



IAPD Report

MICHAEL KENNETH CLARK

CRD# 2580455

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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

MICHAEL KENNETH CLARK (CRD# 2580455)

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 **03/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	04/05/1995
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	07/08/1997

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	04/05/1995 - 07/03/2006

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
Regulatory Event	3
Customer Dispute	3
Judgment/Lien	11



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 **14** 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	04/05/1995
B	California	Agent	Approved	02/01/2005
B	Connecticut	Agent	Approved	01/15/2002
B	Florida	Agent	Approved	11/17/1998
B	Georgia	Agent	Approved	12/09/2022
B	Maine	Agent	Approved	01/12/1998
B	Massachusetts	Agent	Approved	01/31/1996
B	Minnesota	Agent	Approved	01/10/2020
B	New Hampshire	Agent	Approved	04/11/1995
IA	New Hampshire	Investment Adviser Representative	Approved	07/08/1997
B	North Carolina	Agent	Approved	07/11/2014
B	Pennsylvania	Agent	Approved	08/11/2023
B	Rhode Island	Agent	Approved	01/03/2002



Qualifications

	Regulator	Registration	Status	Date
B	South Carolina	Agent	Approved	07/11/2014
B	Texas	Agent	Approved	10/10/2013
IA	Texas	Investment Adviser Representative	Restricted Approval	10/14/2013
B	Vermont	Agent	Approved	08/04/2023

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
116 S RIVER RD
BLDG E
BEDFORD, NH 03110

AMERIPRISE FINANCIAL SERVICES, LLC
Bedford, NH

AMERIPRISE FINANCIAL SERVICES, LLC
116 S RIVER RD
BLDG E FL 2
BEDFORD, NH 03110-6734



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

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	04/03/1995

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	04/10/1995



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	04/05/1995 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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	Bedford, NH, United States
11/1995 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Bedford, NH, 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
Regulatory Event	3
Customer Dispute	3
Judgment/Lien	11

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 3

Reporting Source:	Individual
Regulatory Action Initiated By:	California Department of Insurance
Sanction(s) Sought:	Revocation
Date Initiated:	01/08/2021
Docket/Case Number:	OBS-4005-A(AR)
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Services, LLC
Product Type:	No Product
Allegations:	Failed to report revocation of New York insurance license
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/11/2021
Sanctions Ordered:	Revocation

**Disclosure 2 of 3**

Reporting Source:	Individual
Regulatory Action Initiated By:	New York Department of Financial Services
Sanction(s) Sought:	Revocation
Date Initiated:	12/04/2019
Docket/Case Number:	2019-0150-S
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Services, LLC
Product Type:	No Product
Allegations:	Failed to supply the New York Department of Financial Services updated financial information in the timeline that was requested.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/04/2019
Sanctions Ordered:	Revocation
Broker Statement	Advisor disagrees with FINRA's determination that the New York Order at issue equates to a bar.

Disclosure 3 of 3

Reporting Source:	Individual
Regulatory Action Initiated By:	State of New Hampshire Insurance Department
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/11/2021
Docket/Case Number:	21-009-EP
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Services, LLC
Product Type:	No Product
Allegations:	Failed to notify New Hampshire Insurance Department of revocation of New York and California insurance licenses.
Current Status:	Final
Resolution:	Order



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	03/16/2021
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$2,500.00
Portion Levied against individual:	\$500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	03/11/2021
Was any portion of penalty waived?	Yes
Amount Waived:	\$2,000.00



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:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE CLIENTS ALLEGED THEIR ADVISOR MISREPRESENTED THE PROVISIONS OF THE ANNUITY PURCHASED IN NOVEMBER 2007.
Product Type:	Annuity-Variable
Alleged Damages:	\$55,309.33
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:	07/19/2010
Complaint Pending?	No
Status:	Denied
Status Date:	11/08/2010
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE CLIENT ALLEGED IN 2000 AND 2003 THE ADVISOR RECOMMENDED CLASS B SHARES WITHOUT DISCLOSING THE CDSC. HE ALSO RECOMMENDED FUNDS THAT WERE UNSUITABLE IN THAT THEY EXCEEDED MY RISK TOLERANCE.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$5,000.00

Customer Complaint Information

Date Complaint Received:	05/02/2006
Complaint Pending?	No



Status: Denied
Status Date: 10/30/2006

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGES THAT DUE TO HER ACCOUNTS BEING MISHANDLED, SHE SUFFERED ESTIMATED LOSSES OF \$15000.00.

