IAPD Report

Michael S Fisher

CRD# 4056114

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

Michael S Fisher (CRD# 4056114)

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 **04/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	THE PINNACLE FINANCIAL GROUP	CRD# 164395	04/01/2026

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **8** 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	AMERIPRISE FINANCIAL SERVICES, LLC	6363	MELVILLE, NY	04/16/2021 - 03/10/2026
B	AMERIPRISE FINANCIAL SERVICES, LLC	6363	MELVILLE, NY	11/04/2016 - 03/10/2026
B	WELLS FARGO ADVISORS, LLC	19616	MELVILLE, NY	08/31/2012 - 11/08/2016

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	6

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

Employment 1 of 1

Firm Name: **THE PINNACLE FINANCIAL GROUP**

Main Address: 9 SOUTH LONG BEACH ROAD
ROCKVILLE CENTRE, NY 11570

Firm ID#: 164395

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	04/01/2026
IA	Connecticut	Investment Adviser Representative	Approved	04/22/2026
IA	Florida	Investment Adviser Representative	Approved	04/28/2026
IA	New Jersey	Investment Adviser Representative	Approved	05/01/2026
IA	New York	Investment Adviser Representative	Approved	04/13/2026
IA	North Carolina	Investment Adviser Representative	Approved	05/14/2026
IA	Pennsylvania	Investment Adviser Representative	Approved	04/06/2026
IA	Washington	Investment Adviser Representative	Approved	05/21/2026

Branch Office Locations

THE PINNACLE FINANCIAL GROUP
445 BROADHOLLOW ROAD
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, 3 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
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	National Commodity Futures Examination (S3)	Series 3	11/07/2002
B	General Securities Representative Examination (S7)	Series 7	04/27/2000

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/24/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/25/2000

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	04/16/2021 - 03/10/2026	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	MELVILLE, NY
B	11/04/2016 - 03/10/2026	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	MELVILLE, NY
B	08/31/2012 - 11/08/2016	WELLS FARGO ADVISORS, LLC	CRD# 19616	MELVILLE, NY
B	05/15/2007 - 09/10/2012	UBS FINANCIAL SERVICES INC.	CRD# 8174	MELVILLE, NY
B	03/23/2007 - 05/09/2007	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MELVILLE, NY
B	04/28/2000 - 03/21/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	MANHASSET, 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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Melville, NY, United States
11/2016 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Melville, NY, United States
08/2012 - 11/2016	WELLS FARGO ADVISORS	REGISTERED REP	Y	MELVILLE, 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.

No information reported.

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	6

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 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	Time frame: March 2010 - September 2012 Allegations: Claimants allege that financial advisor engaged in unsuitable and unauthorized trading which resulted in principal losses.
Product Type:	Other: Equities
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	$1,000,000.01 - $5,000,000.00
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 #:	23-00537
Filing date of arbitration/CFTC reparation or civil litigation:	06/01/2023

Customer Complaint Information

Date Complaint Received:	06/01/2023
Complaint Pending?	No
Status:	Settled
Status Date:	08/19/2024
Settlement Amount:	$7,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	Time frame: March 2010 - September 2012 Allegations: Claimants allege that financial advisor engaged in unsuitable and unauthorized trading which resulted in principal losses.
Product Type:	Other: Equities
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	$1,000,000.01 - $5,000,000.00
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 #:	23-00537
Filing date of arbitration/CFTC reparation or civil litigation:	06/01/2023

Customer Complaint Information

Date Complaint Received:	06/01/2023
Complaint Pending?	No
Status:	Settled
Status Date:	08/19/2024
Settlement Amount:	$7,000.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WELLS FARGO CLEARING SERVICES, LLC
Allegations:	Claimant alleges that from 2012-2016, the financial advisor executed unauthorized and unsuitable trades.
Product Type:	Other: Miscellaneous
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant is seeking an unspecified amount in damages.
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:	FINRA
Docket/Case #:	23-00537
Filing date of arbitration/CFTC reparation or civil litigation:	05/25/2023

Customer Complaint Information

Date Complaint Received:	05/25/2023
Complaint Pending?	No
Status:	Settled
Status Date:	08/28/2024
Settlement Amount:	$25,000.00
Individual Contribution Amount:	$0.00
Firm Statement	To minimize litigation cost and without admitting liability the Firm chose to Settle this matter.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Ameriprise Financial Services, LLC; Wells Fargo Clearing Services, LLC; UBS Financial Services, Inc.
Allegations:	Claimants allege their advisor made unsuitable investment recommendations and unauthorized trades during the time period November 2016-January 2023.
Product Type:	Mutual Fund Unit Investment Trust
Alleged Damages:	$1,000,000.00
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:	FINRA NC
Docket/Case #:	23-00537
Filing date of arbitration/CFTC reparation or civil litigation:	03/16/2023

Customer Complaint Information

Date Complaint Received:	03/16/2023
Complaint Pending?	No
Status:	Settled
Status Date:	10/21/2024
Settlement Amount:	$38,000.00
Individual Contribution Amount:	$0.00
Broker Statement	The parties settled this matter to avoid the costs of FINRA Arbitration.

