



IAPD Report

NORMAN HUGH MEYER

CRD# 3185642

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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

NORMAN HUGH MEYER (CRD# 3185642)

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 **12/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	VESTECH SECURITIES, INC.	CRD# 41409	06/03/2016
IA	VESTECH ASSET MANAGEMENT INC.	CRD# 285685	04/24/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	NI ADVISORS	134502	Wildwood, MO	09/20/2021 - 12/15/2025
B	IBN FINANCIAL SERVICES, INC.	42360	LIVERPOOL, NY	06/20/2016 - 06/11/2021
IA	CUTTINGEDGE ADVISORS	146371	EUREKA, MO	04/26/2017 - 08/09/2018

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	4



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

Employment 1 of 2

Firm Name: **VESTECH SECURITIES, INC.**
Main Address: 11477 OLDE CABIN RD.
SUITE 310
ST. LOUIS, MO 63141
Firm ID#: 41409

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	06/03/2016
B FINRA	Investment Co./Variable Contracts Prin	Approved	06/03/2016
B Illinois	Agent	Approved	06/23/2016
B Michigan	Agent	Approved	08/31/2019
B Missouri	Agent	Approved	06/22/2016

Branch Office Locations

VESTECH SECURITIES, INC.
Wildwood, MO

Employment 2 of 2

Firm Name: **VESTECH ASSET MANAGEMENT INC.**
Main Address: 11477 OLDE CABIN ROAD
SUITE 310
SAINT LOUIS, MO 63141
Firm ID#: 285685

Regulator	Registration	Status	Date
IA Michigan	Investment Adviser Representative	Approved	07/19/2019
IA Missouri	Investment Adviser Representative	Approved	04/24/2018



Qualifications

Branch Office Locations

VESTECH ASSET MANAGEMENT INC.
Wildwood, MO




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 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/26/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/18/1999

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/19/2002
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/17/1999

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	09/20/2021 - 12/15/2025	NI ADVISORS	CRD# 134502	Wildwood, MO
B	06/20/2016 - 06/11/2021	IBN FINANCIAL SERVICES, INC.	CRD# 42360	LIVERPOOL, NY
IA	04/26/2017 - 08/09/2018	CUTTINGEDGE ADVISORS	CRD# 146371	EUREKA, MO
IA	07/09/2015 - 12/31/2016	CUTTINGEDGE ADVISORS	CRD# 146371	ST. LOUIS, MO
B	05/01/2015 - 05/25/2016	OAKBRIDGE FINANCIAL SERVICES	CRD# 16323	St. Louis, MO
IA	04/10/2013 - 07/02/2015	CONCORDE ASSET MANAGEMENT, LLC	CRD# 140367	ST. LOUIS, MO
B	04/25/2011 - 04/21/2015	CONCORDE INVESTMENT SERVICES, LLC	CRD# 151604	ST. LOUIS, MO
IA	01/19/2010 - 12/31/2014	CUTTINGEDGE ADVISORS	CRD# 146371	ST. LOUIS, MO
B	01/30/2008 - 03/15/2011	SILVER OAK SECURITIES, INCORPORATED	CRD# 46947	ST. LOUIS, MO
IA	02/20/2008 - 12/31/2009	CUTTINGEDGE ADVISORS	CRD# 146371	ST. LOUIS, MO
IA	01/04/2005 - 01/25/2008	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	ST. LOUIS, MO
B	05/30/2002 - 01/25/2008	QUESTAR CAPITAL CORPORATION	CRD# 43100	ST. LOUIS, MO
IA	09/06/2002 - 12/31/2005	QUESTAR CAPITAL CORPORATION	CRD# 43100	ST. LOUIS, MO
B	03/04/1999 - 06/06/2002	CONSECO SECURITIES, INC.	CRD# 29367	CARMEL, IN



