IAPD Report

KWAN-ROK KONG

CRD# 5288982

Section Title	Page(s)

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

KWAN-ROK KONG (CRD# 5288982)

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 **06/09/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	10/26/2018
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	11/16/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	MORGAN STANLEY	149777	GREAT NECK, NY	08/29/2013 - 11/16/2018
B	MORGAN STANLEY	149777	GREAT NECK, NY	08/27/2013 - 11/16/2018
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	BAYSIDE, NY	06/26/2012 - 08/29/2013

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
Customer Dispute	3

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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402

Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/26/2018
B	California	Agent	Approved	07/26/2024
B	Connecticut	Agent	Approved	10/26/2018
B	Florida	Agent	Approved	04/20/2022
B	Illinois	Agent	Approved	10/26/2018
B	Massachusetts	Agent	Approved	03/30/2023
B	Michigan	Agent	Approved	10/26/2018
B	New Jersey	Agent	Approved	10/26/2018
IA	New Jersey	Investment Adviser Representative	Approved	11/16/2018
B	New York	Agent	Approved	10/26/2018
IA	New York	Investment Adviser Representative	Approved	04/16/2021
B	Pennsylvania	Agent	Approved	10/26/2018
B	Wisconsin	Agent	Approved	04/04/2023

Qualifications

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
1001 Franklin Ave Ste 302
Garden City, NY 11530

AMERIPRISE FINANCIAL SERVICES, LLC
Great Neck, 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 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	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	03/29/2007

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/16/2007

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	08/29/2013 - 11/16/2018	MORGAN STANLEY	CRD# 149777	GREAT NECK, NY
B	08/27/2013 - 11/16/2018	MORGAN STANLEY	CRD# 149777	GREAT NECK, NY
IA	06/26/2012 - 08/29/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BAYSIDE, NY
B	06/22/2012 - 08/29/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BAYSIDE, NY
IA	09/07/2007 - 06/25/2012	EDWARD JONES	CRD# 250	BAYSIDE, NY
B	04/23/2007 - 06/25/2012	EDWARD JONES	CRD# 250	BAYSIDE, 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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Garden City, NY, United States
10/2008 - 03/2020	Ameriprise Financial Services Inc	Registered Representative	Y	MITCHEL FIELD, NY, United States
06/2015 - 10/2018	MORGAN STANLEY PRIVATE BANK, N.A.	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
08/2013 - 10/2018	MORGAN STANLEY	FINANCIAL ADVISOR	Y	GREAT NECK, 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.

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
Criminal	1
Customer Dispute	3

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
Formal Charges were brought in:	State Court
Name of Court:	CRIMINAL COURT OF THE CITY OF NEW YORK
Location of Court:	NEW YORK, NEW YORK
Docket/Case #:	97C017574
Charge Date:	10/09/1997
Charge(s) 1 of 1	
Formal Charge(s)/Description:	THEFT OF SERVICES
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NO PLEA
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	11/12/1997
Disposition Date:	11/12/1997
Sentence/Penalty:	BOTH CHARGES WERE DISMISSED ON 11/12/1997 COURT APPEARANCE

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Ameriprise Financial Services, LLC
Allegations:	The client alleged the advisor failed to follow trading instructions in March 2020 resulting in incorrect trade executions.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$73,870.18
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:	03/16/2020
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	12/07/2020
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	The client stated that he may have been responsible for miscommunicating trade instructions to the advisor and stated that no further action is warranted.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MSSB
Allegations:	Client's attorney alleges misrepresentation with respect to replacement of whole life insurance policies with variable universal life policies. April 2017 - October 2017. Damages unspecified.
Product Type:	Insurance
Alleged Damages:	$0.00

Alleged Damages Amount Explanation (if amount not exact):	Unspecified
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:	03/15/2019
Complaint Pending?	No
Status:	Denied
Status Date:	05/09/2019
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MSSB
Allegations:	Client's attorney alleges misrepresentation with respect to replacement of whole life insurance policies with variable universal life policies. April 2017 - October 2017. Damages unspecified.
Product Type:	Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Unspecified
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:	03/15/2019
Complaint Pending?	No
Status:	Denied
Status Date:	05/09/2019
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	12/09-2/10; CLIENT STATES FA LIQUIDATED HER TWO ANNUITIES HELD OUTSIDE THE FIRM AND FAILED TO MENTION THERE WOULD BE A PENALTY BECAUSE SHE WAS NOT 59 1/2.
Product Type:	Annuity-Fixed
Alleged Damages:	$10,515.76
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:	02/18/2010
Complaint Pending?	No
Status:	Settled
Status Date:	04/16/2010
Settlement Amount:	$10,515.76
Individual Contribution Amount:	$0.00
Broker Statement	IN THE CLIENT'S ADDITIONAL CORRESPONDENCE DATED FEBRUARY 25, THE CLIENT HAS REQUESTED $10,515.76 TO COVER THE TEN PERCENT PENALTY DUE TO THE METLIFE SURRENDER, LOST INTEREST INCOME FOR THE $240,291.05 HELD IN THE ACCOUNT AND CONSULTATION FEES. THE CLIENT HAS ALSO REQUESTED THAT THE CITIGROUP PORTION SHOULD BE PAID IN CASH AS IF NOTHING HAPPENED. OUR RECORDS SHOW THAT WHEN THE ACCOUNT AT CITIGROUP TRANSFERRED INTO ACCOUNT [ACCT #] IN DECEMBER, IT CONSISTED OF VARIOUS MUTUAL FUNDS AND SOME CASH. IN JANUARY ALL OF THE MUTUAL FUNDS IN ACCOUNT [ACCT #] TRANSFERRED TO ACCOUNT [ACCT #] AND THEN ALL WERE SOLD WITH THE EXCEPTION OF THE EATON VANCE SHARES IN WHICH ONLY 494.563 SHARES WERE SOLD LEAVING 306 SHARES IN THE ACCOUNT. THE PROCEEDS FROM THE SALE WERE THEN USED TO PURCHASE VARIOUS OTHER SECURITIES WHICH HAVE SINCE BEEN CANCELLED AND THE PROCEEDS RETURNED TO THE ACCOUNT. OUR FIRM IS WILLING TO OFFER THE CLIENT A SETTLEMENT IN THE AMOUNT OF $10,515.76 AND IS WILLING TO RESTORE THE CLIENT'S ORIGINAL MUTUAL FUND POSITIONS THAT WERE TRANSFERRED FROM CITIGROUP. CLIENT ACCEPTED OUR OFFER OF $10,515.76, HOWEVER, DID NOT ACCEPT OUR OFFER TO CANCEL TRADES.

End of Report

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