Disclosure 3 of 6

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors, LLC
Allegations:	Michael Fisher was a subject of the customer's complaint against his member firm that asserted the following causes of action: breach of fiduciary duty, suitability, failure to supervise, and negligence. The causes of action relate to Preferred/Fixed Rate Cap Securities.
Product Type:	Other: Preferred/Fixed Rate Cap Securities
Alleged Damages:	$50,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #18-03250
Date Notice/Process Served:	09/17/2018
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	03/08/2019
Disposition Detail:	Michael Fisher was a Subject Of the customer's complaint alleging Fisher and his member firm caused sales practice violations. Fisher's member firm is liable for and shall pay to the Claimant $50,000.00, plus interest at the rate of 9% per annum from September 17, 2018 until payment of the Award. Fisher's member firm is also liable for and shall pay to Claimant $600.00 to reimburse Claimant for the filing fee previously paid to FINRA Office of Dispute Resolution.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors
Allegations:	Claimant alleges that FA made unsuitable investments.
Product Type:	Other: Miscellaneous
Alleged Damages:	$50,000.00
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:	FINRA
Docket/Case #:	18-03250
Filing date of arbitration/CFTC reparation or civil litigation:	09/19/2018

Customer Complaint Information

Date Complaint Received:	09/19/2018
Complaint Pending?	No
Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	03/08/2019
Settlement Amount:	$50,000.00
Individual Contribution Amount:	$0.00
Firm Statement	An Award was entered granting Claimant compensatory damages of $50,000.00 plus interest and $600.00 representing filing fees.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors
Allegations:	Claimant alleges breach of fiduciary duty, suitability, failure to supervise, and negligence. The causes of action relate to Preferred/Fixed Rate Cap Securities.
Product Type:	Other: Preferred/Fixed Rate Cap Securities
Alleged Damages:	$50,000.00
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:	FINRA
Docket/Case #:	18-03250
Filing date of arbitration/CFTC reparation or civil litigation:	09/19/2018

Customer Complaint Information

Date Complaint Received:	09/19/2018
Complaint Pending?	No
Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	03/08/2019
Settlement Amount:	$50,600.00
Individual Contribution Amount:	$0.00

Disclosure 4 of 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors
Allegations:	Arbitration: Claimant alleges that from February 2013 through November 2016, the FA made unsuitable investments. Complaint: Client alleges misrepresentations of UIT investments. (1/1/2013-11/8/2016)
Product Type:	Unit Investment Trust
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Arbitration: Claimant is seeking damages in an amount of at least $324,165.01 Complaint: $171,172.10
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
Docket/Case #:	17-02314
Filing date of arbitration/CFTC reparation or civil litigation:	09/07/2017

Customer Complaint Information

Date Complaint Received:	09/07/2017
Complaint Pending?	No
Status:	Settled

Status Date:	05/10/2018
Settlement Amount:	$100,000.00
Individual Contribution Amount:	$0.00
Firm Statement	Without admitting any liability, the Firm settled the matter for $100,000.00 solely to avoid the costs and expenses of continued litigation and end the arbitration. The FA did not contribute to the settlement amount.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors
Allegations:	Arbitration: Claimant alleges that from February 2013 through November 2016, the FA made unsuitable investments. Complaint: Client alleges misrepresentations of UIT investments. (1/1/2013-11/8/2016)
Product Type:	Unit Investment Trust
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Arbitration: Claimant is seeking damages in an amount of at least $324,165.01 Complaint: $171,172.10
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
Docket/Case #:	17-02314
Filing date of arbitration/CFTC reparation or civil litigation:	09/07/2017

Customer Complaint Information

Date Complaint Received:	09/07/2017
Complaint Pending?	No
Status:	Settled
Status Date:	05/10/2018
Settlement Amount:	$100,000.00
Individual Contribution Amount:	$0.00

Disclosure 5 of 6

Reporting Source:	Regulator

Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors, LLC
Allegations:	Michael Fisher was a subject of the customer's complaint against his member firm that asserted the following causes of action: negligence, breach of fiduciary duty, and unsuitability.
Product Type:	Other: Preferred/Fixed Rate Cap Securities
Alleged Damages:	$50,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #17-00704
Date Notice/Process Served:	03/13/2017
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	09/08/2017
Disposition Detail:	Michael Fisher was a Subject Of the customer's complaint alleging Fisher and his member firm caused sales practice violations. Fisher's member firm is liable for and shall pay to the Claimant compensatory damages in the amount of $50,000.00 plus interest, and is liable for and shall pay to Claimant $600.00 to reimburse Claimant for the filing fee previously paid to FINRA Office of Dispute Resolution.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors
Allegations:	Claimants allege that starting in the fall of 2015, the FA made unsuitable investments.
Product Type:	Other: Miscellaneous
Alleged Damages:	$50,000.00
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:	FINRA
Docket/Case #:	17-00704
Filing date of arbitration/CFTC reparation or civil litigation:	03/22/2017

Customer Complaint Information

Date Complaint Received:	03/22/2017
Complaint Pending?	No

Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	09/08/2017
Settlement Amount:	$50,000.00
Individual Contribution Amount:	$0.00
Firm Statement	An Award was issued granting Claimant $50,000.00 in compensatory damages, plus interest and $600.00 representing fees.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors
Allegations:	Michael Fisher was a subject of the customer's complaint against his member firm that asserted the following causes of action: negligence, breach of fiduciary duty, and unsuitability.
Product Type:	Other: Preferred/Fixed Rate Cap
Alleged Damages:	$50,000.00
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:	FINRA
Docket/Case #:	17-00704
Filing date of arbitration/CFTC reparation or civil litigation:	03/22/2017

Customer Complaint Information

Date Complaint Received:	03/22/2017
Complaint Pending?	No
Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	09/08/2017
Settlement Amount:	$50,000.00
Individual Contribution Amount:	$0.00

Disclosure 6 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors, LLC
Allegations:	The client alleges that the investment vehicles he is invested in are unsuitable to

	his investment goals. (07/01/2013-12/15/2015)
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	The client alleges unspecified damages, but a good faith determination indicates damages greater than $5,000.00.
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:	12/15/2015
Complaint Pending?	No
Status:	Denied
Status Date:	02/19/2016
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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