



IAPD Report

Marguerite Maria Panico Fiori

CRD# 2968685

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

i 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

Marguerite Maria Panico Fiori (CRD# 2968685)

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 **01/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FIORI FINANCIAL GROUP	CRD# 318641	12/16/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	FORT LAUDERDALE, FL	01/27/2016 - 12/31/2022
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	FT. LAUDERDALE, FL	01/07/2016 - 12/31/2022
B	LPL FINANCIAL LLC	6413	FT LAUDERDALE, FL	11/04/2009 - 01/15/2016

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FIORI FINANCIAL GROUP**
Main Address: 205 SOUTH EAST 20TH ST
FORT LAUDERDALE, FL 33316
Firm ID#: 318641

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	12/16/2022

Branch Office Locations

FIORI FINANCIAL GROUP
205 SOUTH EAST 20TH ST
FORT LAUDERDALE, FL 33316



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, 3 general industry/product exams, and 3 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
--	-----	------------


 Futures Managed Funds Examination (S31)	Series 31	12/17/1997
---	-----------	------------


 General Securities Representative Examination (S7)	Series 7	12/03/1997
--	----------	------------

State Securities Law Exams

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

  Uniform Combined State Law Examination (S66)	Series 66	11/09/2006
---	-----------	------------

 Uniform Investment Adviser Law Examination (S65)	Series 65	12/31/1997
--	-----------	------------

 Uniform Securities Agent State Law Examination (S63)	Series 63	12/11/1997
--	-----------	------------

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
IA	01/27/2016 - 12/31/2022	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	FORT LAUDERDALE, FL
B	01/07/2016 - 12/31/2022	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	FT. LAUDERDALE, FL
B	11/04/2009 - 01/15/2016	LPL FINANCIAL LLC	CRD# 6413	FT LAUDERDALE, FL
IA	11/12/2009 - 01/08/2016	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	FT LAUDERDALE, FL
IA	11/13/2006 - 11/10/2009	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	PLANTATION, FL
B	03/03/2003 - 11/10/2009	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	PLANTATION, FL
B	12/19/2001 - 02/27/2003	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
B	12/04/1997 - 12/19/2001	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY

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
02/2023 - Present	FFG Realty, LLC	Real Estate Consulting	Y	Fort Lauderdale, FL, United States
12/2022 - Present	FFG Partners, LLC d/b/a Fiori Financial Group	CEO/ Investment Adviser Representative	Y	Fort Lauderdale, FL, United States
01/2010 - Present	FIORI FINANCIAL GROUP, INC.	President	N	FORT LAUDERDALE, FL, United States
10/2014 - 11/2024	N/A - CERTIFIED DIVORCE FINANCIAL ANALYST	FINANCIAL ANALYST	Y	FORT LAUDERDALE, FL, United States
11/2016 - 12/2022	Fiori Financial Group	Real Estate Consulting	N	Fort Lauderdale, FL, United States
01/2016 - 12/2022	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	FORT LAUDERDALE, FL, United States
01/2016 - 12/2022	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	FT. LAUDERDALE, FL, United States
06/2004 - 08/2020	RENTAL REAL ESTATE	ADMINISTRATION	N	DANIA BEACH, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
------------------	---------------	----------	--------------------	-------------------

