



IAPD Report

THOMAS W KU

CRD# 2702044

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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

THOMAS W KU (CRD# 2702044)

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 **02/17/2026**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|----|------------------------------------|------------|------------------|
| IA | WELLS FARGO ADVISORS | CRD# 19616 | 01/03/2011 |
| B | WELLS FARGO CLEARING SERVICES, LLC | CRD# 19616 | 01/03/2011 |

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **24** 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 | WELLS FARGO INVESTMENTS, LLC | 10582 | BELLEVUE, WA | 04/07/2008 - 01/03/2011 |
| IA | WELLS FARGO INVESTMENTS, LLC | 10582 | BELLEVUE, WA | 04/07/2008 - 01/03/2011 |
| IA | WAMU INVESTMENTS, INC. | 599 | BELLEVUE, WA | 01/29/2002 - 04/09/2008 |

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 **24** jurisdiction(s) and 6 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 Exchange, Inc. | General Securities Representative | Approved | 11/30/2021 |
| B FINRA | General Securities Representative | Approved | 01/03/2011 |
| B NYSE American LLC | General Securities Representative | Approved | 07/29/2011 |
| B Nasdaq PHLX LLC | General Securities Representative | Approved | 09/30/2011 |
| B Nasdaq Stock Market | General Securities Representative | Approved | 01/03/2011 |
| B New York Stock Exchange | General Securities Representative | Approved | 01/24/2011 |
| B Alaska | Agent | Approved | 03/09/2020 |
| B Arizona | Agent | Approved | 01/30/2013 |
| B Arkansas | Agent | Approved | 07/21/2015 |
| B California | Agent | Approved | 01/03/2011 |
| B Colorado | Agent | Approved | 08/11/2015 |
| B Florida | Agent | Approved | 10/17/2019 |
| B Georgia | Agent | Approved | 02/14/2014 |



Qualifications

| Regulator | Registration | Status | Date |
|-----------------|-----------------------------------|----------|------------|
| B Hawaii | Agent | Approved | 08/27/2025 |
| B Illinois | Agent | Approved | 01/03/2011 |
| B Iowa | Agent | Approved | 07/10/2015 |
| B Kansas | Agent | Approved | 02/13/2019 |
| B Massachusetts | Agent | Approved | 02/03/2016 |
| B Michigan | Agent | Approved | 09/24/2019 |
| B Minnesota | Agent | Approved | 10/17/2019 |
| B Missouri | Agent | Approved | 08/29/2025 |
| B Montana | Agent | Approved | 02/20/2015 |
| B Nevada | Agent | Approved | 01/07/2016 |
| B New Mexico | Agent | Approved | 02/26/2021 |
| B New York | Agent | Approved | 12/15/2014 |
| B Oregon | Agent | Approved | 01/09/2015 |
| B Texas | Agent | Approved | 04/07/2015 |
| IA Texas | Investment Adviser Representative | Approved | 04/07/2015 |
| B Utah | Agent | Approved | 01/03/2011 |
| B Washington | Agent | Approved | 01/03/2011 |
| IA Washington | Investment Adviser Representative | Approved | 01/03/2011 |
| B Wisconsin | Agent | Approved | 05/05/2021 |



Qualifications

| Regulator | Registration | Status | Date |
|-----------|--------------|--------|------|
|-----------|--------------|--------|------|

Branch Office Locations

WELLS FARGO ADVISORS
555 110TH AVE NE
10TH FL
BELLEVUE, WA 98004



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 2 state securities law exams.

Principal/Supervisory Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

No information reported.

