



IAPD Report

MICHAEL GAETANO O'NEIL

CRD# 4141201

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

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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 GAETANO O'NEIL (CRD# 4141201)

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 **10/01/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	CRD# 144426	11/25/2020

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
	PATRIOT WEALTH STRATEGIES, LLC	305264	Hingham, MA	10/01/2019 - 11/06/2020
	THE PATRIOT FINANCIAL GROUP, LLC	172470	Hingham, MA	11/30/2018 - 03/27/2019
	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	HINGHAM, MA	04/12/2013 - 11/28/2018

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
Regulatory Event	2
Investigation	1
Termination	1



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: **INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC**
Main Address: 111 NORTH ORANGE AVENUE
SUITE 1000
ORLANDO, FL 32801
Firm ID#: 144426

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Approved	11/25/2020

Branch Office Locations

INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC
Hanover, MA



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 1 state securities law exam.

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	04/14/2000
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	04/26/2000
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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
IA	10/01/2019 - 11/06/2020	PATRIOT WEALTH STRATEGIES, LLC	CRD# 305264	Hingham, MA
IA	11/30/2018 - 03/27/2019	THE PATRIOT FINANCIAL GROUP, LLC	CRD# 172470	Hingham, MA
IA	04/12/2013 - 11/28/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	HINGHAM, MA
B	04/05/2013 - 11/28/2018	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	HINGHAM, MA
B	01/04/2008 - 04/09/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	HINGHAM, MA
IA	01/04/2001 - 01/14/2008	UBS FINANCIAL SERVICES INC.	CRD# 8174	BOSTON, MA
B	04/17/2000 - 01/14/2008	UBS FINANCIAL SERVICES INC.	CRD# 8174	BOSTON, MA

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
10/2020 - Present	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	HANOVER, MA, United States
04/2013 - Present	O'NEIL WEALTH SERVICES, LLC	OWNER - SUPPORT COMPANY	Y	HINGHAM, MA, United States
09/2019 - 10/2020	PATRIOT WEALTH STRATEGIES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	PRINCETON, MA, United States
11/2018 - 03/2019	PATRIOT FINANCIAL GROUP	INVESTMENT ADVISER REPRESENTATIVE	Y	WESTBOROUGH, MA, United States
04/2013 - 11/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	HIGHAM, MA, United States
04/2013 - 11/2018	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	HINGHAM, MA, United States



Registration & Employment History



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.

O'NEIL WEALTH SERVICES, LLC 41 GARDNER WAY, HANOVER, MA 02339 - PRIVATE LABEL ENTITY FOR FINANCIAL BUSINESS - OWNER/PRESIDENT SINCE 4/2013 - APPROX 160 HRS/MO - FEES/COMMISSIONS



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
Regulatory Event	2
Investigation	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	Massachusetts
Sanction(s) Sought:	Other: Conditional Registration
Date Initiated:	10/01/2019
Docket/Case Number:	R-2019-0085
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Raymond James Financial Services Advisors, Inc. and Raymond James Financial Services Inc.
Product Type:	No Product
Allegations:	Mr. O'Neil has been the subject of four (4) disclosure incidents as reported on the CRD. One of the disclosure incidents was a regulatory action with the Massachusetts Securities Division.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No



Resolution Date:	11/25/2020
Sanctions Ordered:	Undertaking Other: For a period of two years O'Neil will be supervised on a heightened basis and shall include at a minimum, the following: 1) Prior to any investment advice regarding insurance products to Massachusetts customers, the advice will be reviewed for suitability and approved by a supervisor before the advice is executed; and 2) All third-party compensation received by O'Neil will be preapproved by International Assets Investment Management ("IAIM") and fully disclosed to clients. All referred clients to O'Neil will be reviewed to ensure all required disclosure documents have been obtained and signed by the client. On a monthly basis, IAIM will receive an attestation from O'Neil that he has not received any third-party compensation that was not fully disclosed to clients. And other matters as found in the Order.
Regulator Statement	Two years after the entry of the Order, O'Neil will submit an affidavit stating that he has fully complied with all conditions of the Order. Registration conditions applied to O'Neil's investment adviser representative registration in Massachusetts due to previous disclosures. Amended Order filed on November 25, 2020 is an amendment of the October 1, 2019 Order to reflect changes in registration of O'Neil from Patriot Wealth Strategies, LLC to International Assets Investment Management, LLC.
Disclosure 2 of 2	
Reporting Source:	Regulator
Regulatory Action Initiated By:	Massachusetts Securities Division
Sanction(s) Sought:	Cease and Desist Censure Disgorgement
Date Initiated:	05/31/2019
Docket/Case Number:	R-2019-0038
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Raymond James Financial Services Advisors, Inc and Raymond James Financial Services, Inc.
Product Type:	Annuity-Fixed
Allegations:	O'Neil engaged in undisclosed outside business activities, that included introducing clients to a third party, for the purpose of making investments into a product that was not available through his then employer's platform. The third party split his commission from the sale of these products with O'Neil. O'Neil did not disclose this conflict of interest, in writing or otherwise, to the clients. O'Neil did not report his outside business activity on his Form U4.
Current Status:	Final
Resolution:	Order



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/31/2019
Sanctions Ordered:	Cease and Desist Censure Disgorgement
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Disgorgement
Total Amount:	\$240,000.00
Portion Levied against individual:	\$240,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	As part of the settlement, O'Neil agreed not to seek registration or act as an agent of a broker-dealer or as a partner, officer, director or control person of a broker-dealer for a period of 20 business days. O'Neil also agreed not to associate or seek registration in Massachusetts in any capacity with any investment adviser required to be registered, any investment adviser exempt from registration, a federally covered investment adviser notice-filed in Massachusetts or any entity relying on an exclusion from the definition of investment adviser for a period of 20 business days.
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Reporting Source:	Individual
Regulatory Action Initiated By:	Massachusetts Securities Division
Sanction(s) Sought:	Cease and Desist Censure Disgorgement
Date Initiated:	12/10/2018
Docket/Case Number:	R-2019-0038
Employing firm when activity occurred which led to the regulatory action:	Independent contractor affiliated with Raymond James.
Product Type:	Annuity-Fixed
Allegations:	Undisclosed OBA.
Current Status:	Final



Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/31/2019
Sanctions Ordered:	Cease and Desist Censure Disgorgement
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Disgorgement
Total Amount:	\$240,000.00
Portion Levied against individual:	\$240,000.00
Payment Plan:	None
Is Payment Plan Current:	
Date Paid by individual:	07/02/2019
Was any portion of penalty waived?	No
Amount Waived:	



Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

Disclosure 1 of 1

Reporting Source:	Firm
Initiated By:	State of Massachusetts Securities Division
Notice Date:	12/10/2018
Details:	The investigation is part of the application review process.
Is Investigation pending?	Yes



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 1

Reporting Source: Firm
Firm Name: Raymond James Financial Services, Inc.
Termination Type: Discharged
Termination Date: 11/14/2018
Allegations: Financial Advisor termed for introducing clients to a third party for the purpose of making investments into a product that was not available on the Firm's platform, although similar products offered by different vendors were available.
Product Type: Annuity-Fixed

Reporting Source: Individual
Firm Name: RAYMOND JAMES FINANCIAL SERVICES, INC.
Termination Type: Discharged
Termination Date: 11/14/2018
Allegations: Introducing clients to a third party for the purpose of making investments into a product that was not available on the Firm's platform, although similar products offered by different vendors were available.
Product Type: Annuity-Fixed



End of Report

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