IAPD Report

ANDREW MICHEL DENIS

CRD# 2509457

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

Report Summary

ANDREW MICHEL DENIS (CRD# 2509457)

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 **03/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC	CRD# 1254	07/11/2024
IA	STEWARD PARTNERS INVESTMENT ADVISORY, LLC	CRD# 283004	07/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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
B	CETERA INVESTMENT SERVICES LLC	15340	LARGO, FL	08/10/2016 - 07/11/2024
IA	CETERA INVESTMENT ADVISERS LLC	105644	LARGO, FL	08/04/2016 - 07/11/2024
IA	ASSET MANAGEMENT FINANCIAL SERVICES INC.	142396	CLEARWATER, FL	10/28/2013 - 07/12/2016

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

Employment 1 of 2

Firm Name: **STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC**

Main Address: 15495 SW SEQUOIA PARKWAY
SUITE 150
PORTLAND, OR 97224

Firm ID#: 1254

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	07/11/2024
B	Arizona	Agent	Approved	07/24/2024
B	California	Agent	Approved	07/12/2024
B	Colorado	Agent	Approved	07/15/2024
B	Connecticut	Agent	Approved	07/11/2024
B	Delaware	Agent	Approved	07/17/2024
B	Florida	Agent	Approved	07/12/2024
B	Georgia	Agent	Approved	07/12/2024
B	Maryland	Agent	Approved	07/18/2024
B	Massachusetts	Agent	Approved	07/12/2024
B	Michigan	Agent	Approved	07/15/2024
B	Missouri	Agent	Approved	07/11/2024
B	New Hampshire	Agent	Approved	07/15/2024

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	07/12/2024
B	New York	Agent	Approved	07/14/2024
B	North Carolina	Agent	Approved	07/16/2024
B	Ohio	Agent	Approved	07/11/2024
B	Pennsylvania	Agent	Approved	07/12/2024
B	Tennessee	Agent	Approved	07/12/2024
B	Texas	Agent	Approved	07/11/2024
B	Virginia	Agent	Approved	07/12/2024

Branch Office Locations

STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC
600 CLEVELAND STREET
SUITE 1150
CLEARWATER, FL 33755

Employment 2 of 2

Firm Name:	**STEWARD PARTNERS INVESTMENT ADVISORY, LLC**
Main Address:	400 ATLANTIC STREET FLOOR 10, SUITE 1020 STAMFORD, CT 06901-3512
Firm ID#:	283004

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	07/16/2024
IA	Texas	Investment Adviser Representative	Approved	07/11/2024

Branch Office Locations

STEWARD PARTNERS INVESTMENT ADVISORY, LLC
600 CLEVELAND ST
SUITE 1150

Qualifications

CLEARWATER, FL 33755

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	03/01/1996

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	08/22/2012

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/20/2016

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
B	08/10/2016 - 07/11/2024	CETERA INVESTMENT SERVICES LLC	CRD# 15340	LARGO, FL
IA	08/04/2016 - 07/11/2024	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	LARGO, FL
IA	10/28/2013 - 07/12/2016	ASSET MANAGEMENT FINANCIAL SERVICES INC.	CRD# 142396	CLEARWATER, FL
IA	09/12/2012 - 10/21/2013	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	CLEARWATER, FL
B	08/23/2012 - 10/21/2013	SECURITIES AMERICA, INC.	CRD# 10205	CLEARWATER, FL
IA	12/08/2011 - 05/15/2012	BOSTON ASSET MANAGEMENT INC	CRD# 112768	CLEARWATER, FL
IA	12/13/2010 - 11/01/2011	GATOR CAPITAL MANAGEMENT, LLC	CRD# 147067	TAMPA, FL
B	07/19/2001 - 11/12/2003	NFP SECURITIES, INC.	CRD# 42046	AUSTIN, TX
B	09/01/1998 - 07/23/2001	FFP SECURITIES, INC.	CRD# 16337	CHESTERFIELD, MO
B	09/21/1994 - 09/01/1998	INVESTMENT MANAGEMENT & RESEARCH, INC	CRD# 6694	ST. PETERSBURG, FL

