User Guidance

www.adviserinfo.sec.gov

IAPD Report

Andrew Morris

CRD# 2009038

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

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Report Summary

Andrew Morris (CRD# 2009038)

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 **04/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PNC WEALTH MANAGEMENT	CRD# 129052	08/12/2024
B	PNC WEALTH MANAGEMENT LLC	CRD# 129052	08/12/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	SANTANDER SECURITIES	41791	North Wales, PA	01/15/2021 - 08/09/2024
B	SANTANDER SECURITIES LLC	41791	North Wales, PA	01/14/2021 - 08/09/2024
IA	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	MARLTON, NJ	12/27/2018 - 10/15/2019

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
Financial	1

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

Employment 1 of 1

Firm Name: **PNC WEALTH MANAGEMENT**

Main Address: 300 FIFTH AVENUE
26TH FLOOR
PITTSBURGH, PA 15222-2722

Firm ID#: 129052

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/12/2024
B	Delaware	Agent	Approved	08/13/2024
B	Florida	Agent	Approved	08/14/2024
B	Illinois	Agent	Approved	10/11/2024
B	Maryland	Agent	Approved	01/02/2025
B	New Jersey	Agent	Approved	08/12/2024
IA	New Jersey	Investment Adviser Representative	Approved	08/12/2024
B	New York	Agent	Approved	08/13/2024
B	Pennsylvania	Agent	Approved	08/13/2024

Branch Office Locations

PNC WEALTH MANAGEMENT
555 CRANBURY ROAD
EAST BRUNSWICK, NJ 08816

PNC WEALTH MANAGEMENT
1730 OAK TREE ROAD
EDISON, NJ 08820

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	08/18/1995

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	04/30/2009
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/14/2004

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	11/19/2010
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/30/2004

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
IA	01/15/2021 - 08/09/2024	SANTANDER SECURITIES	CRD# 41791	North Wales, PA
B	01/14/2021 - 08/09/2024	SANTANDER SECURITIES LLC	CRD# 41791	North Wales, PA
IA	12/27/2018 - 10/15/2019	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	MARLTON, NJ
B	09/13/2018 - 10/15/2019	PRUCO SECURITIES, LLC.	CRD# 5685	MARLTON, NJ
B	06/12/2017 - 05/24/2018	NAVIAN CAPITAL SECURITIES LLC	CRD# 145037	CINCINNATI, OH
IA	01/12/2017 - 05/12/2017	SORRENTO PACIFIC FINANCIAL, LLC	CRD# 127787	Vineland, NJ
B	01/03/2017 - 05/12/2017	SORRENTO PACIFIC FINANCIAL, LLC	CRD# 127787	Vineland, NJ
IA	12/22/2010 - 11/09/2016	AST INVESTMENT SERVICES, INC.	CRD# 108897	SHELTON, CT
B	12/20/2010 - 11/09/2016	PRUDENTIAL ANNUITIES DISTRIBUTORS, INC	CRD# 21570	SHELTON, CT
B	04/26/2010 - 11/24/2010	MML INVESTORS SERVICES, INC.	CRD# 10409	BALA CYNWYD, PA
B	03/23/2004 - 05/19/2009	JOHN HANCOCK DISTRIBUTORS LLC	CRD# 5249	BOSTON, MA
B	01/02/1996 - 05/06/1998	AMERICAN SKANDIA MARKETING, INC.	CRD# 21570	SHELTON, CT
B	04/24/1995 - 09/12/1995	DELTA EQUITY SERVICES CORPORATION	CRD# 15650	BOLTON, MA
B	10/01/1993 - 03/02/1995	GILFORD SECURITIES INCORPORATED	CRD# 8076	NEW YORK, NY
B	07/19/1991 - 09/11/1992	JOSEPHTHAL LYON & ROSS INCORPORATED	CRD# 3227	NEW YORK, NY
B	03/28/1991 - 07/09/1991	GKN SECURITIES CORP.	CRD# 19415	NEW YORK, NY

