



IAPD Report

Francis Bernard Miller Jr

CRD# 4815317

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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

Francis Bernard Miller Jr (CRD# 4815317)

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 **11/27/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	11/08/2022
IA	PKS ADVISORY SERVICES, LLC	CRD# 125648	07/10/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	WELLS FARGO CLEARING SERVICES, LLC	19616	ALLENTOWN, PA	08/11/2017 - 08/31/2022
IA	WELLS FARGO CLEARING SERVICES, LLC	19616	ALLENTOWN, PA	08/11/2017 - 08/31/2022
IA	MML INVESTORS SERVICES, LLC	10409	BALA CYNWYD, PA	02/01/2016 - 08/04/2017

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
Financial	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 2 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**
Main Address: 80 STATE STREET
ALBANY, NY 12207
Firm ID#: 35747

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	11/08/2022
	FINRA	General Securities Representative	Approved	11/08/2022
	FINRA	Invest. Co and Variable Contracts	Approved	11/08/2022
	FINRA	Municipal Securities Principal	Approved	11/08/2022
	FINRA	Municipal Securities Representative	Approved	11/08/2022
	FINRA	Operations Professional	Approved	11/08/2022
	FINRA	Registered Options Principal	Approved	11/08/2022
	FINRA	General Securities Sales Supervisor	Approved	08/28/2023
	New York	Agent	Approved	11/20/2022
	Virginia	Agent	Approved	11/17/2022

Branch Office Locations

10000 Boschen Woods Place
Chesterfield, VA 23838

Employment 2 of 2


Firm Name: **PKS ADVISORY SERVICES, LLC**



Qualifications

Main Address: 80 STATE STREET
ALBANY, NY 12207

Firm ID#: 125648

Regulator	Registration	Status	Date
 Virginia	Investment Adviser Representative	Approved	07/10/2023

Branch Office Locations

PKS ADVISORY SERVICES, LLC
Chesterfield, VA








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 5 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.


Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 Registered Options Principal Examination (S4)	Series 4	11/23/2009
 Municipal Securities Principal Examination (S53)	Series 53	04/20/2009
 General Securities Principal Examination (S24)	Series 24	10/27/2008

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	05/29/2007
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/27/2005

State Securities Law Exams


Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/06/2006



Qualifications

PASSED INDUSTRY EXAMS

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/23/2005

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	08/11/2017 - 08/31/2022	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	ALLENTOWN, PA
IA	08/11/2017 - 08/31/2022	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	ALLENTOWN, PA
IA	02/01/2016 - 08/04/2017	MML INVESTORS SERVICES, LLC	CRD# 10409	BALA CYNWYD, PA
B	01/11/2016 - 08/04/2017	MML INVESTORS SERVICES, LLC	CRD# 10409	BALA CYNWYD, PA
B	02/20/2014 - 06/17/2014	AXA ADVISORS, LLC	CRD# 6627	BALA CYNWYD, PA
IA	02/20/2014 - 06/17/2014	AXA ADVISORS, LLC	CRD# 6627	BALA CYNWYD, PA
B	10/11/2013 - 02/10/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	ALLENTOWN, PA
IA	10/11/2013 - 02/10/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	ALLENTOWN, PA
B	09/30/2011 - 08/08/2013	PRUCO SECURITIES, LLC.	CRD# 5685	ISELIN, NJ
IA	04/23/2008 - 10/05/2011	METLIFE SECURITIES INC.	CRD# 14251	SOMERSET, NJ
IA	04/23/2008 - 10/05/2011	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	SOMERSET, NJ
IA	04/23/2008 - 10/05/2011	TOWER SQUARE SECURITIES, INC.	CRD# 833	SOMERSET, NJ
IA	04/23/2008 - 10/05/2011	WALNUT STREET SECURITIES, INC.	CRD# 15840	SOMERSET, NJ
B	03/04/2008 - 10/05/2011	METLIFE SECURITIES INC.	CRD# 14251	SOMERSET, NJ
B	03/04/2008 - 10/05/2011	NEW ENGLAND SECURITIES	CRD# 615	SOMERSET, NJ
B	03/04/2008 - 10/05/2011	TOWER SQUARE SECURITIES, INC.	CRD# 833	SOMERSET, NJ
B	03/04/2008 - 10/05/2011	WALNUT STREET SECURITIES, INC.	CRD# 15840	SOMERSET, NJ



