



IAPD Report

CHRISTOPHER A PESCE

CRD# 3274301

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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

CHRISTOPHER A PESCE (CRD# 3274301)

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 **02/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 11025	11/12/2025
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	11/12/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	UBS FINANCIAL SERVICES INC.	8174	PARAMUS, NJ	10/18/2010 - 11/21/2025
IA	UBS FINANCIAL SERVICES INC.	8174	PARAMUS, NJ	10/18/2010 - 11/21/2025
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	WHITE PLAINS, NY	09/08/2006 - 11/15/2010

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
Termination	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 **23** jurisdiction(s) and 1 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#: 11025

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/12/2025
B	Arizona	Agent	Approved	11/12/2025
B	California	Agent	Approved	11/12/2025
B	Colorado	Agent	Approved	12/17/2025
B	Connecticut	Agent	Approved	11/12/2025
B	Florida	Agent	Approved	11/12/2025
B	Georgia	Agent	Approved	01/29/2026
B	Idaho	Agent	Approved	11/12/2025
B	Indiana	Agent	Approved	11/26/2025
B	Louisiana	Agent	Approved	11/12/2025
B	Maine	Agent	Approved	11/12/2025
B	Maryland	Agent	Approved	11/12/2025
B	Massachusetts	Agent	Approved	11/25/2025



Qualifications

Regulator	Registration	Status	Date
B New Hampshire	Agent	Approved	12/01/2025
B New Jersey	Agent	Approved	11/25/2025
IA New Jersey	Investment Adviser Representative	Approved	12/10/2025
B New York	Agent	Approved	11/12/2025
IA New York	Investment Adviser Representative	Approved	11/21/2025
B North Carolina	Agent	Approved	11/12/2025
B Ohio	Agent	Approved	11/12/2025
B Pennsylvania	Agent	Approved	11/12/2025
B South Carolina	Agent	Approved	11/12/2025
B Tennessee	Agent	Approved	11/12/2025
B Texas	Agent	Approved	11/12/2025
IA Texas	Investment Adviser Representative	Restricted Approval	11/12/2025
B Utah	Agent	Approved	11/12/2025
B Virginia	Agent	Approved	11/12/2025

Branch Office Locations

WELLS FARGO ADVISORS
68 SOUTH SERVICE ROAD STE 100
MELVILLE, NY 11747



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
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No information reported.

General Industry/Product Exams


Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	09/28/1999
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State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	10/27/1999
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 Uniform Securities Agent State Law Examination (S63)	Series 63	10/13/1999
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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	10/18/2010 - 11/21/2025	UBS FINANCIAL SERVICES INC.	CRD# 8174	PARAMUS, NJ
IA	10/18/2010 - 11/21/2025	UBS FINANCIAL SERVICES INC.	CRD# 8174	PARAMUS, NJ
B	09/08/2006 - 11/15/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WHITE PLAINS, NY
IA	09/08/2006 - 11/15/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WHITE PLAINS, NY
IA	04/05/2006 - 09/15/2006	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	GARDEN CITY, NY
B	01/15/2003 - 09/15/2006	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	GARDEN CITY, NY
B	09/29/1999 - 01/10/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, 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
11/2025 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	MELVILLE, NY, United States
10/2010 - 11/2025	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	WHITE PLAINS, NY, 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) 43 paula ave llc / Other / rental property / rental income / Proprietor / owner / property management ///

2) 20 yonkers terrace llc / Other / rental property / rental income / Proprietor / owner / property management

Rental Property - 20 Yonkers; Inv-related; yonkers, NY; rental income; 100% Ownership; Start Date 11/11/2025, 10 hrs per month; 10 during trading

Blueprint Wealth Advisors, LLC; Inv-related; kinnelon, NJ, finet practice; 50% Ownership; Start Date 11/12/2025, 160 hrs per month; 160 during trading



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
Termination	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: UBS FINANCIAL SERVICES INC.

Allegations: Time frame: 2021-2024
The Trustee's attorney alleges the Financial Advisors recommended unsuitable long duration premium bonds based on the Grantor's age. The Trustee's attorney further alleges the Financial Advisors misrepresented that the principal would be preserved and income would be interest based. The Trustee's attorney finally alleges the strategy violated Regulation Best Interest.

