



IAPD Report

Paul Matthew Smith

CRD# 2173826

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

Paul Matthew Smith (CRD# 2173826)

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 **04/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	02/15/2019
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	02/15/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **35** 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	EDWARD JONES	250	HERSHEY, PA	03/02/2006 - 02/19/2019
B	EDWARD JONES	250	HERSHEY, PA	09/18/1991 - 02/19/2019

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
Customer Dispute	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 **35** 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	02/15/2019
B	Alabama	Agent	Approved	02/15/2019
B	Arizona	Agent	Approved	11/09/2023
B	Arkansas	Agent	Approved	06/29/2022
B	California	Agent	Approved	02/15/2019
B	Connecticut	Agent	Approved	11/09/2023
B	Delaware	Agent	Approved	05/10/2021
B	Florida	Agent	Approved	02/15/2019
B	Georgia	Agent	Approved	02/15/2019
B	Idaho	Agent	Approved	02/15/2019
B	Illinois	Agent	Approved	03/21/2019
B	Indiana	Agent	Approved	03/08/2019
B	Iowa	Agent	Approved	12/13/2021



Qualifications

Regulator	Registration	Status	Date
B Kansas	Agent	Approved	04/17/2026
B Kentucky	Agent	Approved	10/21/2020
B Louisiana	Agent	Approved	09/13/2023
B Maryland	Agent	Approved	02/15/2019
B Massachusetts	Agent	Approved	06/29/2022
B Michigan	Agent	Approved	09/19/2023
B Minnesota	Agent	Approved	02/15/2019
B Missouri	Agent	Approved	09/12/2025
B Nevada	Agent	Approved	12/13/2021
B New Hampshire	Agent	Approved	10/28/2020
B New Jersey	Agent	Approved	02/15/2019
B New York	Agent	Approved	12/04/2020
B North Carolina	Agent	Approved	02/15/2019
B North Dakota	Agent	Approved	04/21/2023
B Ohio	Agent	Approved	05/31/2022
B Pennsylvania	Agent	Approved	02/15/2019
IA Pennsylvania	Investment Adviser Representative	Approved	02/15/2019
B Rhode Island	Agent	Approved	07/22/2025
B South Carolina	Agent	Approved	03/05/2019



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	03/20/2023
B Texas	Agent	Approved	02/15/2019
IA Texas	Investment Adviser Representative	Approved	02/15/2019
B Virginia	Agent	Approved	02/15/2019
B Washington	Agent	Approved	02/15/2019
B Wisconsin	Agent	Approved	02/18/2026

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
320 W Chocolate Ave Ste 100
Hershey, PA 17033

AMERIPRISE FINANCIAL SERVICES, LLC
HUMMELSTOWN, PA



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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	09/17/1991
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	02/22/2006
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B Uniform Securities Agent State Law Examination (S63)	Series 63	10/01/1991
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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	03/02/2006 - 02/19/2019	EDWARD JONES	CRD# 250	HERSHEY, PA
B	09/18/1991 - 02/19/2019	EDWARD JONES	CRD# 250	HERSHEY, PA

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	Hershey, PA, United States
02/2019 - 03/2020	Ameriprise Financial Services, Inc.	Registered Representative	Y	Hershey, PA, United States
05/1991 - 02/2019	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	HERSHEY, PA, 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.

Business Ownership; PJ smith; investor; real estate rental; real estate, ,; Not Investment-Related; 03/01/2010; 0 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
Customer Dispute	3

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 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 2002-11/10/09; THE CLIENT STATES THAT THE INVESTMENT OBJECTIVES ARE INACCURATE AND THE FINANCIAL ADVISOR DID NOT FOLLOW HER PRESERVATION OF CAPITAL WISHES. THE CLIENT ALSO CLAIMS THAT SEVERAL TIMES SHE WAS TOLD HER MONEY WAS "LOCKED UP" AND SHE COULD NOT ACCESS HER FUNDS. THE CLIENT CLAIMS SHE WAS TOLD THAT HER ANNUITIES HAD A GUARANTEE FOR LIFE INCOME WHICH THE CLIENT STATES SHE HAS LEARNED THEY DO NOT. THE CLIENT CLAIMS TO HAVE LOST APPROXIMATELY \$200,000 BY THE FINANCIAL ADVISOR NOT FOLLOWING HER WISHES OF PRESERVATION OF CAPITAL.