Product Type: Mutual Fund(s)

Alleged Damages: \$15,000.00

Customer Complaint Information

Date Complaint Received: 10/18/2002

Complaint Pending? No

Status: Denied

Status Date: 12/20/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM WAS UNABLE TO SUBSTANTIATE ANY RATE TRADE REQUESTS THAT WERE NOT ACTED ON BY THE ADVISOR. THE CLIENT SIGNED TRANSFER PAPERS AND THERE WERE NO LIQUIDATION AUTHORIZATIONS. WE DENIED THE CLAIM AS UNJUSTIFIED.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 11

Reporting Source: Individual
Judgment/Lien Holder: Internal Revenue Service
Judgment/Lien Amount: \$129,536.06
Judgment/Lien Type: Tax
Date Filed with Court: 02/10/2025
Date Individual Learned: 02/11/2025
Type of Court: State Court
Name of Court: Register of Deeds
Location of Court: Hillsborough County, NC
Docket/Case #: 250004189
Judgment/Lien Outstanding? Yes

Disclosure 2 of 11

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$606,878.08
Judgment/Lien Type: Tax
Date Filed with Court: 10/14/2022
Date Individual Learned: 10/29/2022
Type of Court: State Court
Name of Court: Register of Deeds - Hillsborough County
Location of Court: Nashua, NH
Docket/Case #: 460779422
Judgment/Lien Outstanding? Yes

Disclosure 3 of 11

Reporting Source: Individual
Judgment/Lien Holder: State of New Hampshire
Judgment/Lien Amount: \$5,639.00
Judgment/Lien Type: Tax
Date Filed with Court: 09/14/2016
Date Individual Learned: 03/29/2019
Type of Court: State Court
Name of Court: Hillsborough Register of Deeds



Location of Court: Hillsborough County, NH

Docket/Case #: 6043454

Judgment/Lien Outstanding? Yes

Disclosure 4 of 11

Reporting Source: Individual

Judgment/Lien Holder: Internal Revenue Service

Judgment/Lien Amount: \$31,783.17

Judgment/Lien Type: Tax

Date Filed with Court: 02/22/2019

Date Individual Learned: 03/15/2019

Type of Court: State Court

Name of Court: Register of Deeds-Hillsborough County

Location of Court: Nashua, NH

Docket/Case #: Ser#344426919

Judgment/Lien Outstanding? Yes

Disclosure 5 of 11

Reporting Source: Individual

Judgment/Lien Holder: INTERNAL REVENUE SERVICE

Judgment/Lien Amount: \$7,461.01

Judgment/Lien Type: Tax

Date Filed with Court: 09/24/2018

Date Individual Learned: 10/08/2018

Type of Court: State Court

Name of Court: HILLSBOROUGH COUNTY REGISTER OF DEEDS

Location of Court: NASHUA, NH

Docket/Case #: SER323705818

Judgment/Lien Outstanding? Yes

Disclosure 6 of 11

Reporting Source: Individual

Judgment/Lien Holder: INTERNAL REVENUE SERVICE

Judgment/Lien Amount: \$68,964.82

Judgment/Lien Type: Tax

Date Filed with Court: 05/08/2017

Date Individual Learned: 05/13/2017



Type of Court: State Court
Name of Court: HILLSBOROUGH COUNTY REGISTER OF DEEDS
Location of Court: HILLSBOROUGH COUNTY, NEW HAMPSHIRE
Docket/Case #: SERIAL NUMBER 259991517
Judgment/Lien Outstanding? Yes

Disclosure 7 of 11

Reporting Source: Individual
Judgment/Lien Holder: State of New Hampshire
Judgment/Lien Amount: \$919.09
Judgment/Lien Type: Tax
Date Filed with Court: 06/01/2011
Date Individual Learned: 10/28/2015
Type of Court: State Court
Name of Court: Merrimack County Records
Location of Court: Merrimack County, NH
Docket/Case #: 988679
Judgment/Lien Outstanding? Yes

Disclosure 8 of 11

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$113,346.52
Judgment/Lien Type: Tax
Date Filed with Court: 10/13/2010
Date Individual Learned: 10/28/2015
Type of Court: State Court
Name of Court: Merrimack County Records
Location of Court: Merrimack County, NH
Docket/Case #: 772551
Judgment/Lien Outstanding? Yes

Disclosure 9 of 11

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$262,681.59
Judgment/Lien Type: Tax
Date Filed with Court: 09/28/2010



Date Individual Learned: 10/28/2015
Type of Court: State Court
Name of Court: Merrimack County Records
Location of Court: Merrimack County, NH
Docket/Case #: 771356
Judgment/Lien Outstanding? Yes

Disclosure 10 of 11

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$58,919.03
Judgment/Lien Type: Tax
Date Filed with Court: 11/22/2010
Date Individual Learned: 10/28/2015
Type of Court: State Court
Name of Court: Merrimack County Records
Location of Court: Merrimack County, NH
Docket/Case #: 775442
Judgment/Lien Outstanding? Yes

Disclosure 11 of 11

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$102,518.92
Judgment/Lien Type: Tax
Date Filed with Court: 07/02/2014
Date Individual Learned: 07/22/2014
Type of Court: State Court
Name of Court: SECRETARY OF STATE
Location of Court: CONCORD, NH
Docket/Case #: 107683514
Judgment/Lien Outstanding? Yes
Broker Statement TAX PERIOD ENDING 2010, 2011, 2012 & 2013.



End of Report

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