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	05/21/2007 - 11/09/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	CEDAR GROVE, NJ
IA	05/21/2007 - 11/09/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	CEDAR GROVE, NJ
IA	03/07/2006 - 07/21/2006	PNC INVESTMENTS	CRD# 129052	BRANCHBURG, NJ
B	02/03/2006 - 07/21/2006	PNC INVESTMENTS	CRD# 129052	BRANCHBURG, NJ
B	05/30/2005 - 11/22/2005	NYLIFE SECURITIES INC.	CRD# 5167	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
11/2022 - Present	PKS Advisory Services, LLC	Regional Director & Investment Adviser Representative	Y	Albany, NY, United States
11/2022 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
08/2017 - 08/2022	Wells Fargo Clearing Services LLC	Registered Rep	Y	Behtlehem, PA, United States
01/2016 - 08/2017	MASSMUTUAL	Assistant Compliance Officer	Y	Bala Cynwyd, PA, United States
01/2016 - 08/2017	MML INVESTORS SERVICES	REGISTERED REP	Y	Bala Cynwyd, PA, 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
Financial	6

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 6

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	06/22/2022
Organization Name:	Absolute Resolutions Investments, LLC
Individual Position:	Creditor
Organization Investment-Related?	No
Type of Court:	County Court
Name of Court:	County
Location of Court:	Northampton County Pennsylvania
Docket/Case #:	CV-2021-07860
Action Pending?	No
Disposition:	Settlement agreement reached with creditor.
Disposition Date:	06/22/2022
If a compromise with creditor, provide:	
Name of Creditor:	Absolute Resolutions Investments, LLC
Original Amount Owed:	\$28,260.29
Terms Reached with Creditor:	Settled amount \$20,000 (twenty-thousand). \$8,000 (eight-thousand) to be paid by 07/21/2022. 24 (twenty-four) payments of \$500 (five-hundred) each to be paid monthly beginning 08/21/2022.

**Disclosure 2 of 6**

Reporting Source: Individual

Action Type: Compromise

Action Date: 09/19/2019

Organization Investment-Related?

Action Pending? No

Disposition: Direct Payment Procedure

Disposition Date: 02/28/2021

If a compromise with creditor, provide:

Name of Creditor: Discover / Walmart

Original Amount Owed: \$5,829.28

Terms Reached with Creditor: Settlement amount of \$2,915. 18 monthly payments to begin 09/30/2019 ending 02/28/2021.

Amount Paid: \$2,915.00

SIPA (Securities Investor Protection Act)Trustee:

Currently Open? No

Date Direct Payment Initiated/Filed or Trustee Appointed: 09/20/2019

Disclosure 3 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 09/27/2018

Organization Investment-Related? No

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/01/2021

If a compromise with creditor, provide:

Name of Creditor: ChaseCard

Original Amount Owed: \$1,843.00

Terms Reached with Creditor: Four monthly payments of \$1.00, \$5.00, \$5.00 and \$671.00 starting on 09/27/2018. Total settlement amount = \$682.00

**Disclosure 4 of 6**

Reporting Source: Individual

Action Type: Compromise

Action Date: 06/25/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/25/2018

If a compromise with creditor, provide:

Name of Creditor: Barclays Bank Delaware

Original Amount Owed: \$12,097.00

Terms Reached with Creditor: \$5,488 settled amount

Disclosure 5 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 07/13/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 07/13/2018

If a compromise with creditor, provide:

Name of Creditor: Wells Fargo Card Services

Original Amount Owed: \$9,885.00

Terms Reached with Creditor: \$4,570.13 settled amount

Amount Paid:

SIPA (Securities Investor Protection Act) Trustee:

Currently Open? No

Date Direct Payment Initiated/Filed or Trustee Appointed:

**Disclosure 6 of 6**

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	06/25/2018
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	06/25/2018
If a compromise with creditor, provide:	
Name of Creditor:	Barclays Bank Delaware
Original Amount Owed:	\$7,195.00
Terms Reached with Creditor:	\$3,149 settlement amount



End of Report

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