Product Type: Annuity-Variable

Alleged Damages: \$200,000.00

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: 03/15/2010

Complaint Pending? No

Status: Denied



Status Date: 09/22/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE CLIENT RECEIVED A VERIFICATION LETTER AT THE TIME THE ACCOUNT WAS OPENED TO CONFIRM ACCOUNT INFORMATION WITH AN OPTION TO RETURN THE FORM WITH ANY CHANGES. THE FORM WAS NOT RETURNED INDICATING THE CLIENT AGREED WITH THE OBJECTIVES. THE PRIMARY OBJECTIVES OF THE INVESTMENTS WERE GROWTH & INCOME AND INCOME WHICH APPEAR TO BE IN LINE WITH THE CLIENT'S OBJECTIVES. THE FINANCIAL ADVISOR STATED THAT HE DID NOT INDICATE THE CLIENT'S FUNDS WERE "LOCKED". THE INVESTMENTS COULD HAVE BEEN LIQUIDATED OR EXCHANGED AT ANY TIME. THE CLIENT WAS MADE AWARE OF THIS ALONG WITH ANY POTENTIAL COSTS FOR DOING SO. THERE WERE NEVER ANY INSTRUCTIONS PROVIDED BY THE CLIENT TO MAKE ANY CHANGES. THE CLIENT WAS NOT TOLD BY THE FINANCIAL ADVISOR THAT THERE WAS A GUARANTEE OF INCOME. THERE WAS NO WRITTEN DOCUMENTATION PROVIDED TO THE CLIENT SUGGESTING THERE WAS A GUARANTEED LIVING BENEFIT RIDER OR INCOME RIDER. IN ADDITION THE CLIENT SIGNED THE CONTRACT AND RECEIVED PROSPECTUSES DETAILING THE ANNUITIES. THE CLIENT ALSO SIGNED THE DELIVERY RECEIPT AND RECEIVED THE SURRENDER SCHEDULE AND INFORMATION ON THE FREE LOOK PROVISION. THERE WAS NO SPECIFIC RESTITUTION REQUESTED BY THE CLIENT. BASED ON THE INVESTIGATION THERE WILL BE NO FURTHER ACTION TAKEN.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT STATES SHE AND HER HUSBAND WERE UNEXPERIENCED INVESTORS WHEN THEY FIRST MET WITH THE IR IN MARCH OF 1994. CLIENT STATES AT THIS TIME THEY INVESTED \$60,000 WITH THE IR AND INFORMED THE IR THE MONEY WAS FOR RETIREMENT AS WELL AS COLLEGE EDUCATION FOR THEIR CHILDREN, THEIR DAUGHTER'S WEDDING, HOME REPAIRS AND VEHICLES. CLIENT HAS ADDITIONALLY STATED THEY INFORMED IR THEY COULD NOT LOSE ANY OF THEIR INITIAL MONEY OR PRINCIPAL. CLIENT STATES IR RECOMMENDATIONS HAVE LOST VALUE AND HAS ALLOWED \$160,000 TO DWINDLE AWAY.

Product Type: Other

Alleged Damages: \$160,000.00

Customer Complaint Information

Date Complaint Received: 11/17/2004

Complaint Pending? No

Status: Denied

Status Date: 12/03/2004

Settlement Amount:

