Agent	Approved	02/06/2014
B	New York	Agent	Approved	12/23/2013
B	North Carolina	Agent	Approved	01/26/2010
B	Ohio	Agent	Approved	06/29/1999
B	Oregon	Agent	Approved	06/17/2005
B	Pennsylvania	Agent	Approved	03/29/2001
B	South Carolina	Agent	Approved	01/06/2025
B	Tennessee	Agent	Approved	09/10/2013
B	Texas	Agent	Approved	10/30/2002
IA	Texas	Investment Adviser Representative	Restricted Approval	09/28/2006
B	Washington	Agent	Approved	11/11/2019
B	West Virginia	Agent	Approved	07/06/1999

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
209 TABOR ST
PUNTA GORDA, FL 33950

AMERIPRISE FINANCIAL SERVICES, LLC
Punta Gorda, FL

Qualifications

AMERIPRISE FINANCIAL SERVICES, LLC
2950 Cherokee St NW Ste 614
Kennesaw, GA 30144-6505

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Fund Securities Principal Examination (S51)	Series 51	03/18/2003
B	General Securities Principal Examination (S24)	Series 24	10/20/1997

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	06/26/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/23/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/02/1999

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	07/06/1989 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Punta Gorda, FL, United States
02/1989 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Fort Myers, FL, 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.

Real Estate Ownership; Lot/Land; Mountaintown Creek / Sexton Lane, Ellijay, GA, ,; ; 01/01/2011 / Lot/Land; 209 Tabor Street, , Punta Gorda, FL, 33950; Investment-Related; 01/01/2011. Business Ownership; Peniel Reflection, LLC; Leadership, administration and overseeing of operational components of the LLC.; This LLC is not promoted to the public and it serves the above noted Ameriprise franchises.; 1209 Tabor St, , Punta Gorda, FL, 33950; Investment-Related; 08/27/2021; 10 to 19 hours per month; 1 to 9 during trading hours. Board of Directors; Christian Franchise Advisor Network CFAN; Past-President, South Region Champion; Amerirprise Financial Center, , Minneapolis, MN, 55402; Investment-Related; 03/01/2020; 10 to 19 hours per month; 10 to 19 during trading hours / Port Charlotte SDA Church; Elder & Finance Committee Member; 2036 Loveland Blvd, , Port Charlotte, FL, 33980; Investment-Related; 04/01/2023; 1 to 9 hours per month; 0 during trading hours / Advent Health Port Charlotte Board; Member; 2500 Harbor Blvd, , Port Charlotte, FL, 33952; Not Investment-Related; 08/01/2025; 1 to 9 hours per month; 1 to 9 during trading hours. Outside Employment; Peniel Reflection, LLC; Vice President - Leadership/administration as well as oversite on operational components of the LLCThis LLC supports the AMPF franchises of James Nathan Ledbetter and Ed Dancek DBA Horizon Advisors; Entity for administration of Horizon Advisors, a private wealth practice of AMPF; 209 Tabor Street, , Punta Gorda, FL, 33950; Investment-Related; 08/27/2021; 10 to 19 hours per month; 1 to 9 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
Customer Dispute	5

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:	AMERIPRISE FINANCIAL SERVICES,INC.
Allegations:	CLIENTS ALLEGE THAT ACTIVE PORTFOLIO MANAGED ACCOUNTS NEVER SHOULD HAVE BEEN SUGGESTED TO THEM. THEY REQUESTED THEY BE REIMBURSED FOR LOSSES BETWEEN JANUARY 2008 AND MARCH 2009.
Product Type:	Mutual Fund
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT DID NOT PUT EXACT DOLLAR AMOUNT IN HER LETTER HOWEVER LOSSES AND MANAGMENT FEES ARE GREATER THAN $5000.00
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:	02/05/2009
Complaint Pending?	No
Status:	Settled
Status Date:	01/08/2010

Settlement Amount:	$13,517.45
Individual Contribution Amount:	$10,000.00

Disclosure 2 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	CLAIMANTS ALLEGE THAT IN EARLY 2008, RESPONDENT PLACED THEM IN UNSUITABLE INVESTMENTS, INCLUDING A VARIABLE ANNUITY AND THREE MUTUAL FUNDS. CLAIMANTS SEEK $175,000 IN COMPENSATORY DAMAGES, PLUS PUNITIVES, INTEREST, COSTS, AND ATTORNEYS' FEES.
Product Type:	Annuity-Variable Mutual Fund
Alleged Damages:	$175,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA - FL
Docket/Case #:	12-01089
Filing date of arbitration/CFTC reparation or civil litigation:	04/03/2012

Customer Complaint Information

Date Complaint Received:	04/03/2012
Complaint Pending?	No
Status:	Denied
Status Date:	06/06/2013
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	AFTER A HEARING ON THE MERITS, THE FINRA ARBITRATION PANEL DISMISSED ALL THE CLAIMS AND ASSESSED 50% OF THE HEARING FEES TO THE CLAIMANTS.