General Industry/Product Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

| | | |
|--|-----|------------|
| Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
|--|-----|------------|

| | | |
|--|----------|------------|
| General Securities Representative Examination (S7) | Series 7 | 01/22/1996 |
|--|----------|------------|

State Securities Law Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

| | | |
|--|-----------|------------|
| Uniform Investment Adviser Law Examination (S65) | Series 65 | 03/25/1996 |
|--|-----------|------------|

| | | |
|--|-----------|------------|
| Uniform Securities Agent State Law Examination (S63) | Series 63 | 02/02/1996 |
|--|-----------|------------|

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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 | 04/07/2008 - 01/03/2011 | WELLS FARGO INVESTMENTS, LLC | CRD# 10582 | BELLEVUE, WA |
| IA | 04/07/2008 - 01/03/2011 | WELLS FARGO INVESTMENTS, LLC | CRD# 10582 | BELLEVUE, WA |
| IA | 01/29/2002 - 04/09/2008 | WAMU INVESTMENTS, INC. | CRD# 599 | BELLEVUE, WA |
| B | 07/10/1998 - 04/09/2008 | WAMU INVESTMENTS, INC. | CRD# 599 | BELLEVUE, WA |
| B | 09/03/1996 - 06/26/1997 | MURPHEY FAVRE, INC. | CRD# 599 | IRVINE, CA |
| B | 02/09/1996 - 09/17/1996 | FINANCIAL SERVICES INTERNATIONAL CORP. | CRD# 37813 | BOCA RATON, 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 |
|-------------------|------------------------------------|----------------|--------------------|-----------------------------|
| 11/2016 - Present | WELLS FARGO CLEARING SERVICES, LLC | REGISTERED REP | Y | BELLEVUE, WA, United States |
| 01/2011 - 11/2016 | WELLS FARGO ADVISORS LLC | REGISTERED REP | Y | BELLEVUE, WA, 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.

RENTAL PROPERTY; INVESTMENT RELATED; BELLEVUE, WA; 100% OWNERSHIP WITH SPOUSE; START DATE 8/1/2005; 1 HOUR PER MONTH; 0 DURING TRADING; DUTIES ARE PROPERTY MANAGER/LANLORD.

RENTAL PROPERTY; INVESTMENT RELATED; BOTHELL, WA; 100% OWNERSHIP WITH SPOUSE; START DATE 6/1/2005; 1 HOUR PER MONTH; 0 HOURS DURING TRADING; DUTIES ARE PROPETY MANAGER/ LANDLORD.

RENTAL PROPERTY; INV RELATED; WHISTLER, BC, CANADA; 100% OWNERSHIP WITH SPOUSE; START 3/12/2016; 0 HOURS PER MONTH, 0 DURING TRADING; OWNER.

RENTAL PROPERTY, INV RELATED, BELLEVUE, WA, 100% OWNERSHIP WITH SPOUSE, START 8/1/24, 1 HR PER MONTH 0 HRS DURING TRADING, LANDLORD;



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: | WAMU INVESTMENTS, INC. |
| Allegations: | CLIENT ALLEGES HE RECEIVED POOR ADVICE FROM THE REGISTERED REPRESENTATIVE IN REGARD TO THE ANNUITY PURCHASED IN JULY 2007. |
| Product Type: | Annuity(ies) - Variable |
| Alleged Damages: | \$0.00 |

Customer Complaint Information

| | |
|---------------------------------|------------|
| Date Complaint Received: | 12/22/2008 |
| Complaint Pending? | No |
| Status: | Denied |
| Status Date: | 02/19/2009 |

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT ARE OVER \$5,000.00.

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: WAMU INVESTMENTS, INC.

Allegations: CLIENT ALLEGES HE RECEIVED POOR ADVICE FROM THE REGISTERED REPRESENTATIVE IN REGARD TO THE ANNUITY PURCHASED IN JULY 2007. THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT ARE OVER \$5,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 12/22/2008

