



IAPD Report

Michael John Lucchesi

CRD# 5264497

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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

Michael John Lucchesi (CRD# 5264497)

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 **01/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	02/19/2020
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	02/19/2020

QUALIFICATIONS

This representative is currently registered in **1** 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
IA	STIFEL, NICOLAUS & COMPANY, INCORPORATED	793	GARDEN CITY, NY	10/30/2009 - 02/28/2020
B	STIFEL, NICOLAUS & COMPANY, INCORPORATED	793	GARDEN CITY, NY	05/01/2009 - 02/28/2020
B	WACHOVIA SECURITIES, LLC	19616	GARDEN CITY, NY	01/01/2008 - 05/04/2009

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	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 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	02/19/2020
	FINRA	General Securities Sales Supervisor	Approved	02/19/2020
	Arizona	Agent	Approved	02/19/2020
	California	Agent	Approved	02/19/2020
	Colorado	Agent	Approved	02/19/2020
	Connecticut	Agent	Approved	02/19/2020
	District of Columbia	Agent	Approved	02/19/2020
	Florida	Agent	Approved	02/19/2020
	Georgia	Agent	Approved	08/18/2020
	Illinois	Agent	Approved	02/19/2020
	Louisiana	Agent	Approved	01/05/2023
	Maine	Agent	Approved	02/19/2020
	Maryland	Agent	Approved	02/19/2020



Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	02/19/2020
B	Michigan	Agent	Approved	07/01/2020
B	Missouri	Agent	Approved	02/19/2020
B	Montana	Agent	Approved	11/15/2021
B	New Hampshire	Agent	Approved	02/19/2020
B	New Jersey	Agent	Approved	02/19/2020
B	New York	Agent	Approved	02/19/2020
B	North Carolina	Agent	Approved	02/19/2020
B	Ohio	Agent	Approved	02/19/2020
B	Oregon	Agent	Approved	06/17/2020
B	Pennsylvania	Agent	Approved	02/19/2020
B	South Carolina	Agent	Approved	02/19/2020
B	Texas	Agent	Approved	02/19/2020
B	Vermont	Agent	Approved	02/19/2020
B	Virginia	Agent	Approved	03/23/2020
B	Washington	Agent	Approved	02/19/2020

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
1055 Franklin Avenue
Suite 200
Garden City, NY 11530

RAYMOND JAMES FINANCIAL SERVICES
Rockville Centre, NY



Qualifications

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716
Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	03/02/2020
IA	New York	Investment Adviser Representative	Approved	06/14/2021
IA	Texas	Investment Adviser Representative	Approved	02/19/2020

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
1055 Franklin Avenue
Suite 200
Garden City, NY 11530

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
Rockville Centre, NY



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 2 principal/supervisory exams, 3 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	11/10/2011
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	09/09/2011

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	08/10/2016
	General Securities Representative Examination (S7)	Series 7	01/09/2007

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	10/29/2009
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/17/2007

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
IA	10/30/2009 - 02/28/2020	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	GARDEN CITY, NY
B	05/01/2009 - 02/28/2020	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	GARDEN CITY, NY
B	01/01/2008 - 05/04/2009	WACHOVIA SECURITIES, LLC	CRD# 19616	GARDEN CITY, NY
B	04/16/2007 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	GARDEN CITY, NY
B	01/10/2007 - 01/25/2007	OLYMPIA ASSET MANAGEMENT,LTD.	CRD# 126331	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
02/2020 - Present	Raymond James Financial Services Advisors, Inc.	Investment Advisor Rep.	Y	Garden City, NY, United States
02/2020 - Present	Raymond James Financial Services, Inc.	Financial Advisor	Y	Garden City, NY, United States
05/2009 - 02/2020	STIFEL NICOLAUS & COMPANY, INC	ASSOCIATE VP INVESTMENTS	Y	GARDEN CITY, 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.

(1)Name of Business: Address: 20 Hughes Street, Rockville Centre, NY, 11570, United States Activity Type: Rental Real Estate Position/Title: Other Investment Related: Yes Start Date: 01/01/2025 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: I own this home in the name of mine and my wife Lisa. We dont have a separate business entity.

(2)Name of Business: Advisors Insurance Brokers Address: 1055 Franklin Ave Ste 200, Garden City, NY, 11530, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 09/01/2020 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: To Solicit Life Insurance Business for Clients

(3)Name of Business: American Home Energy Address: 28 Jefferson Ave. , Rockville Centre, NY, 11570, United States Activity Type: Business Owner Position/Title: Officer - President Investment Related: No Start Date: 09/25/2019 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Silent partner. investor. President



Registration & Employment History



OTHER BUSINESS ACTIVITIES

(4)Name of Business: Ten55 WMG Address: 1055 Franklin Ave Ste 200, Garden City, NY, 11530, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 02/19/2020 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: 1/5 Part owner

(5)Name of Business: TWL Wealth advisory group Address: 1055 Franklin Ave Ste 200, Garden City, NY, 11530, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 02/19/2020 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Partner

(6)Name of Business: Waypoint Wealth Management Group Address: 1055 Franklin Ave Ste 200, Garden City, NY, 11530-2903, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 01/01/2026 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Managing Partner



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	1

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	ATTORNEY FOR CLIENT ALLEGES THAT SAFETY AND STABILITY OF FANNIE MAE PREFERRED SECURITY WERE MISREPRESENTED AND THAT THE INVESTMENT RECOMMENDATION WAS NOT SUITABLE. CLAIM FOR LOSSES OF APPROXIMATELY \$23,860 PLUS LOST INTEREST. (05/13/2008) **** ARBITRATION ALLEGATIONS: CLAIMANT, A RESIDENT OF NEW YORK, ALLEGES THAT HIS FA MISREPRESENTED TO HIM THAT FANNIE MAE PREFERRED STOCK WAS A SAFE AND SUITABLE INVESTMENT. THE TIME FRAME AT ISSUE IS MAY 2008 TO SEPTEMBER 2010. CLAIMANT SEEKS TO RECOVER \$35,000 IN ACTUAL DAMAGES.
Product Type:	Other: FANNIE MAE - FREDDIE MAC
Alleged Damages:	\$35,000.00
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:	05/10/2010
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)



Status Date: 12/22/2010

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 10-04878

Date Notice/Process Served: 12/22/2010

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/16/2012

Monetary Compensation Amount: \$14,000.00

Individual Contribution Amount: \$0.00

Firm Statement WITHOUT ADMITTING ANY LIABILITY, THE FIRM SETTLED THE MATTER FOR \$14,000.00 TO AVOID THE EXPENSE, DISTRACTION, AND UNCERTAINTY OF FURTHER ARBITRATION AND LITIGATION.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WELLS FARGO ADVISORS, LLC

Allegations: CLAIMANT ALLEGES HE WAS NOT ADVISED OF RISKS IN CONNECTION WITH A MAY 13, 2008 PURCHASE OF FNMA SERIES T 8.25% PREFERRED.

Product Type: Equity Listed (Common & Preferred Stock)
Other: FANNIE MAE- FREDDIE MAC

Alleged Damages: \$25,000.00

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: 05/10/2010

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 12/17/2010

Settlement Amount:

Individual Contribution Amount:



Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 10-04878

Date Notice/Process Served: 12/17/2010

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/16/2012

Monetary Compensation Amount: \$14,000.00

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT ADMITTING ANY LIABILITY, WELLS FARGO ADVISORS, LLC SETTLED THE MATTER FOR \$14,000.00 TO AVOID THE EXPENSE, DISTRACTION, AND UNCERTAINTY OF FURTHER ARBITRATION AND LITIGATION.



End of Report

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