



IAPD Report

STEPHEN CHRISTOPHER FIACCO

CRD# 4172668

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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

STEPHEN CHRISTOPHER FIACCO (CRD# 4172668)

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 **05/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	05/24/2023
IA	WELLS FARGO ADVISORS	CRD# 11025	07/19/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **36** 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	JANUS HENDERSON DISTRIBUTORS US LLC	28832	DENVER, CO	05/18/2012 - 04/03/2023
B	COHEN & STEERS SECURITIES, LLC	29258	NEW YORK, NY	11/18/2010 - 05/17/2012
IA	NEW YORK LIFE INVESTMENT MANAGEMENT LLC	109591	PARSIPPANY, NJ	10/29/2004 - 08/31/2010

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
Criminal	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 **36** 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	05/24/2023
B	FINRA	General Securities Principal	Approved	02/01/2024
B	Alabama	Agent	Approved	06/09/2023
B	Arizona	Agent	Approved	06/13/2023
B	California	Agent	Approved	06/06/2023
B	Colorado	Agent	Approved	06/08/2023
B	Connecticut	Agent	Approved	06/06/2023
B	Delaware	Agent	Approved	06/09/2023
IA	Florida	Investment Adviser Representative	Approved	07/19/2023
B	Florida	Agent	Approved	07/31/2023
B	Georgia	Agent	Approved	06/07/2023
B	Illinois	Agent	Approved	06/09/2023
B	Kansas	Agent	Approved	06/07/2023



Qualifications

Regulator	Registration	Status	Date
B Kentucky	Agent	Approved	06/07/2023
B Louisiana	Agent	Approved	04/09/2024
B Maine	Agent	Approved	04/22/2024
B Maryland	Agent	Approved	06/07/2023
IA Maryland	Investment Adviser Representative	Approved	05/28/2026
B Massachusetts	Agent	Approved	06/06/2023
B Michigan	Agent	Approved	06/08/2023
B Minnesota	Agent	Approved	06/09/2023
B Missouri	Agent	Approved	06/06/2023
B Montana	Agent	Approved	06/01/2023
B Nevada	Agent	Approved	06/13/2023
B New Hampshire	Agent	Approved	06/21/2023
B New Jersey	Agent	Approved	06/07/2023
B New York	Agent	Approved	04/03/2024
B North Carolina	Agent	Approved	06/08/2023
B Ohio	Agent	Approved	06/06/2023
B Oregon	Agent	Approved	06/06/2023
B Pennsylvania	Agent	Approved	06/06/2023
B South Carolina	Agent	Approved	06/08/2023



Qualifications

Regulator	Registration	Status	Date
B South Dakota	Agent	Approved	06/08/2023
B Tennessee	Agent	Approved	06/09/2023
B Texas	Agent	Approved	06/06/2023
IA Texas	Investment Adviser Representative	Restricted Approval	07/19/2023
B Vermont	Agent	Approved	06/08/2023
B Virginia	Agent	Approved	06/07/2023
B Washington	Agent	Approved	06/08/2023
B West Virginia	Agent	Approved	06/14/2023
B Wisconsin	Agent	Approved	06/13/2023

Branch Office Locations

WELLS FARGO ADVISORS
 6905 N. WICKHAM ROAD SUITE 502
 [SATELLITE]
 MELBOURNE, FL 32940

WELLS FARGO ADVISORS
 301 LINWOOD AVE.
 [VACATION RESIDENCE]
 BEL AIR, MD 21014




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, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	01/30/2007

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/13/2003
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/25/2000

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	07/18/2023
	Uniform Securities Agent State Law Examination (S63)	Series 63	02/27/2003

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	05/18/2012 - 04/03/2023	JANUS HENDERSON DISTRIBUTORS US LLC	CRD# 28832	DENVER, CO
B	11/18/2010 - 05/17/2012	COHEN & STEERS SECURITIES, LLC	CRD# 29258	NEW YORK, NY
IA	10/29/2004 - 08/31/2010	NEW YORK LIFE INVESTMENT MANAGEMENT LLC	CRD# 109591	PARSIPPANY, NJ
B	10/29/2004 - 08/31/2010	NYLIFE DISTRIBUTORS LLC	CRD# 35350	BEL AIR, MD
B	01/23/2004 - 09/10/2004	LORD ABBETT DISTRIBUTOR LLC	CRD# 530	JERSEY CITY, NJ
B	04/26/2000 - 01/05/2004	BLACKROCK INVESTMENTS, INC.	CRD# 38642	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
03/2023 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	BOZEMAN, MT, United States
01/2022 - 03/2023	Janus Henderson Distributors US LLC	Registered Representative	Y	Denver, CO, United States
01/2021 - 03/2023	Janus Henderson Investors US LLC	Divisional Sales Head	Y	Denver, CO, United States
05/2012 - 01/2022	JANUS DISTRIBUTORS LLC	REGISTERED REPRESENTATIVE	Y	DENVER, CO, United States
05/2012 - 01/2021	JANUS MANAGEMENT HOLDINGS CORP	DIRECTOR, ADVISOR SOLUTIONS GROUP	Y	DENVER, CO, 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.