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	11/21/1989 - 04/02/1991	PAINEWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, 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
08/2024 - Present	PNC INVESTMENTS	Premier Client Advisor	Y	EAST BRUNSWICK, NJ, United States
02/2023 - 08/2024	Santander Securities, LLC	Financial Advisor	Y	Dorchester, MA, United States
01/2021 - 08/2024	Santander Bank, NA	Bank Employee	N	Boston, MA, United States
01/2021 - 02/2023	Santander Securities, LLC	Financial Consultant	Y	Dorchester, MA, United States
08/2020 - 01/2021	Unemployed	Unemployed	N	Moorestown, NJ, United States
10/2019 - 08/2020	DMI	Sales Consultant/Wholesaler	N	Hingham, MA, United States
09/2018 - 10/2019	Pruco Securities, LLC	Registered Representative	Y	Marlton, NJ, United States
09/2018 - 10/2019	The Prudential Insurance Company of America	Financial Professional	N	Marlton, NJ, United States
06/2018 - 08/2018	unemployed	Unemployed	N	Moorestown, NJ, United States
06/2017 - 05/2018	Navian Capital Securities, LLC	Relationship Manager	Y	Cincinnati, OH, United States
01/2017 - 05/2017	SORRENTO PACIFIC FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	SAN DIEGO, CA, United States
12/2010 - 10/2016	PRUDENTIAL ANNUITIES DISTRIBUTORS, INC	SALES	Y	SHELTON, CT, United States
12/2010 - 10/2016	PRUDENTIAL INSURANCE CO OF AMERICA	SALES	Y	SHELTON, CT, 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.

11/25/2025 / Partner / Morris Vending / Not investment related / Zero hours during trading //

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
Financial	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:	Individual
Firm Name:	JOSEPTHAL LYON & ROSS
Termination Type:	Voluntary Resignation
Termination Date:	08/13/1992
Allegations:	ALLEGATION THAT SELLOUTS OF CUSTOMERS AND CHARGEBACKS WERE REASON FOR MY RESIGNATION.
Product Type:	Equity - OTC
Other Product Types:	
Broker Statement	AN AMENDMENT WAS MADE TO MY U-5 STATING THAT I WAS PERMITTED TO RESIGN, WHEN IN FACT THAT WAS NOT THE CASE AT ALL. I HANDED IN A VOLUNTARY LETTER OF RESIGNATION TO JOSEPTHAL MANAGEMENT (THE FIRM) ON THE MORNING OF 08/13/1992 IN ORDER TO JOIN ANOTHER FIRM. AFTER JOSEPTHAL ACCEPTED MY OFFICIAL RESIGNATION, I LATER CAME TO FIND OUT THAT THEY AMENDED MY U-5 TO READ, PERMITTED TO RESIGN. THIS WAS A SHOCK TO ME, BECAUSE THE MORNING OF MY RESIGNATION, THEY ACCEPTED IT FULLY WITHOUT ANY STIPULATION. THE FIRM UNILATERALLY AND WITHOUT MY CONSENT OR ACKNOWLEDGEMENT DESIGNATED AS REASON FOR TERMINATION (PERMITTED TO RESIGN) WHEN IN FACT IT WAS VOLUNTARY IN NATURE.

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	04/10/2020
Organization Investment-Related?	
Action Pending?	No
Disposition:	Direct Payment Procedure
Disposition Date:	04/10/2020
If a compromise with creditor, provide:	
Name of Creditor:	Stuart-Lippman and Assoc (Prudential Financial Inc.)
Original Amount Owed:	$12,001.39
Terms Reached with Creditor:	Creditor will accept $6,000.00 as full and final settlement.
Amount Paid:	$6,000.00
SIPA (Securities Investor Protection Act)Trustee:	
Currently Open?	No
Date Direct Payment Initiated/Filed or Trustee Appointed:	04/14/2020
Broker Statement	Initial lump sum of $4000 paid 4/2020 followed by monthly payments of 333.33. Final payment made 9/2020.

End of Report

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