Disclosure 3 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	THE CLIENT ALLEGES I SOLD HER A VUL IN MAY OF 2000 AS A PAID-UP

	INSURANCE POLICY WHICH WOULD DOUBLE IN VALUE. SHE ALSO CLAIMED THE HIGH PREMIUMS WERE UNSUITABLE FOR SOMEONE HER AGE.
Product Type:	Insurance
Other Product Type(s):	VUL
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	11/15/2005
Complaint Pending?	No
Status:	Denied
Status Date:	12/20/2005
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM FOUND THE POLICY I SOLD THE CLIENT HAD A DEATH BENEFIT OF $50,000 WHICH WAS TWICE THE $25,000 PREMIUM WITH WHICH THE POLICY WAS FUNDED. THE FIRM ALSO FOUND I GAVE THE CLIENT PROPER DISCLOSURE IN RESPECT TO THE VARIABLE NATURE OF THE POLICY, BUT THE POLICY'S CASH VALUE SUFFERED DUE TO MARKET FLUCUATION.

Disclosure 4 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT ALLEGED SHE DID NOT RECEIVE DISCLOSURE OF THE ANNUITIZATION OF HER ANNUITY CONTRACT VALUED AT $7597 WAS NOT WHAT SHE INTENDED. SHE REQUESTED HER ENTIRE AMOUNT ANNUITIZED TO BE RETURNED. SHE HAS ALREADY RECEIVED THROUGH THE ANNUITIZATION PAYOUTN 2583.00
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$5,014.00

Customer Complaint Information

Date Complaint Received:	04/26/2004
Complaint Pending?	No
Status:	Denied
Status Date:	05/18/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	A REVIEW CONDUCTED BY MY FIRM FOUND THE CLIENT HAD SUFFICIENT ASSETS BUT DESIRED A STEADY PAYOUT SUPPLEMENTAL SOURCE OF INCOME THAT WAS AVAILABLE THROUGH THE ANNUITY. THE CIENT

SIGNED THE ANNUITIZATION ELECTION FOR 10 YEARS CERTAIN WITH ADDITIONAL EXPLANATORY DOCUMENTATION AFFIRMING HER INTENT TO ANNUITIZE THE CONTRACT.

Disclosure 5 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	CLIENTS ALLEGED THE PURCHASES MADE THROUGH THEIR FINANCIAL ADVISOR BEGINNING IN EARLY 1999 IN MUTUAL FUNDS AND ANNUITIES WERE UNSUITABLE GIVEN THEIR AGE AND INVESTMENT EXPERIENCE. THEY QUESTIONED WHY THEIR EXTERNAL LIFE INSURANCE POLICIES WERE REPLACED WITH IDS LIFE ANNUITY CONTRACTS.
Product Type:	Mutual Fund(s)
Other Product Type(s):	VARIABLE ANNUITIES, LONG-TERM CARE INSURANCE, FINANCIAL PLAN
Alleged Damages:	$150,000.00

Customer Complaint Information

Date Complaint Received:	04/29/2003
Complaint Pending?	No
Status:	Denied
Status Date:	06/24/2003
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE ANNUITIES IN QUESTION FALL UNDER CLASS ACTION, SO NO ADDITIONAL RELIEF CAN BE OFFERED. OUR REVIEW FOUND THE ADVISOR'S RECOMMENDATIONS WERE SUITABLE BASED ON THE CLIENTS' MODERATE RISK TOLERANCE AND LONG-TERM TIME HORIZON. THE CLIENTS INDICATED THEY DO NOT REQUIRE ACCESS TO THE FUNDS FOR RETIREMENT INCOME, BUT INTEND TO PASS THE ASSETS TO THEIR HEIRS UPON THEIR DEATHS. THE ADVISOR MET WITH THE CLIENTS REGULARLY, AND A PORTION OF THEIR PORTFOLIO WAS REALLOCATED AFTER THE MARKET DOWNSWING BEGAN. THE REMAINING POSITIONS WERE LEFT INTACT SO THE CLIENTS COULD BENEFIT FROM A POTENTIAL MARKET RECOVERY.

End of Report

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