



IAPD Report

NICK KALOYIOS

CRD# 2443368

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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

NICK KALOYIOS (CRD# 2443368)

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 **10/09/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	10/09/2024
IA	WELLS FARGO ADVISORS	CRD# 19616	10/10/2024

QUALIFICATIONS

This representative is currently registered in **11** SRO(s) and **2** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PLANTATION, FL	06/14/2022 - 08/19/2024
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PLANTATION, FL	06/13/2022 - 08/19/2024
IA	SECURITIES AMERICA ADVISORS, INC.	110518	DEERFIELD, FL	11/03/2021 - 05/09/2022

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 2 jurisdiction(s) and 11 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 19616

Regulator	Registration	Status	Date
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	10/09/2024
B Cboe Exchange, Inc.	General Securities Representative	Approved	10/09/2024
B FINRA	General Securities Representative	Approved	10/09/2024
B NYSE American LLC	General Securities Representative	Approved	10/09/2024
B NYSE Arca, Inc.	General Securities Representative	Approved	10/09/2024
B NYSE Texas, Inc.	General Securities Representative	Approved	10/09/2024
B Nasdaq GEMX, LLC	General Securities Representative	Approved	10/09/2024
B Nasdaq ISE, LLC	General Securities Representative	Approved	10/09/2024
B Nasdaq PHLX LLC	General Securities Representative	Approved	10/09/2024
B Nasdaq Stock Market	General Securities Representative	Approved	10/09/2024
B New York Stock Exchange	General Securities Representative	Approved	10/09/2024
B Florida	Agent	Approved	10/10/2024
IA Florida	Investment Adviser Representative	Approved	10/10/2024



Qualifications

Regulator	Registration	Status	Date
B Georgia	Agent	Approved	10/10/2024

Branch Office Locations

WELLS FARGO ADVISORS
3668 W HILLSBORO BLVD
DEERFIELD BEACH, FL 33442



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
	General Securities Principal Examination (S24)	Series 24	11/26/2003

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	04/17/2018
	Futures Managed Funds Examination (S31)	Series 31	10/06/1995
	General Securities Representative Examination (S7)	Series 7	10/22/1994

State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	07/19/2019
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/20/2019

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	06/14/2022 - 08/19/2024	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PLANTATION, FL
B	06/13/2022 - 08/19/2024	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PLANTATION, FL
IA	11/03/2021 - 05/09/2022	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	DEERFIELD, FL
B	11/01/2021 - 05/09/2022	SECURITIES AMERICA, INC.	CRD# 10205	DEERFIELD BEACH, FL
IA	08/11/2021 - 10/12/2021	DAWSON JAMES ASSET MANAGEMENT, INC.	CRD# 135259	BOCA RATON, FL
B	08/03/2021 - 10/12/2021	DAWSON JAMES SECURITIES, INC.	CRD# 130645	BOCA RATON, FL
IA	08/21/2019 - 08/05/2021	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	Boca Raton, FL
B	05/07/2019 - 08/05/2021	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	Boca Raton, FL
B	10/18/2017 - 04/17/2018	PFS INVESTMENTS INC.	CRD# 10111	MIAMI, FL
IA	12/03/2013 - 05/12/2015	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	Plantation, FL
B	11/05/2013 - 05/12/2015	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	Plantation, FL
IA	01/19/2012 - 11/12/2013	ASSET & FINANCIAL PLANNING, LTD	CRD# 110709	AVENTURA, FL
B	10/27/2011 - 11/12/2013	PRIME CAPITAL SERVICES, INC.	CRD# 18334	FORT LAUDERDALE, FL
IA	10/07/2011 - 10/27/2011	HARBOR FINANCIAL SERVICES, LLC	CRD# 25700	STUART, FL
B	06/14/2011 - 10/27/2011	HARBOR FINANCIAL SERVICES, LLC	CRD# 25700	STUART, FL
IA	06/04/2009 - 08/23/2010	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CORAL SPRINGS, FL



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	12/05/2008 - 08/23/2010	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CORAL SPRINGS, FL
B	03/05/2008 - 01/02/2009	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	MIRAMAR, FL
B	08/02/2006 - 03/07/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	FORT LAUDERDALE, FL
B	01/09/2006 - 08/01/2006	METLIFE SECURITIES INC.	CRD# 14251	PLANTATION, FL
B	01/09/2006 - 08/01/2006	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	PLANTATION, FL
B	07/12/2005 - 02/02/2006	COLONIAL BROKERAGE, INC.	CRD# 111668	MONTGOMERY, AL
B	01/02/2003 - 06/28/2005	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
B	05/01/1998 - 11/14/2002	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	07/14/1997 - 05/01/1998	GREAT WESTERN FINANCIAL SECURITIES CORPORATION	CRD# 14229	NORTHRIDGE, CA
B	09/21/1995 - 07/17/1997	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	06/01/1995 - 09/11/1995	JW CHARLES SECURITIES, INC.	CRD# 33832	BOCA RATON, FL
B	10/24/1994 - 05/02/1995	D. H. BLAIR & CO., INC.	CRD# 6833	NEW YORK, NY