Registration & Employment History

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
09/2021 - Present	NI ADVISORS	REGISTERED REPRESENTATIVE	Y	MILPITAS, CA, United States
04/2018 - Present	Vestech Asset Management	Investment Advisor Representative	Y	St. Louis, MO, United States
06/2016 - Present	Vestech Securities, Inc.	Registered Representative	Y	St. Louis, MO, United States
09/1999 - Present	MEYER FINANCIAL GROUP	PRESIDENT	N	ST. LOUIS, MO, United States
06/2016 - 06/2021	IBN Financial Services, Inc.	Registered Representative	Y	St. Louis, CA, United States
03/2008 - 08/2018	CUTTINGEDGE ADVISORS	INVESTMENT ADVISOR	Y	SAINT LOUIS, MO, 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) NAME: MFG LLC; INV-REL: No; ADDRESS: 125 S. Central Avenue, Eureka, MO, 63025; NATURE: Traditional (non-variable) Insurance sales/service; POSITION: Owner/Independent Agent; HRS/MO: 25; TRADING HRS/MO: 10; DUTIES: Sales & service of traditional insurance contacts (life, fixed annuities, health);
- (2) NAME: "GNM, LLC"; INV-REL: No; ADDRESS: 125 S. Central Avenue, Eureka, MO, 63025; NATURE: OBA for Investment Advisory Business; POSITION: Member; DATE: 10/26/2018; HRS/MO: 40; TRADING HRS/MO: 30; DUTIES: Conduct routine business affairs of a company to pay expenses and salaries
- (3) NAME: "Meyer Realty Group"; INV-REL: No; ADDRESS: 125 S. Central Avenue, Eureka, MO, 63025; NATURE: LLC that owns real estate; POSITION: Member; DATE: 12/2016; HRS/MO: 2; TRADING HRS/MO: 0; DUTIES: Member of the LLC that holds ownership of property
- (4) NAME: "Meyer Financial Group, LLC"; INV-REL: No; ADDRESS: 125 S. Central Avenue, Eureka, MO, 63025; NATURE: OBA for Securities Business; POSITION: Member; DATE: 02/01/2010; HRS/MO: 100; TRADING HRS/MO: 100; DUTIES: Conduct routine business affairs of a company to pay expenses and salaries
- (5) NAME: "Vestech Securities Inc."; INV-REL: Yes; ADDRESS: 125 S. Central Avenue, Eureka, MO, 63025; NATURE: Broker Dealer; POSITION: Financial Representative; DATE: 06/2016; HRS/MO: 160; TRADING HRS/MO: 160; DUTIES: Financial Representative



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	4

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VESTECH SECURITIES, INC.
Allegations:	Unsuitable investments in variable annuities and non traded REITS. Basic statements received from investments.
Product Type:	Annuity-Variable Other: Non Traded REIT
Alleged Damages:	\$650,000.00
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:	07/18/2024
Complaint Pending?	Yes
Status:	
Status Date:	07/30/2024
Settlement Amount:	
Individual Contribution Amount:	



Broker Statement Mr. Meyer denies any allegation concerning [REDACTED] investments.

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SILVER OAK SECURITIES, INC .

Allegations: SUITABILITY

Product Type: Annuity-Variable

Alleged Damages: \$14,000.00

Alleged Damages Amount Explanation (if amount not exact): CUSTOMER LOSS CAN NOT BE DETERMINED AT THIS TIME.

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: 04/19/2013

Complaint Pending? No

Status: Denied

Status Date: 05/24/2013

Settlement Amount:

Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SILVER OAK SECURITIES, INC.

Allegations: SUITABILITY, FORGERY

Product Type: Annuity-Variable

Alleged Damages: \$14,000.00

Alleged Damages Amount Explanation (if amount not exact): CUSTOMER LOSS CANNOT BE DETERMINED AT THIS TIME.

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: 04/15/2013

Complaint Pending? No

Status: Denied

Status Date: 05/24/2013

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE ALLEGATIONS ARE WITHOUT MERIT AND WILL BE AGGRESSIVELY DEFENDED.

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SILVER OAK SECURITIES, INC.

Allegations: NEGLIGENCE, BREACH OF FIDUCIARY DUTY AND SUITABILITY

Product Type: Mutual Fund

Alleged Damages: \$500,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: ST. LOUIS, MO

Docket/Case #: 10-01410

Filing date of arbitration/CFTC reparation or civil litigation: 03/31/2010

Customer Complaint Information

Date Complaint Received: 05/01/2010

Complaint Pending? No

Status: Settled

Status Date: 10/28/2010

Settlement Amount: \$75,000.00

Individual Contribution Amount: \$65,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): 10-01410



Docket/Case #: 10-01410
Date Notice/Process Served: 03/31/2010
Arbitration Pending? No
Disposition: Settled
Disposition Date: 10/28/2010
Monetary Compensation Amount: \$75,000.00
Individual Contribution Amount: \$65,000.00

Disclosure 4 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: SILVER OAK SECURITIES, INC
Allegations: NEGLIGENCE, BREACH OF FIDUCIARY DUTY AND SUITABILITY.
Product Type: Mutual Fund
Alleged Damages: \$500,000.00
Is this an oral complaint? No
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: ST LOUIS, MO

Docket/Case #: 10-01411
Filing date of arbitration/CFTC reparation or civil litigation: 03/31/2010

Customer Complaint Information

Date Complaint Received: 04/17/2010
Complaint Pending? No
Status: Settled
Status Date: 10/28/2010
Settlement Amount: \$85,000.00
Individual Contribution Amount: \$75,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): 10-01411
Docket/Case #: 10-01411



Date Notice/Process Served:	03/31/2010
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/28/2010
Monetary Compensation Amount:	\$85,000.00
Individual Contribution Amount:	\$75,000.00



End of Report

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