IAPD Report

Shannon Kelly Klug

CRD# 2451747

Section Title | **Page(s)**

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

Shannon Kelly Klug (CRD# 2451747)

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 **03/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	01/04/2021
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	01/06/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **48** 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	ROYAL ALLIANCE ASSOCIATES, INC.	23131	TROY, MI	11/16/2011 - 01/07/2021
B	ROYAL ALLIANCE ASSOCIATES, INC.	23131	TROY, MI	10/14/2011 - 01/07/2021
B	MULTI-FINANCIAL SECURITIES CORPORATION	10299	LIVONIA, MI	05/13/2011 - 10/24/2011

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
Civil Event	1
Customer Dispute	2

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 **48** 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 Principal	Approved	01/06/2021
B	FINRA	General Securities Representative	Approved	01/06/2021
B	Alabama	Agent	Approved	01/06/2021
B	Arizona	Agent	Approved	01/06/2021
B	Arkansas	Agent	Approved	04/26/2022
B	California	Agent	Approved	01/06/2021
B	Colorado	Agent	Approved	01/12/2021
B	Connecticut	Agent	Approved	01/25/2021
B	District of Columbia	Agent	Approved	11/15/2024
B	Florida	Agent	Approved	01/06/2021
IA	Florida	Investment Adviser Representative	Approved	02/12/2021
B	Georgia	Agent	Approved	01/07/2021
B	Hawaii	Agent	Approved	12/05/2022

Qualifications

	Regulator	Registration	Status	Date
B	Idaho	Agent	Approved	03/26/2021
B	Illinois	Agent	Approved	04/20/2021
B	Indiana	Agent	Approved	01/22/2021
B	Iowa	Agent	Approved	01/22/2021
B	Kansas	Agent	Approved	03/22/2021
B	Kentucky	Agent	Approved	02/24/2021
IA	Kentucky	Investment Adviser Representative	Approved	03/16/2021
B	Louisiana	Agent	Approved	01/14/2021
B	Maine	Agent	Approved	03/24/2021
B	Maryland	Agent	Approved	02/01/2021
B	Massachusetts	Agent	Approved	01/08/2021
B	Michigan	Agent	Approved	01/06/2021
IA	Michigan	Investment Adviser Representative	Approved	01/07/2021
B	Minnesota	Agent	Approved	01/26/2021
B	Mississippi	Agent	Approved	01/26/2021
B	Missouri	Agent	Approved	01/26/2021
B	Montana	Agent	Approved	01/07/2021
B	Nebraska	Agent	Approved	08/20/2025
B	Nevada	Agent	Approved	03/17/2021

Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	03/02/2021
B	New Jersey	Agent	Approved	01/25/2021
B	New Mexico	Agent	Approved	03/19/2021
B	New York	Agent	Approved	01/07/2021
B	North Carolina	Agent	Approved	01/12/2021
B	North Dakota	Agent	Approved	01/20/2021
B	Ohio	Agent	Approved	01/06/2021
B	Oklahoma	Agent	Approved	02/01/2021
B	Oregon	Agent	Approved	01/12/2021
B	Pennsylvania	Agent	Approved	01/29/2021
B	South Carolina	Agent	Approved	01/19/2021
B	South Dakota	Agent	Approved	02/24/2023
B	Tennessee	Agent	Approved	01/07/2021
B	Texas	Agent	Approved	01/06/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	01/04/2021
B	Utah	Agent	Approved	04/14/2021
B	Vermont	Agent	Approved	12/02/2022
B	Virginia	Agent	Approved	01/26/2021

Qualifications

	Regulator	Registration	Status	Date
B	Washington	Agent	Approved	01/26/2021
B	West Virginia	Agent	Approved	10/06/2022
B	Wisconsin	Agent	Approved	01/19/2021
B	Wyoming	Agent	Approved	02/01/2021

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
2601 Cambridge Ct Ste 120
Auburn Hills, MI 48326-2577

AMERIPRISE FINANCIAL SERVICES, LLC
Bradenton, FL

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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	01/24/2000

