



IAPD Report

MICHAEL GREGORY RELYEA

CRD# 2941317

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8

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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

MICHAEL GREGORY RELYEA (CRD# 2941317)

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 **05/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	06/19/2015
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	06/23/2015

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **34** 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	MORGAN STANLEY	149777	BOCA RATON, FL	06/01/2009 - 07/09/2015
IA	MORGAN STANLEY	149777	BOCA RATON, FL	06/01/2009 - 07/09/2015
IA	MORGAN STANLEY & CO. INCORPORATED	8209	BOCA RATON, FL	03/05/2009 - 06/01/2009

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 **34** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	06/19/2015
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	06/19/2015
B Cboe Exchange, Inc.	General Securities Representative	Approved	06/19/2015
B Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	02/02/2016
B FINRA	General Securities Representative	Approved	06/19/2015
B FINRA	General Securities Sales Supervisor	Approved	02/02/2016
B Nasdaq Stock Market	General Securities Representative	Approved	06/19/2015
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	02/02/2016
B New York Stock Exchange	General Securities Representative	Approved	06/19/2015
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B Alabama	Agent	Approved	05/01/2024
B Alaska	Agent	Approved	10/03/2023
B Arizona	Agent	Approved	07/08/2015



Qualifications

Regulator	Registration	Status	Date
B California	Agent	Approved	06/19/2015
B Colorado	Agent	Approved	07/08/2015
B Connecticut	Agent	Approved	07/08/2015
B Delaware	Agent	Approved	07/08/2015
B District of Columbia	Agent	Approved	07/08/2015
B Florida	Agent	Approved	06/19/2015
IA Florida	Investment Adviser Representative	Approved	06/23/2015
B Georgia	Agent	Approved	06/19/2015
B Hawaii	Agent	Approved	08/29/2019
B Illinois	Agent	Approved	06/19/2015
B Iowa	Agent	Approved	07/08/2015
B Kansas	Agent	Approved	07/08/2015
B Maryland	Agent	Approved	06/19/2015
B Massachusetts	Agent	Approved	06/19/2015
B Michigan	Agent	Approved	09/22/2025
B Minnesota	Agent	Approved	10/20/2021
B Missouri	Agent	Approved	11/27/2019
B Nevada	Agent	Approved	07/08/2015
B New Hampshire	Agent	Approved	06/19/2015



Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	06/19/2015
B New York	Agent	Approved	06/19/2015
B North Carolina	Agent	Approved	06/19/2015
B Oklahoma	Agent	Approved	07/08/2015
B Pennsylvania	Agent	Approved	07/08/2015
B South Carolina	Agent	Approved	06/19/2015
B South Dakota	Agent	Approved	12/05/2022
B Tennessee	Agent	Approved	07/08/2015
B Texas	Agent	Approved	07/08/2015
IA Texas	Investment Adviser Representative	Restricted Approval	07/09/2015
B Virginia	Agent	Approved	06/19/2015
B Washington	Agent	Approved	06/19/2015
B West Virginia	Agent	Approved	06/19/2015
B Wisconsin	Agent	Approved	06/19/2015

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
1 TOWN CENTER RD
BOCA RATON, FL 33486

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
2850 NW 43RD ST
GAINESVILLE, FL 32606

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
High Springs, 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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	02/02/2016
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	02/01/2016
 General Securities Principal Examination (S24)	Series 24	06/05/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	05/18/2011
 General Securities Representative Examination (S7)	Series 7	09/05/1997

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/12/1997
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/08/1997

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
B	06/01/2009 - 07/09/2015	MORGAN STANLEY	CRD# 149777	BOCA RATON, FL
IA	06/01/2009 - 07/09/2015	MORGAN STANLEY	CRD# 149777	BOCA RATON, FL
IA	03/05/2009 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	BOCA RATON, FL
B	02/27/2009 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	BOCA RATON, FL
IA	01/11/2006 - 03/04/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BOCA RATON, FL
B	01/10/2006 - 03/04/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BOCA RATON, FL
IA	01/01/1998 - 01/09/2006	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	BOYNTON BEACH, FL
B	09/09/1997 - 01/09/2006	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	BOYNTON BEACH, FL
B	09/09/1997 - 01/09/2006	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
08/2015 - Present	BANK OF AMERICA, N.A.	Wealth Management Advisor	Y	BOCA RATON, FL, United States
06/2015 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Wealth Management Advisor	Y	BOCA RATON, 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.

