



IAPD Report

CRAIG EVAN STERN

CRD# 4595456

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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

CRAIG EVAN STERN (CRD# 4595456)

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 **09/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 19616	07/01/2003
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	07/01/2003

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **27** 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	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	05/09/2003 - 07/01/2003
IA	PRUDENTIAL SECURITIES INCORPORATED	7471	VINELAND, NJ	05/09/2003 - 07/01/2003
B	STG SECURE TRADING GROUP, INC.	41216	BOCA RATON, FL	12/12/2002 - 04/25/2003

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	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 **27** jurisdiction(s) and 6 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#: 19616

	Regulator	Registration	Status	Date
B	Cboe Exchange, Inc.	General Securities Representative	Approved	11/19/2021
B	FINRA	General Securities Representative	Approved	07/01/2003
B	NYSE American LLC	General Securities Representative	Approved	08/12/2011
B	Nasdaq PHLX LLC	General Securities Representative	Approved	09/30/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	07/01/2003
B	Arizona	Agent	Approved	08/21/2009
B	California	Agent	Approved	07/01/2003
B	Colorado	Agent	Approved	08/21/2009
B	Connecticut	Agent	Approved	08/21/2009
B	Delaware	Agent	Approved	08/21/2009
B	District of Columbia	Agent	Approved	12/07/2011
B	Florida	Agent	Approved	07/01/2003



Qualifications

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	06/21/2011
B	Georgia	Agent	Approved	08/21/2009
B	Illinois	Agent	Approved	08/21/2009
B	Indiana	Agent	Approved	10/24/2017
B	Iowa	Agent	Approved	08/21/2009
B	Kansas	Agent	Approved	05/19/2025
B	Kentucky	Agent	Approved	01/10/2020
B	Louisiana	Agent	Approved	05/19/2025
B	Maryland	Agent	Approved	08/21/2009
B	Massachusetts	Agent	Approved	03/15/2019
B	New Jersey	Agent	Approved	07/01/2003
IA	New Jersey	Investment Adviser Representative	Approved	07/01/2003
B	New York	Agent	Approved	08/18/2009
IA	New York	Investment Adviser Representative	Approved	06/09/2025
B	North Carolina	Agent	Approved	08/28/2009
B	Ohio	Agent	Approved	08/26/2009
B	Oklahoma	Agent	Approved	05/19/2025
B	Pennsylvania	Agent	Approved	08/06/2009
B	South Carolina	Agent	Approved	11/18/2010



Qualifications

	Regulator	Registration	Status	Date
B	Tennessee	Agent	Approved	07/01/2003
B	Texas	Agent	Approved	08/21/2009
IA	Texas	Investment Adviser Representative	Restricted Approval	07/14/2014
B	Virginia	Agent	Approved	08/21/2009
B	West Virginia	Agent	Approved	08/21/2009

Branch Office Locations

WELLS FARGO ADVISORS

2989 PGA BLVD STE 200
PALM BEACH GARDENS, FL 33410



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	12/11/2002

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	01/23/2003



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
B	05/09/2003 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
IA	05/09/2003 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	VINELAND, NJ
B	12/12/2002 - 04/25/2003	STG SECURE TRADING GROUP, INC.	CRD# 41216	BOCA RATON, FL

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
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	LANTANA, FL, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	LANTANA, FL, 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. KEEPER SELF STORAGE, INVESTMENT RELATED, LAKE WORTH, FL, 100% OWNERSHIP, 0 HOURS, DUTIES: MANAGE BUSINESS.
2. TRUSTEE FOR BROTHER, INVESTMENT RELATED, VINELAND, NJ, FAMILY TRUST, MINIMAL TIME SPENT/0 DURING TRADING.
3. TRUSTEE FOR BROTHER'S LIVING TRUST, INVESTMENT RELATED, VINELAND, NJ, FAMILY TRUST, TRUSTEE, 0-1 HOUR / MONTH/ 0 DURING BUSINESS HOURS.
4. TRUSTEE FOR FATHER, INVESTMENT RELATED, VINELAND, NJ, MINIMAL TIME SPENT, NOT DURING BUSINESS HOURS.
5. AUSTIN 1 LLC; INVESTMENT RELATED; JUPITER, FL; 100% OWNERSHIP; REAL ESTATE; START 12/2013; 2 HRS PER MONTH; 0 HRS DURING TRADING.
6. SNOWBALL LIMITED PARTNERSHIP, NOT INV RELATED, BOACA RATON, FL, .5% OWNERSHIP, START 12/31/2013, 1 HOUR PER MONTH, ZERO DURING TRADING.
7. LOAN, INV RELATED, JUPITER, FL, START 11/1/2015, ZERO HOURS PER MONTH, ZERO DURING TRADING.
8. JUGGERKNOT, LLC; NOT INVESTMENT RELATED; JUPITER, FL; 70% OWNERSHIP, START 6/5/2019; NUMBER OF HOURS PER MONTH 10; NUMBER OF HOURS DURING TRADING 0; HOLDS RENTAL PROPERTY.
9. RIVER RANCH CONDO ASSOCIATION, NOT INV RELATED, RIVER RANCH, FL, BOARD MEMBER, START 9/15/2021, 2 HOURS PER MONTH, ZERO HOURS DURING TRADING, DISCUSSING THE WELLBEING OF THE PROPERTY.
10. RENTAL PROPERTY, INVT RELATED, LANTANA, FL, 100% OWNERSHIP, START DATE 9/16/2021, 0 HRS PER MONTH, (HRS DURING TRADING, OWNER.
11. RENTAL PROPERTY, INVT RELATED, LANTANA, FL, 100% OWNERSHIP, START DATE 9/16/2021, 0 HRS PER MONTH, (HRS DURING TRADING, OWNER.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

