IAPD Report

GABRIELLA CLAPP MILLEY

CRD# 2356294

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

GABRIELLA CLAPP MILLEY (CRD# 2356294)

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 **12/11/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	NATIONWIDE PLANNING ASSOCIATES INC.	CRD# 31029	03/31/2016
IA	NPA ASSET MANAGEMENT, LLC	CRD# 131534	01/09/2018

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	NPA ASSET MANAGEMENT, LLC	131534	PARAMUS, NJ	04/05/2016 - 12/31/2017
IA	IC ADVISORY SERVICES, INC.	140190	PRINCETON, NJ	09/22/2015 - 04/05/2016
B	THE INVESTMENT CENTER, INC.	17839	PRINCETON, NJ	09/22/2015 - 04/05/2016

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

Employment 1 of 2

Firm Name: **NATIONWIDE PLANNING ASSOCIATES INC.**
Main Address: 32-16 BROADWAY AVE, 2ND FLOOR
FAIR LAWN, NJ 07410
Firm ID#: 31029

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/31/2016
B	Arizona	Agent	Approved	07/01/2020
B	California	Agent	Approved	01/26/2017
B	Florida	Agent	Approved	05/09/2016
B	Maryland	Agent	Approved	11/23/2020
B	New Jersey	Agent	Approved	03/31/2016
B	New York	Agent	Approved	03/31/2016
B	Pennsylvania	Agent	Approved	07/02/2020

Branch Office Locations

NATIONWIDE PLANNING ASSOCIATES INC.
Princeton, NJ

Employment 2 of 2

Firm Name: **NPA ASSET MANAGEMENT, LLC**
Main Address: 32-16 BROADWAY 2ND FLOOR
FAIR LAWN, NJ 07410
Firm ID#: 131534

Qualifications

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	01/09/2018

Branch Office Locations

NPA ASSET MANAGEMENT, LLC
50 WITTMER CT
Princeton, NJ 08540

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/12/2000

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	09/16/2013

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	11/02/2013
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/03/1993

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	04/05/2016 - 12/31/2017	NPA ASSET MANAGEMENT, LLC	CRD# 131534	PARAMUS, NJ
IA	09/22/2015 - 04/05/2016	IC ADVISORY SERVICES, INC.	CRD# 140190	PRINCETON, NJ
B	09/22/2015 - 04/05/2016	THE INVESTMENT CENTER, INC.	CRD# 17839	PRINCETON, NJ
IA	12/17/2013 - 08/05/2015	EDWARD JONES	CRD# 250	PRINCETON, NJ
B	09/16/2013 - 08/05/2015	EDWARD JONES	CRD# 250	PRINCETON, NJ
B	06/13/2003 - 04/01/2004	DINOSAUR SECURITIES, L.L.C.	CRD# 104446	NEW YORK, NY
B	09/08/1999 - 05/17/2002	BARCLAYS CAPITAL INC.	CRD# 19714	NEW YORK, NY
B	01/30/1996 - 03/08/1999	ABN AMRO INCORPORATED	CRD# 15776	STAMFORD, CT
B	05/24/1993 - 08/29/1994	ANZ MCCAUGHAN SECURITIES (USA) INC	CRD# 21325	

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
04/2016 - Present	NATIONWIDE PLANNING ASSOCIATES, INC	REGISTERES REPRESENTATIVE	Y	PARAMUS, NJ, United States
09/2015 - 04/2016	THE INVESTMENT CENTER INC	REGISTERED REPRESENTATIVE	Y	PRINCETON, NJ, 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.