I*123049Entity Type: For-Profit Name of outside business organization: GBC MotorsportsInvestment related: NoAddress of business: Anaheim, California 92805Position, title, association: Part-Time, I will ride my ATV and use their productsStart date of



Registration & Employment History



OTHER BUSINESS ACTIVITIES

relationship: 5/8/2019 Number of hours devoted: 8 hours Mthly Number of hours devoted during trading hours: 0 Duties: GBC Motorsports is a tire manufacturer that will sponsor me to use their tires in ATV racing. I get free merchandize and paid up to \$200 per race for a first place.

I*4583309

Entity Type: Entity For Profit

Name of OBA: Elliano's Franchise

Address: High Springs, Florida, 32643

Investment Related: No

Position, Title, Association: Treasurer, Officer, Owner

Employee Start Date: 05/18/2026

Number of Hours: 5, Weekly

Number of Hours during trading: 0, Weekly

Duties: We are signing a franchise agreement to open four Ellianos franchise location in north Florida. We are going to fund the building of four locations using our own funds and bank financing. My wife will run the day-to-day operations and I will provide the administrative role in running the business. The addresses to our four locations has not been determined yet. We are using our home address as the point of contact.

I*4585273

Entity Type: Entity For Profit

Name of OBA: Coffee Is Life Inc

Address: High Springs, Florida, 32643

Investment Related: No

Position, Title, Association: Treasurer, Officer, Director, Owner

Employee Start Date: 05/18/2026

Number of Hours: 5, Weekly

Number of Hours during trading: 0, Weekly

Duties: Using the S-Corp to open four Elliano's Coffee franchise locations Basic oversight and financial funding to initiate business. My wife will be working directly in the sites and facilitating the day-to-day activities



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:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE POA FOR THE CLIENT ALLEGED THE ADVISOR DID NOT ADVISE THE CLIENT TO BECOME LESS AGGRESSIVE IN HER INVESTMENTS. AS A RESULT, THE POA ALLEGED THE CLIENT'S ANNUITIES INCURRED MARKET LOSSES
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$34,183.06

Customer Complaint Information

Date Complaint Received:	04/14/2004
Complaint Pending?	No
Status:	Denied
Status Date:	07/21/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement

A REVIEW BY MY FIRM FOUND THE CLIENT RECEIVE RECOMMENDATIONS FOR LOWERING HER INVESTMENT RISK BUT NEGLECTED TO ACT ON THEM. FURTHER, THE CLIENT'S QUESTIONS AROUND THE DISCLOSURE OF FEES FELL UNDER THE TERMS OF A CLASS ACTION LAWSUIT WHICH PROVIDED RELIEVE IN THE FORM OF AN ACCIDENTAL DEATH BENEFIT



RIDER ON BOTH OF THE CLIENT'S CONTRACTS.

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: THE CLIENT ALLEGED THAT DUE TO BAD INVESTMENT ADVICE, SHE HAS LOST APPROXIMATELY \$54000.00

Product Type: Mutual Fund(s)

Other Product Type(s): ANNUITY

Alleged Damages: \$54,000.00

Customer Complaint Information

Date Complaint Received: 06/18/2002

Complaint Pending? No

Status: Denied

Status Date: 07/15/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement THE COMPANY REVIEW FOUND THAT THE INVESTMENT RECOMMENDATIONS THAT WERE MADE TO THE CLIENT WERE SUITABLE GIVEN HER FINANCIAL CIRCUMSTANCES. THE COMPANY DENIED THE CLIENT'S REQUEST FOR SETTLEMENT.



End of Report

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