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
07/2024 - Present	STEWARD PARTNERS GLOBAL ADVISORY, LLC	Employee	N	CLEARWATER, FL, United States
07/2024 - Present	STEWARD PARTNERS INVESTMENT ADVISORY, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	CLEARWATER, FL, United States
07/2024 - Present	STEWARD PARTNERS INVESTMENT SOLUTIONS, LLC	REGISTERED REPRESENTATIVE	Y	CLEARWATER, FL, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2016 - 07/2024	ACHIEVA CREDIT UNION	REGISTERED REPRESENTATIVE	Y	LARGO, FL, United States
07/2016 - 07/2024	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	LARGO, FL, United States
07/2016 - 07/2024	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST.CLOUD, MN, 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.)ROTARY CLUB-BOARD OF DIRECTORS AND CHAIRMAN OF MEMBERSHIP COMMITTEE; START DATE: 01/2013; NO COMP-NO SECURITIES CLIENTS; CLEARWATER, FL, 4 HR/MO DEVOTED TO ACTIVITY; 4 HRS/MO DEVOTED TO ACTIVITY DURING TRADING HOURS; NOT INVESTMENT RELATED.

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	2

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: Firm

Employing firm when activities occurred which led to the complaint: FFP AND NFP SECURITIES

Allegations: COMPLAINT ALLEGES THE SALE OF A VARIABLE ANNUITY WAS UNSUITABLE.

Product Type: Annuity(ies) - Variable

Alleged Damages: $34,000.00

Customer Complaint Information

Date Complaint Received: 08/17/2006

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/18/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: FFP SECURITIES, INC./NFP SECURITIES, INC.

Allegations:	CLIENT ALLEGES THAT SHE WAS SOLD UNSUITABLE INVESTMENT PRODUCTS AND THAT AN UNAUTHORIZED REALLOCATION TOOK PLACE. CLIENT ALSO ALLEGES THE REP MISREPRESENTED THE RISK OF PRODUCTS.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$34,000.00

Customer Complaint Information

Date Complaint Received:	08/22/2006
Complaint Pending?	No
Status:	Denied
Status Date:	10/02/2006
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FFP SECURITIES, INC.
Allegations:	UNSUITABILITY OF SALE OF VARIABLE ANNUITY PURCHASED IN EARLY 2000.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	12/06/2002
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FFP SECURITIES, INC.
Allegations:	UNSUITABILITY OF SALE OF VARIABLE ANNUITY PURCHASED IN EARLY 2000.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	CUSTOMER NEVER LISTED AN AMOUNT OF DAMAGES, SHE JUST WROTE A LETTER THAT SHE WAS MAD ABOUT THE MARKET GOING DOWN SHE WAS NOT HAPPY WITH HER INVESTMENTS AND THE COMPLIANCE OFFICER SENT IN ANYTHING THAT SHE FELT COULD ESCALATE AT THE TIME. THE

	CUSTOMER [CUSTOMER] NEVER RESPONDED TO THE LETTER THAT THE BROKER DEALER SENT HER, AND HAS NEVER PURSUED ANYTHING SINCE 12/06/2002.
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:	12/06/2002
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	08/06/2011
Settlement Amount:	$0.00
Individual Contribution Amount:	
Broker Statement	CUSTOMER CAME TO OUR OFFICE AS A REFERRAL FROM ONE OUR LONG TIME CLIENTS [THIRD PARTY]. SHE WAS EXCITED ABOUT WHAT THE MARKET HAD DONE AND WAS LOOKING FOR MORE GROWTH IN HER PORTFOLIO. WE SUGGESTED VARIABLE ANNUITIES FOR THE TAX DEFERRAL, DEATH BENEFITS, AND EASE OF CHANGING ALLOCATIONS WITHOUT TAX CONSEQUENCE. SHE INVESTED AT THE TOP OF THE MARKET AND AS THE MARKET STARTED TO DROP, SHE HAD BUYER'S REMORSE. I PERSONALLY SET UP MONTHLY TELEPHONE REVIEWS WITH HER TO GO OVER HER ACCOUNTS AND DISCUSS THE ASSET ALLOCATION AS I KNEW HOW UPSET SHE WAS. CUSTOMER BEGAN ASKING ME TO TAKE HER OUT, PUT HER IN ETC, AND I EMPHASIZED THAT THIS IS TIMING AND WE DO NOT BELIEVE IN MARKET TIMING. WE SUGGESTED AFTER THE INITIAL FALL THAT SHE CONSIDER MOVING A PORTION OF HER ACCOUNTS INTO BONDS AND KEEP A PORTION IN THE EQUITIES MARKET. AFTER APPROX 5 MONTHS, WE NOTICED THAT SHE CALLED IN AND SURRENDERED HER ANNUITIES WITHOUT A CALL TO US FOR INFORMATION ON CHARGES, PENALTIES ETC. SUBSEQUENTLY WE NEVER HEARD FROM HER AGAIN AND HAVE NOT HEARD FROM HER SINCE THE COMPLAINT.

End of Report

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