Product Type: Options

Alleged Damages: \$140,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

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

Arbitration/Reparation forum or court name and location: FINRA Arbitration

Docket/Case #: 25-02619

Filing date of arbitration/CFTC reparation or civil litigation: 12/10/2025



Customer Complaint Information

Date Complaint Received: 12/10/2025

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 12/10/2025

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 25-02619

Date Notice/Process Served: 12/10/2025

Arbitration Pending? Yes

Reporting Source: Individual

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

Allegations: Time frame: 2021-2024 The Trustee's attorney alleges the Financial Advisors recommended unsuitable long duration premium bonds based on the Grantor's age. The Trustee's attorney further alleges the Financial Advisors misrepresented that the principal would be preserved and income would be interest based. The Trustee's attorney finally alleges the strategy violated Regulation Best Interest.

Product Type: Options

Alleged Damages: \$140,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

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

Arbitration/Reparation forum or court name and location: FINRA Arbitration

Docket/Case #: 25-02619

Filing date of arbitration/CFTC reparation or civil litigation: 12/10/2025

Customer Complaint Information

Date Complaint Received: 01/07/2026

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)



Status Date: 12/10/2025

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 25-02619

Date Notice/Process Served: 01/21/2026

Arbitration Pending? Yes

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: Time Frame: May 07, 2021 to April 25, 2023

What were the allegations against the individual? The Trustee's attorney alleges the Financial Advisors recommended unsuitable long duration premium bonds based on the Grantor's age. The Trustee's attorney further alleges the Financial Advisors misrepresented that the principal would be preserved and income would be interest based. The Trustee's attorney finally alleges the strategy violated Regulation Best Interest.

Product Type: Other: Municipal (Bonds, Notes, Zeros, not MITs)

Alleged Damages: \$140,000.00

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: 09/18/2025

Complaint Pending? No

Status: Denied

Status Date: 10/14/2025

Settlement Amount:

Individual Contribution Amount:

Broker Statement

I deny these allegations as they are false, and my employer has denied them on three occasions. The bond portfolio, including the premium bonds, was fully disclosed and explained to the Trustee and was entirely suitable and appropriate for the Trust, given its income needs and goals. The need of the Trust, as stated to us, was in the 3.5 to 4% range, and interest rates at the time were in the 0.13 to



2% range. Indeed, the beneficiary of the Trust has benefited from the dividends/interest generated by the bond portfolio and has withdrawn over \$125,000 from the account to date. Further, as-of the date of this filing, the account has sustained realized losses of approximately \$100. The longer-dated, higher coupon bonds were the survivor put bonds, which were thoroughly explained to the Trustee on several occasions. These bonds, all investment grade, would return par to the Trustee upon the passing of the Trust's beneficiary.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm

Firm Name: MERRILL LYNCH PIERCE, FENNER & SMITH, INC.

Termination Type: Voluntary Resignation

Termination Date: 10/18/2010

Allegations: CONDUCT RELATED TO ALLEGED EXERCISE OF DISCRETION, SOLICITATION OF SECURITIES TRANSACTIONS AND MARKING OF ORDER TICKETS.

Product Type: Debt-Corporate
Debt-Government
Debt-Municipal
Other: EXCHANGE TRADED FUNDS

Reporting Source: Individual

Firm Name: MERRILL LYNCH PIERCE, FENNER & SMITH, INC.

Termination Type: Voluntary Resignation

Termination Date: 10/18/2010

Allegations: CONDUCT RELATED TO ALLEGED EXERCISE OF DISCRETION, SOLICITATION OF SECURITIES TRANSACTIONS AND MARKING OF ORDER TICKETS.

Product Type: Debt-Corporate
Debt-Government
Debt-Municipal
Other: EXCHANGE TRADED FUNDS

Disclosure 2 of 2

Reporting Source: Individual

Firm Name: PRUDENTIAL SECURITIES

Termination Type: Permitted to Resign

Termination Date: 12/13/2002

Allegations: PERMITTED TO RESIGN FOLLOWING FIRM INVESTIGATION CONCERNING ADHERENCE TO PSI ANNUITIES REPLACEMENT PROCEDURES AND NEW YORK STATE REG. 60. INVESTIGATION WAS NOT PROMPTED BY ANY CUSTOMER COMPLAINT.

Product Type: Other

Other Product Types: ANNUITIES



End of Report

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