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)Name of Business: FFG Partners, LLC DBA Fiori Financial Group | Address: 205 SE 20th St, Fort Lauderdale, FL, 33316, United States | Activity Type: RIA | Owner Position/Title: CEO and Investment Adviser Representative | Investment Related: Yes | Start Date: 12/2022 Hours per month devoted to this business: 160 Hours per month devoted to this business | Hours during trading hours 160 Description of duties: Running everyday operations of the company and provide Investment Advice.
- (2)Name of Business: Fiori Financial Group, Inc. | Address: 205 SE 20th St, Fort Lauderdale, FL, 33316, United States | Activity Type: Support Company - Owner | Position/Title: President | Investment Related: No | Start Date: 11/2009 | Hours per month devoted to this business: 0-1 | Hours per month devoted to this business during trading hours: 0-1 | Description of duties: I am the only member of this company and have no day to day duties. This company has an ownership percentage in FFG Partners, LLC DBA Fiori Financial Group. This company is used for tax purposes.
- (3)Name of Business: Non-variable insurance | Address: 205 SE 20th St, Fort Lauderdale, FL, 33316, USA | Activity Type: Non-variable Insurance | Position/Title: Insurance Agent | Investment Related: Yes | Start Date: 01/2016 | Hours per month devoted to this business: 2-10 Hours per month devoted to this business | Hours during trading hours: 2-10 | Description of duties: Sales of non-variable insurance with individual clients.
- (4)Name of Business: FFG Realty, LLC | Address: 205 SE 20th St, Fort Lauderdale, FL, 33316, USA | Activity Type: Real Estate Consulting | Position/Title: Owner/MGR | Investment Related: Yes | Start Date: 02/2023 | Hours per month devoted to this business: 10 Hours per month devoted to this business Hours during trading hours: 10 | Description of duties: Real Estate Consulting and Property Management for Clients.
- (5)Name of Business: Karma 205 | Address: 205 SE 20th St, Fort Lauderdale, FL, 33316, United States | Activity Type: Rental Real Estate | Position/Title: Partner | Investment Related: Yes | Start Date: 12/2019 | Hours per month devoted to this business: 2-10 Hours per month devoted to this business | Hours during trading hours: 0-1 | Description of duties: I am the owner of Karma 205 office building and collect rent from other entities.
- (6)Name of Business: Manhattan Project LLLP | Address: 311 SE 7th Street, Fort Lauderdale, FL, 33301, United States | Activity Type: Real Estate Property Ownership | Position/Title: Officer - CEO/Owner | Investment Related: Yes | Start Date: 03/2017 | Hours per month devoted to this business: 0-1 Hours per month | Hours devoted to this business during trading hours: 0-1 Description of duties: Owner of raw land.
- (7)Name of Business: Two and a Half Men, LLC | Address: 517 NE 9th Ave, Fort Lauderdale, FL, 33301, USA | Activity Type: Business Owner | Position/Title: Partner | Investment Related: No | Start Date: 05/2021 | Hours per month devoted to this business: 0-1 Hours per month devoted to this business | Hours during trading hours: 0-1 | Description of duties: 1/3 partner in a boat ownership with two clients.
- (8)Name of Business: Rutro, LLC | Address: 1123 NE 4th Ave, Fort Lauderdale, FL 33304, USA | Activity Type: Real Estate Property Ownership | Position/Title: Owner/MGR | Investment Related: Yes | Start Date: 11/2022 | Hours per month devoted to this business: 0-1 Hours per month | Hours devoted to this business during trading hours: 0-1 Description of duties: Owner of raw land.
- (9)Name of Business: Fiori Entertainment Ventures| Address: 500 East Las Olas Blvd Unit 1406, Fort Lauderdale, FL, 33301, United States | Activity Type: Business Owner Position/Title: Owner/Proprietor | Investment Related: No | Start Date: 11/2022 | Hours per month devoted to this business: 0-1 Hours per month devoted to this business| during trading hours: 0-1 | Description of duties: The financial backing of a band.



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:	RAYMOND JAMES FINANCIAL SERVICES, INC
Allegations:	CLIENT ALLEGES SUITABILITY. NO COMPENSATORY DAMAGES CLAIMED, BUT APPEAR TO BE GREATER THAN \$5000.
Product Type:	Other
Other Product Type(s):	ANNUITY

Alleged Damages:

Customer Complaint Information

Date Complaint Received:	03/25/2004
Complaint Pending?	No
Status:	Denied
Status Date:	04/30/2004

Settlement Amount:

Individual Contribution Amount:
.....

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES

Allegations: IN 2001 I SOLD MR OWEN 2 ANNUITIES FOR WHICH BOTH OFFER GUARANTEES OF INITIAL INVERT NO DOWSIDE RISK W/OPPORTUNITY FOR UPSIDE POTENTIAL. MR OWEN THEN BOUGHT THE SAME ANNUITY FROM ANOTHER BROKER WHO TOOK OVER HIS ACCOUNT AFTER I LEFT IN 2002. HE NOW CLAIMS THAT HIS PORTFOLIO IS 80 PERCENT ANNUITY BASED WHICH INCLUDES THE ADDITIONAL ANNUITY PURCHASED BY THE NEW BROKER.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 03/22/2004

Complaint Pending? No

Status: Denied

Status Date: 04/30/2004

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DEAN WITTER

Allegations: CLIENT ALLEGES THAT THE FINANCIAL ADVISOR WAS TRADING IN HER ACCOUNT WITHOUT AUTHORIZATION.

Product Type: Equity - OTC

Alleged Damages: \$15,000.00

Customer Complaint Information

Date Complaint Received: 03/30/2000

Complaint Pending? No

Status: Closed/No Action

Status Date: 04/26/2000

Settlement Amount:

Individual Contribution Amount:

Broker Statement WITHOUT ADMITTING ANY WRONGDOING WHATSOEVER AND IN ORDER TO AVOID THE COST AND UNCERTAINTY OF POTENTIAL LITIGATION AND AS AN ACCOMMODATION TO THE CLIENT, AN OFFER OF \$3,500 WAS MADE TO CLIENT.



End of Report

This page is intentionally left blank.