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	04/25/1994

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/22/1994

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

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	11/16/2011 - 01/07/2021	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	TROY, MI
B	10/14/2011 - 01/07/2021	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	TROY, MI
B	05/13/2011 - 10/24/2011	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	LIVONIA, MI
IA	05/13/2011 - 10/24/2011	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	LIVONIA, MI
IA	02/02/2011 - 06/10/2011	HANTZ FINANCIAL SERVICES, INC.	CRD# 46047	CLINTON TOWNSHIP, M
B	06/23/1999 - 06/10/2011	HANTZ FINANCIAL SERVICES, INC.	CRD# 46047	CLINTON TOWNSHIP, M
B	03/19/1999 - 07/12/1999	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	03/20/1998 - 03/19/1999	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	03/20/1998 - 03/19/1999	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	12/15/1997 - 03/18/1998	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	02/23/1998 - 03/17/1998	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	
B	02/23/1998 - 03/17/1998	IDS LIFE INSURANCE COMPANY	CRD# 6321	
B	04/27/1994 - 10/28/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	04/27/1994 - 10/28/1997	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

Registration & Employment History

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
01/2021 - Present	Ameriprise Financial Services, LLC.	Registered Rep	Y	Troy, MI, United States
10/2011 - 01/2021	ROYAL ALLIANCE	OSJ - REG REP	Y	LIVONIA, MI, 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.

Independent Insurance Brokering; Guardian Insurance; 07/20/2016; Disability Income. Business Ownership; Blumark Tax Advisors (BTA); Firm and employee direction and vision; Tax Preparation; 2601 Cambridge Court, , Auburn Hills, MI, 48326; Not Investment-Related; 02/01/2016; 20 to 39 hours per month; 10 to 19 during trading hours / Blumark Financial Advisors (BFA); Vision and Direction of the firm; Manage Ameriprise Business; 2601 Cambridge Court, Suite 120, Auburn Hills, MI, 48326; Investment-Related; 07/20/2016; 60 hours per month; 60 during trading hours. Outside Employment; BFA; President and CEO - Vision and direction of the firm; Manage advisory business; 2601 Cambridge Court, , Auburn Hills, MI, 48326; Investment-Related; 07/20/2016; 60 hours per month; 60 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
Civil Event	1
Customer Dispute	2

Civil Event

This disclosure event involves an injunction issued by a foreign or domestic court in connection with investment-related activity, a finding by a domestic or foreign court of a violation of any investment-related statute or regulation, or an action dismissed by a domestic or foreign court pursuant to a settlement agreement.

Disclosure 1 of 1

Reporting Source:	Individual
Initiated By:	HANTZ GROUP
Relief Sought:	Injunction Monetary Penalty other than Fines Restraining Order
Date Court Action Filed:	06/24/2011
Date Notice/Process Served:	06/24/2011
Product Type:	No Product
Type of Court:	State Court
Name of Court:	CIRCUIT COURT
Location of Court:	MACOMB COUNTY, MI
Docket/Case #:	11-2381-CK
Employing firm when activity occurred which led to the action:	MULTI-FINANCIAL SECURITIES CORPORATION
Allegations:	ACTION BY FORMER EMPLOYER. ALLEGED SOLICATION OF HANTZ GRPUP CLIENTS AND REMOVAL OF HANTZ GROUP CLEINT RECORDS IN VIOLATION OF A CONTRACTUAL AGREEMENT.
Current Status:	Final
Resolution:	Settled
Resolution Date:	06/22/2015
Sanctions Ordered or Relief Granted:	

Broker Statement	COURT ENTERED AN INJUNCTION PROHIBITING CONTACT WITH FORMER CLIENTS AND REQUIRING RETURN OF PROPERTY. COURT SUBSEQUENTLY ISSUED A FINDING OF VIOLATION OF THE INJUNCTION AND IMPOSED SANCTIONS. COURT SUBSEQUENTLY FOUND THAT VIOLATION OF THE INJUNCTION HAD CEASED AND CLARIFIED INJUNCTION TO ALLOW CONTACT WITH CLIENT IF CLIENT INITIATED CONTACT.

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 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	Hantz Financial Services, Inc.
Allegations:	Fraud/unsuitability, deceptive practices, breach of fiduciary duty, breach of contract, negligence and negligent misrepresentation, violation of FINRA Conduct Rules, violation of §15 of the 1933 Securities Act, violation of §20(a) of the 1934 Securities Exchange Act, and violation of Michigan Blue Sky Laws.
Product Type:	Annuity-Variable
Alleged Damages:	$640,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #15-02789
Date Notice/Process Served:	10/20/2015
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	01/13/2017
Disposition Detail:	Klug was a subject of the customer's Statement of Claim for this arbitration alleging that he with his member firm contributed to the sales practice violations. Respondent Hantz Financial Services, Inc. is liable for and shall pay to Claimants the sum of $86,000.00, plus interest, in compensatory damages.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Hantz Financial Services, Inc.
Allegations:	The [REDACTED] allege: fraudulent actions; material misrepresentations and omissions; lack of suitability; and negligence against Mr. Klug and the Firm.
Product Type:	Annuity-Variable Direct Investment-DPP & LP Interests Insurance Other: Mortgage
Alleged Damages:	$640,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes

Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Dispute Resolution Arbitration
Docket/Case #:	15-02789
Filing date of arbitration/CFTC reparation or civil litigation:	12/30/2015

Customer Complaint Information

Date Complaint Received:	01/05/2016
Complaint Pending?	Yes
Status:	
Status Date:	03/03/2016
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Hantz Financial Services, Inc.
Allegations:	Representative left the Hantz organization in 2011, the customer filed an arbitration claim in 2015. The claim does not name the representative as a respondent but alleges fraud material misrepresentation/omissions, suitability and negligence against the firm.
Product Type:	Annuity-Variable Direct Investment-DPP & LP Interests Insurance Other: Mortgage
Alleged Damages:	$640,000.00
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 Dispute Resolution Arbitration
Docket/Case #:	15-02789
Filing date of arbitration/CFTC reparation or civil litigation:	12/30/2015

Customer Complaint Information

Date Complaint Received:	01/05/2016
Complaint Pending?	No

Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	02/15/2017
Settlement Amount:	$86,000.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	HANTZ FINANCIAL SERVICES, INC.
Allegations:	CUSTOMER ALLEGES HE DID NOT AUTHORIZE HIS INVESTMENTS TO BE PLACED INTO ANNUTIIES. CUSTOMER FURTHER ALLEGES THE SIGNATURES ON THE DELIVERY RECEIPTS FOR THE ANNUITY CONTRACTS IN QUESTION ARE NOT HIS.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGE AMOUNT IS ALLEGED; CUSTOMER IS REQUESTING PRODUCT COMPANY RELEASE FUNDS WITHOUT PENALTY.
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:	03/26/2012
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/12/2012
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THIS MATTER IS NOW CLOSED. THE CUSTOMER ALLEGES HE DID NOT AUTHORIZE HIS INVESTMENTS TO BE PLACED INTO ANNUITIES, AND ALTHOUGH THE DELIVERY RECEIPTS ARE SIGNED, HE CLAIMS HE HIMSELF DID NOT SIGN THESE RECEIPTS. THE FIRM CONDUCTED AN INTERNAL INVESTIGATION. INTERNAL NOTES AND DOCUMENTATION SUGGEST THAT THE CUSTOMER WAS AWARE THE INVESTMENTS WERE PLACED INTO ANNUITY CONTRACTS. A RESPONSE TO THE CUSTOMER'S COMPLAINT WAS FORWARDED TO THE PRODUCT COMPANY AS REQUESTED. NO ADDITIONAL REQUESTS HAVE BEEN RECEIVED AT THIS TIME. THE FIRM NOW CONSIDERS THIS MATTER CLOSED.

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	HANTZ FINANICAL SERVICES, INC.
Allegations:	CUSTOMER ALLEGES HE DID NOT AUTHORIZE HIS INVESTMENTS TO BE PLACED INTO ANNUTIES. CUSTOMER FURTHER ALLEGES THE SIGNATURES ON THE DELIVERY RECEIPTS FOR THE ANNUITY CONTRACTS IN QUESTION ARE NOT HIS.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGE AMOUNT IS ALLEGED; CUSTOMER IS REQUESTING PRODUCT COMPANY RELEASE FUNDS WITHOUT PENALTY.
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:	03/26/2012
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/12/2012
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS MATTER IS NOW CLOSED. THE CUSTOMER ALLEGES HE DID NOT AUTHORIZE HIS INVESTMENTS TO BE PLACED INTO ANNUITIES, AND ALTHOUGH THE DELIVERY RECEIPTS ARE SIGNED, HE CLAIMS HE HIMSELF DID NOT SIGN THESE RECEIPTS. THE FIRM CONDUCTED AN INTERNAL INVESTIGATION. INTERNAL NOTES AND DOCUMENTATION SUGGEST THAT THE CUSTOMER WAS AWARE THE INVESTMETNS WERE PLACED INTO ANNUITY CONTRACTS. A RESPONSE TO THE CUSTOMER'S COMPLAINT WAS FORWARDED TO THE PRODUCT COMPANY AS REQUESTED. NO ADDITIONAL REQUESTS HAV BEEN RECEIVED AT THIS TIME. THE FIRM NOW CONSIDERS THIS MATTER CLOSED.

End of Report

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