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
09/2024 - Present	WELLS FARGO BANK, NA	BANKER	Y	DEERFIELD BEACH, FL, United States
09/2024 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	DEERFIELD BEACH, FL, United States
06/2022 - 08/2024	BANK OF AMERICA, N.A.	FSA - Merrill	Y	Plantation, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2022 - 08/2024	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FSA - Merrill	Y	Plantation, FL, United States
12/2021 - 04/2022	SECURITIES AMERICA ADVISORS	IAR	Y	DEERFIELD, FL, United States
12/2021 - 04/2022	SECURITIES AMERICA, INC	REGISTERED REP	Y	DEERFIELD, FL, United States
08/2021 - 12/2021	Dawson James Securities, Inc.	Registered Representative	Y	Boca Raton, FL, United States
05/2019 - 08/2021	CUNA Brokerage Services, Inc.	Registered Representative	Y	Waverly, IA, United States
05/2019 - 08/2021	CUNA Mutual Group	Agent	Y	Waverly, IA, United States
08/2015 - 06/2019	Margaritville Hotels	Banquet Bartender	N	Holly Beach, FL, United States
11/2013 - 05/2019	LIFECRAFT FINANCIAL GROUP	FINANCIAL REPRESENTATIVE	Y	MIRAMAR, FL, United States
01/2015 - 06/2018	Hilton Worldwide	Server -Food	N	Boca Raton, FL, United States
10/2017 - 04/2018	PFS Investments Inc.	FINANCIAL REPRESENTATIVE	Y	MIAMI, FL, United States
10/2017 - 04/2018	Primerica Financial Services	FINANCIAL REPRESENTATIVE	Y	MIAMI, FL, United States
10/2017 - 01/2018	INTERACTIVE DATA / Fluent Inc	Account Executive	Y	BOCA RATON, FL, United States
10/2017 - 12/2017	FOREWARN, LLC.	EXECUTIVE OF SALES	N	BOCA RATON, FL, United States
05/2017 - 11/2017	ServiceMaster	OUTSIDE SALES PROFESSIONAL	N	BOCA RATON, FL, United States
06/2010 - 06/2017	B- OCEAN HOTELS	SERVER	N	FT LAUDERDALE, 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.

No information reported.



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:	Firm
Employing firm when activities occurred which led to the complaint:	ALLSTATE FINANCIAL SERVICES, LLC
Allegations:	CUSTOMER ALLEGES THE RR MISREPRESENTED THE A VARIABLE ANNUITY SHE PURCHASED IN APRIL 2008. IT WAS HER UNDERSTANDING THAT THE PRINCIPAL WAS GUARANTEED AND WOULD GROW AT A MINIMUM OF 7% ANNUALLY.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,028.00
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:	10/07/2009
Complaint Pending?	No
Status:	Denied
Status Date:	10/29/2009
Settlement Amount:	
Individual Contribution Amount:	



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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ALLSTATE FINANCIAL SERVICES, LLC

Allegations: CUSTOMER ALLEGES THE RR MISREPRESENTED THE VARIABLE ANNUITY SHE PURCHASED IN APRIL 2008. IT WAS HER UNDERSTANDING THAT THE PRINCIPAL WAS GUARANTEED AND WOULD GROW AT A MINIMUM OF 7% ANNUALLY.

Product Type: Annuity-Variable

Alleged Damages: \$5,028.00

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: 10/07/2009

Complaint Pending? No

Status: Denied

Status Date: 10/29/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement REP STATES HE EXPLAINED ALL INFORMATION TO CLIENT AND CLIENTS SON (ALLSTATE FINANCIAL EMPLOYEE)WHO WAS PRESENT AT MEETINGS.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENT ALLEGES MISREPRESENTATION. NO COMPENSATORY DAMAGES CLAIMED, BUT APPEAR TO BE GREATER THAN \$5000.00.

Product Type: Other

Other Product Type(s): ANNUITY

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 04/16/2004

Complaint Pending? No

Status: Denied

Status Date: 04/27/2004



Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations: CLIENT ALLEGED SHE WAS NOT PROVIDED WITH COMPLETE INFORMATION REGARDING HER INVESTMENT PURCHASES AND THE PREMIUMS REQUIRED TO BE PAID. CLIENT ALSO INDICATED SHE DID NOT HAVE KNOWLEDGE OF THE ACCOUNTS FROM WHICH SHE WAS RECEIVING MONTHLY DISTRIBUTIONS.

Product Type: Annuity(ies) - Variable

Other Product Type(s): VARIABLE UNIVERSAL LIFE
UNIVERSAL LIFE

Alleged Damages: \$60,627.15

Customer Complaint Information

Date Complaint Received: 01/18/2002

Complaint Pending? No

Status: Denied

Status Date: 05/06/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement COMPLAINT NO LONGER REPORTABLE BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT RESULT IN A SETTLEMENT OF \$10,000 OR MORE. PLEASE ARCHIVE.



End of Report

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