12. SELF STORAGE UNITS, INVT RELATED, LITHIA, FL, 100% OWNERSHIP WITH SPOUSE, START DATE 9/16/2021, 0 HRS PER MONTH, 0 HRS DURING TRADING, OWNER.
13. POWER OF ATTORNEY FOR FATHER; INV. RELATED; JUPITER, FL; START DATE 11/2021; 0 HRS PER MONTH.
14. THE STERN GRANDCHILDREN'S TRUST; INV RELATED;BOCA RATON,FL; TRUSTEE FOR GRANDCHILDREN'S TRUST; TRUSTEE/CO-TRUSTEE; START DATE: 9/30/2026; 5 HRS PER MONTH; 0 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
Regulatory Event	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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	06/21/2011
Docket/Case Number:	0155-SR-5/11
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	WELLS FARGO ADVISORS LLC
Product Type:	No Product
Allegations:	N/A
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:	06/21/2011
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1****Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$20,000.00**Portion Levied against individual:** \$20,000.00**Payment Plan:****Is Payment Plan Current:****Date Paid by individual:** 06/21/2011**Was any portion of penalty waived?** No**Amount Waived:****Regulator Statement**

ON 6/21/2011 THE OFFICE OF FINANCIAL REGULATION ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF CRAIG E. STERN. MR. STERN NEITHER ADMITTED NOR DENIED THE FINDINGS BUT CONSENTED TO THE ENTRY OF FINDINGS BY THE OFFICE. THE OFFICE FOUND THAT BEGINNING IN JANUARY 2006, MR. STERN ENGAGED IN INVESTMENT ADVISORY BUSINESS FROM OFFICES WITHIN THIS STATE WITHOUT THE BENEFIT OF LAWFUL REGISTRATION IN THE STATE OF FLORIDA IN VIOLATION OF SECTION 517.12(4), F. S. MR. STERN AGREED TO CEASE AND DESIST FROM ALL PRESENT AND FUTURE VIOLATIONS OF CHAPTER 517, F.S. AND THE ADMINISTRATIVE RULES THEREUNDER; AND TO PAY AN ADMINISTRATIVE FINE IN THE AMOUNT OF \$20,000. THE OFFICE AGREED TO APPROVE MR. STERN'S APPLICATION AS AN ASSOCIATED PERSON (RA) WITH WELLS FARGO ADVISORS, LLC EFFECTIVE 6/21/2011.

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Reporting Source: Individual**Regulatory Action Initiated By:** FLORIDA**Sanction(s) Sought:** Other: N/A**Date Initiated:** 06/21/2011**Docket/Case Number:** 0155-SR-5/11**Employing firm when activity occurred which led to the regulatory action:** WELLS FARGO ADVISORS, LLC**Product Type:** No Product**Allegations:** APPLICANT CONDUCTED INVESTMENT ADVISORY BUSINESS IN FLORIDA WITHOUT ALL REQUIRED STATE REGISTRATIONS.**Current Status:** Final**Resolution:** Stipulation and 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:	06/21/2011
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$20,000.00
Portion Levied against individual:	\$20,000.00
Payment Plan:	PAYMENT OF FINE DUE ON TENDER OF EXECUTED STIPULATION.
Is Payment Plan Current:	Yes
Date Paid by individual:	06/21/2011
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	ERROR AT EMPLOYING FIRM CAUSED APPLICANT TO UNKNOWINGLY CONDUCT INVESTMENT ADVISORY BUSINESS IN FLORIDA WITHOUT ALL REQUIRED STATE REGISTRATIONS. EMPLOYING FIRM PAID THE FINE LEVIED AGAINST MR. STERN ON HIS BEHALF.



End of Report

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