Complaint Pending? No

Status: Denied

Status Date: 02/19/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement

I WAS NOTIFIED ON JANUARY 15, 2009 THAT A FORMER CLIENT FROM MY FORMER FIRM, WAMU INVESTMENTS HAS FILED A COMPLAINT. "CLIENT ALLEGES HE RECEIVED POOR ADVICE FROM THE REGISTERED REPRESENTATIVE IN REGARD TO THE ANNUITY PURCHASED IN JULY 2007." THE TRANSACTION IN QUESTION INVOLVES A 1035 EXCHANGE FROM A HARTFORD DIRECTOR VARIABLE ANNUITY TO A SUNAMERICA VARIABLE ANNUITY. PRIOR TO ANY ANNUITY EXCHANGE, WAMU INVESTMENTS HAD A STRICT POLICY REQUIRING A CLIENT'S WRITTEN AUTHORIZATION ON A VARIABLE ANNUITY DISCLOSURE FORM (APPROXIMATELY 4-5 PAGES IN LENGTH)-DETAILING MORTALITY AND EXPENSE FEES, VARIABLE SUB-ACCOUNT COSTS, TOTAL COSTS INCLUDING ANY RIDERS, SURRENDER CHARGES, AND A SIDE BY SIDE COMPARISON OF THE CURRENT ANNUITY VS. THE PROPOSED ANNUITY. AGAIN, THIS FORM HAD TO BE INITIALED AND SIGNED BY THE CLIENT. IN ADDITION, A WRITTEN RATIONALE FURTHER DOCUMENTING THE CLIENT'S SITUATION AND REASONS FOR AN EXCHANGE WAS SUBMITTED TO THE COMPLIANCE DEPARTMENT FOR REVIEW. I HAD WORKED WITH THE CLIENT AND HIS WIFE FOR ALMOST 4 YEARS PRIOR TO MY LEAVING WAMU INVESTMENTS, AND HAD GOTTEN TO KNOW THEM QUITE WELL. AS I RECALL, THE CLIENTS' INVESTMENT GOALS WERE CAPITAL APPRECIATION AND INCOME; RISK TOLERANCE WAS MODERATE; INVESTMENT TIME HORIZON WAS 5-10 YEARS (OR PERHAPS LONGER); AND PAST INVESTMENT EXPERIENCE INCLUDED SUCH PRODUCTS AS MUTUAL FUNDS, STOCKS AND VARIABLE ANNUITIES. I FEEL THAT I PROPERLY PROFILED THE CLIENT; RECOMMENDED A PRODUCT THAT WAS IN LINE WITH THE CLIENT'S GOALS, RISK TOLERANCE, AND TIME HORIZON; AND PROVIDED THE CLIENT WITH FULL AND FAIR DISCLOSURE. THE FORMS AND DOCUMENTS AT WAMU INVESTMENTS WILL SUPPORT MY STATEMENTS. I WAS INFORMED THAT COMPLAINT WAS DENIED ON 2/19/09.

Disclosure 2 of 3

Reporting Source: Individual



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

Allegations: CLIENT ALLEGES THE INVESTMENTS PURCHASED IN 2003 HAVE LOST VALUE WHILE ATTEMPTS TO CONTACT REGISTERED REPRESENTATIVE FAILED AND POOR ADVICE RECEIVED.

Product Type: Other

Other Product Type(s): STOCK

Alleged Damages: \$6,200.00

Customer Complaint Information

Date Complaint Received: 01/14/2005

Complaint Pending? No

Status: Denied

Status Date: 03/10/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement BASED ON OUR INVESTIGATION, FULL AND FAIR DISCLOSURE APPEARS TO HAVE BEEN MADE, ALL DOCUMENTS APPEAR TO BE IN GOOD ORDER.

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations: CLIENT'S ATTORNEY ALLEGED HIS CLIENT WAS NOT PROPERLY INFORMED OF HIS INVESTMENT OPTIONS. TRADE TOOK PLACE ON 3/14/2001.

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 09/06/2001

Complaint Pending? No

Status: Denied

Status Date: 10/08/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement BASED ON THE REVIEW CONDUCTED IT APPEARSTHE CLIENT WAS PRESENTED WITH ALL APPROPRIATE OPTIONS.



End of Report

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