**Individual Contribution Amount:****Broker Statement**

IR HAS INDICATED THAT HE TALKED WITH THE CLIENT QUARTERLY AND MET ABOUT ONCE A YEAR REGARDING THE ACCOUNTS. IR CONTENDS THE CLIENT WAS COMFORTABLE WITH THE MARKET AND ITS FLUCTUATION UNTIL LATE 2002. AT THIS TIME THERE WAS A DISCUSSION TO MOVE INTO MORE CONSERVATIVE INVESTMENTS BUT THE CLIENT DID NOT WANT TO TAKE ANY LOSSES UNTIL THE INVESTMENTS WERE AT THE BREAKEVEN POINT. UPON OUR REVIEW OF THE INVESTMENTS HELD IN THE ACCOUNTS, THEY DO APPEAR TO BE WITHIN THE SCOPE OF THE INVESTMENT OBJECTIVES AS LISTED ON THE ACCOUNTS. THE CLIENT ALSO INDICATE THAT THE HARTFORD ANNUITIES, PUTNAM OTC & EMERGING GROWTH FUND AND PUTNAM DISCOVERY GROWTH FUND WERE RISKY AND RECOMMENDED BY THE IR. THE HARTFORD ANNUITY IS CLASSIFIED AS A GROWTH AND INCOME INVESTMENT AND THE PUTNAM OTC & EMERGING GROWTH FUND WAS CLASSIFIED AS GROWTH WHEN IT WAS PURCHASED IN 1996. WHILE THE PUTNAM DISCOVERY GROWTH FUND IS CATEGORIZED AS AN AGGRESSIVE INVESTMENT, IR CONTENDS, AND IT IS SUBSTANTIATED BY OUR RECORDS THAT THIS WAS AN UNSOLICITED INVESTMENT. IT IS MY UNDERSTANDING THE CLIENT'S HUSBAND CHOSE THIS INVESTMENT AND IT WAS AGREED UPON BY THE CLIENT. IN CLOSING, WHILE THE CLIENT'S INVESTMENTS MAY HAVE BEEN VALUED HIGHER IN PREVIOUS YEARS THAN THEY ARE CURRENTLY, MARKET FLUCTUATION IS A RISK ASSOCIATED WITH INVESTING. ADDITIONALLY, AT THE TIME OF ALL TRANSACTIONS, THE CLIENT WOULD HAVE RECEIVED CONFIRMATIONS AS WELL AS ANY PROSPECTUS THAT WOULD HAVE BEEN REQUIRED. THROUGHOUT THE YEARS THE ACCOUNTS HAVE BEEN ESTABLISHED THE CLIENT WOULD HAVE ALSO BEEN SENT STATEMENTS WHICH REFLECT ACTIVITY AS WELL AS MARKET VALUE. BASED ON OUR INVESTIGATION, WE HAVE NO REASON TO BELIEVE THE ACCOUNTS WERE HANDLED INAPPROPRIATELY BY THE IR, AND THEREFORE, ARE RESPECTFULLY DENYING THE REQUEST FOR COMPENSATION.

Disclosure 3 of 3**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

CLIENTS STATE ON 6/27/00, SMITH RECOMMENDED THEY LIQUIDATE SHARES OF AIB, WHICH HAD BEEN ACCUMULATED OVER THE CLIENTS' LIFETIMES. THE CLIENTS ALLEGE THEY INFORMED SMITH THEY WOULD TAKE IT UNDER ADVISEMENT AT WHICH TIME SMITH ENTERED ORDER TO SELL AIB. THE CLIENTS STATE THAT THE PARTIAL REINVESTMENTS OF PROCEEDS FROM THE SALE OF NON-DIVIDEND PAYING TECHNOLOGY STOCK WAS INAPPROPRIATE FOR THEIR ACCOUNTS. THE CLIENTS REQUEST REIMBURSEMENT OF \$64,935 WHICH REPRESENTS THE TAX LIABILITY THEY WILL INCUR, THE POTENTIAL GAIN THEY WOULD HAVE RECEIVED HAD AIB NOT BEEN SOLD AS WELL AS VARIOUS OTHER FEES AND CHARGES.

Product Type:

Equity Listed (Common & Preferred Stock)



Alleged Damages: \$64,935.00

Customer Complaint Information

Date Complaint Received: 12/04/2000

Complaint Pending? No

Status: Denied

Status Date: 12/14/2000

Settlement Amount:

Individual Contribution Amount:

Broker Statement

OUR IR SUGGESTED THAT THE CLIENTS MAY WANT TO CONSIDER SELLING OFF A PORTION OF THE AIB STOCK, SINCE IT CONSISTED OF APPROXIMATELY 40% OF THEIR PORTFOLIO. THE CUSTOMERS AGREED AND MR. SMITH WAS AUTHORIZED TO SELL 2,000 SHARES IN ONE CUSTOMER'S ACCOUNT AND 4,000 SHARES IN THE OTHER CUSTOMER'S ACCOUNT. THE CLIENTS SUBSEQUENTLY PURCHASED SHARES IN AGILENT WITH A PORTION OF THESE PROCEEDS. THE TRADES WERE DISCUSSED WITH THE CLIENTS AND AUTHORIZATION WAS PROVIDED TO MAKE THESE TRADES.



End of Report

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