RENTAL PROPERTY, INVT RELATED, OCEAN CITY, MD, 100% OWNERSHIP WITH SPOUSE, START DATE 5/1/2023, 1 HR PER MONTH, 0 HRS DURING TRADING, CO-OWNER WITH SPOUSE.

STSMI LLC, INVESTMENT RELATED, MERRITT ISLAND, FL, 34% OWNERSHIP, START DATE 5/2/2023, 80 HOURS PER



Registration & Employment History



OTHER BUSINESS ACTIVITIES

MONTH, 4 DURING TRADING, FINET PRACTICE.

FIACCO STS INC, INVESTMENT RELATED, BEL AIR, MD, 100% OWNERSHIP, START DATE 3/3/2023, 0 HOURS PER MONTH, 0 DURING TRADING, S CORP FOR FINET COMPENSATION PURPOSES. |

USF WOMENS LACROSSE PARENT GROUP;INV RELATED; BEL AIR, MD; SPORTS ; TREASURER; START DATE: 02/28/2023; 2 HRS PER MONTH; 2 HRS DURING TRADING; |

FIACCO GP LLC;INV RELATED; BEL AIR,MD; MERCHANT PARTNERSHIP.;90% OWNERSHIP;INVESTOR; START DATE: 08/11/2025; 1 HRS PER MONTH; 1 HRS DURING TRADING; |

ALPHASIGHTS; NOT INV RELATED; NEW YORK, NY; CONSULTANCY; OUTSIDE CONSULTANT; START DATE: 08/29/2025; HRS PER MONTH; 1 HRS DURING TRADING; |

827 COLLECTIVE ; NOT INV RELATED; BEL AIR, MD; YOGA, PILATES AND STRENGTH TRAINING. ;50% OWNERSHIP; START DATE: 10/31/2025; 4 HRS PER MONTH; 4 HRS 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
Criminal	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source: Individual

Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: TOWN OF BEDFORD, NY COURT

Charge Date: 05/28/1990

Charge Details: ON MAY 28, 1990, I WAS CHARGED WITH ONE COUNT OF CRIMINAL POSSESSION OF STOLEN PROPERTY (CLASS A MISDEMEANOR). ON JULY 26, 1990, THE CHARGE WAS ADJUDICATED WITH AND ADJOURNMENT IN CONTEMPLATION OF DISMISSAL ("ACD").

Felony? No

Current Status: Final

Status Date: 01/31/1991

Disposition Details: ON JANUARY 3, 1991 THE CHARGES WERE DISMISSED BASED ON THE ADJOURNMENT IN CONTEMPLATION OF DISMISSAL.

Broker Statement ON MAY 28TH, 1990, I WAS ARRESTED, ALONG WITH THREE OTHER INDIVIDUALS, FOR PARTICIPATING IN A PRANK AGAINST A RIVAL SCHOOL. THE PRANK INVOLVED TAKING A LACROSSE GOAL FROM A PRIVATE SCHOOL LOCATED IN KATONAH, NEW YORK. THE FOUR OF US WERE APPREHENDED BY A TOWN OF BEDFORD POLICE OFFICER, AS WE WERE DRIVING AWAY FROM THE SCHOOL. TO TEACH US A LESSON, THE POLICE OFFICER ARRESTED US AND CHARGED EACH ONE OF US WITH A CLASS A MISDEMEANOR, POSSESSION OF STOLEN PROPERTY. WHEN THE CASE WENT BEFORE A JUDGE ON JULY 26, 1990, THE JUDGE REALIZED THAT THE ACT WAS CONDUCTED MORE OUT OF FOOLISHNESS THEN CRIMINAL INTENT. SEEING THAT NONE OF US HAD A CRIMINAL RECORD OR ANY HISTORY OF JUVENILE DELINQUENCY, THE JUDGE DECIDED TO



ADJUDICATE THE CHARGE WITH A CONDITIONAL DISMISSAL, REQUIRING US TO COMMIT NO FURTHER OFFENSES FOR THE NEXT 6 MONTHS, AT WHICH TIME THE CASE WOULD BE DISMISSED. THE CASE WAS OFFICIALLY DISPOSED OF SIX MONTHS LATER ON JANUARY 3RD, 1991.



End of Report

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