1. PRINCETON ADULT SCHOOL. CONSULTANT. TEACH CLASSES TO ADULTS REGARDING FINANCIAL PLANNING.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

DEVOTE 1 TO 20%. ANNUAL INCOME 1 TO 20%. ESTABLISHED CONNECTION 10/12/2013. 2. RENTAL PROPERTY IN NYC: 155 W 58TH STREET, APT 922. NY, NY 10023.MY HUSBAND AND I OWN IT. USED TO LIVE THERE AND NOW RENT . IT IS A CONDO. COLLECT RENT AND PAY MORTGAGE AND REAL ESTATE TAXES. PROVIDE ASSISTANCE WITH REPAIRS IF NEEDED. ANNUAL INCOME 1 TO 20%, DECVOTE 1 TO 20%. ESTABLISHED CONNECTION0 4/10/2000. 3. FELTSU WEARABLE ART. SOLE PROPRIETOR. MANUFACTURE AND SELL WEARABLE ART MADE OF NATURAL MATERIALS. I AM HELPING MY COUSINS BRING THEIR PRODUCTS TO THE US.DEVOTE 1 TO 20%. ANNUAL INCOME 1 TO 20%. ESTABLISHED CONNECTION 12/20/2014. 4. NO OBA NAME, ASSISTING INDIVIDUALS WITH NON INVESTMENT RELATED MATTERS SUCH AS REVIEWING PRENUPTUAL OR DIVORCE AGREEMENTS, WHEN TO SIGN UP FOR SS BENEFITS, HOME PURCHASING WITH NON SPOUSE VS RENTING, 5% DURING BUSINESS HOURS, ESTIMATED INCOME TBD, START DATE 1/1/2025.

5. ASSIST PERSONS NOT INTERESTED IN ASSET MANAGMENT OR INVESTMENTS BUT ASKING FO HELP TO REVIEW PRENUPCIAL OR DIVORCE AGREEMENTS, FEASABILITY OF BUYING A HOME WITH A NON SPOUSE VS RENTING, WHEN TO SIGN UP FOR SS BENEFITS. DUTIES AND OBLIGATIONS INCLUDE: INTERVIEW INDIVIDUALS, DETERMINE GOALS, ASSES VULNERABILITIES, SUGGEST POSSIBLE STRATEGIES FOR PRE NIP AND DIVORCE AGREEMENTS. 100% FINANCIAL INTEREST. START DATE: 1/1/2025. APPROX ANNUAL INCOME: APPROX $7,000.

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	1
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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	Client alleges the purchase of the John Hancock VUL on July 28, 2014 was misrepresented.
Product Type:	Insurance
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Alleged disputed amount is $5000.00 or more.
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:	12/03/2015
Complaint Pending?	No
Status:	Withdrawn
Status Date:	12/24/2015

Settlement Amount:	$0.00
Individual Contribution Amount:	
Firm Statement	The client has rescinded her complaint regarding the John Hancock VUL policy.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT ALLEGES THE PURCHASE OF THE JOHN HANCOCK VUL ON JULY 28, 2014 WAS MISREPRESENTED.
Product Type:	Insurance
Alleged Damages:	$5,000.00
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:	12/17/2015
Complaint Pending?	No
Status:	Withdrawn
Status Date:	12/24/2015
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	After my departure from EDJ, the client submitted a letter requesting a policy review. Her personal circumstances had changed and she was considering moving overseas. EDJ treated the letter as a customer complaint instead of a request to review her options.

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:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	07/06/2015
Allegations:	VIOLATED THE FIRM'S BRANCH EMAIL POLICY.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	07/06/2015
Allegations:	VIOLATED THE FIRM'S BRANCH EMAIL POLICY.
Product Type:	No Product
Broker Statement	While working at Edward Jones I inadvertently discovered that the bond desk was illegally charging clients commissions for new issues. I notified my compliance officer, not knowing that the company had been warned by the SEC to stop the illegal practice. In order to intimidate me, Edward Jones came up with bogus allegations about email violations and fired me. Six weeks later, on August 13, 2015, EJ was fined $20MM by the SEC for exactly what I warned my compliance officer about. I am honest and principled. Edward Jones was not. The SECs press release of August 13, 2015 stated: "Edward Jones undermined the integrity of the bond underwriting process by overcharging retail customers by at least $4.6 million and by misleading municipal issuers", said Andrew J. Ceresney, Director of the SEC Enforcement Division. "This enforcement action, which is the first of its kind, reflects our commitment to addressing abuses in all areas of the municipal bond market."

End of Report

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