



IAPD Report

Melissa Lu Duke

CRD# 5292084

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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

Melissa Lu Duke (CRD# 5292084)

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 **08/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MORGAN STANLEY	CRD# 149777	08/27/2017
IA	MORGAN STANLEY	CRD# 149777	12/15/2017

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **43** 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	KESTRA INVESTMENT SERVICES, LLC	42046	Jacksonville, FL	06/08/2016 - 07/14/2017
B	AMERIPRISE FINANCIAL SERVICES, INC.	6363	Phoenix, AZ	08/08/2014 - 05/15/2015
B	METLIFE SECURITIES INC.	14251	TEMPE, AZ	07/09/2010 - 08/15/2014

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 **43** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MORGAN STANLEY**
Main Address: 2000 WESTCHESTER AVENUE
PURCHASE, NY 10577-2530
Firm ID#: 149777

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	08/27/2017
	NYSE American LLC	General Securities Representative	Approved	08/27/2017
	Nasdaq Stock Market	General Securities Representative	Approved	08/27/2017
	New York Stock Exchange	General Securities Representative	Approved	08/27/2017
	Alabama	Agent	Approved	07/23/2025
	Arizona	Agent	Approved	07/31/2025
	Arkansas	Agent	Approved	07/06/2023
	California	Agent	Approved	12/20/2017
	Colorado	Agent	Approved	12/21/2017
	Connecticut	Agent	Approved	12/20/2017
	Delaware	Agent	Approved	12/22/2017
	District of Columbia	Agent	Approved	12/21/2017
	Florida	Agent	Approved	12/15/2017



Qualifications

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	12/15/2017
B	Georgia	Agent	Approved	10/06/2017
B	Illinois	Agent	Approved	12/20/2017
B	Indiana	Agent	Approved	12/21/2017
B	Iowa	Agent	Approved	09/23/2019
B	Kansas	Agent	Approved	03/02/2018
B	Kentucky	Agent	Approved	12/20/2017
B	Louisiana	Agent	Approved	04/14/2021
B	Maine	Agent	Approved	12/21/2017
B	Maryland	Agent	Approved	01/02/2018
B	Massachusetts	Agent	Approved	04/16/2021
B	Michigan	Agent	Approved	11/30/2020
B	Mississippi	Agent	Approved	07/23/2025
B	Missouri	Agent	Approved	07/23/2025
B	Montana	Agent	Approved	07/29/2025
B	Nebraska	Agent	Approved	02/22/2022
B	Nevada	Agent	Approved	08/06/2025
B	New Hampshire	Agent	Approved	07/25/2025
B	New Jersey	Agent	Approved	12/21/2017



Qualifications

	Regulator	Registration	Status	Date
B	New Mexico	Agent	Approved	12/21/2017
B	New York	Agent	Approved	12/20/2017
B	North Carolina	Agent	Approved	12/21/2017
B	Ohio	Agent	Approved	12/21/2017
B	Oregon	Agent	Approved	01/11/2018
B	Pennsylvania	Agent	Approved	12/20/2017
B	Puerto Rico	Agent	Approved	08/05/2025
B	South Carolina	Agent	Approved	12/20/2017
B	Tennessee	Agent	Approved	08/17/2022
B	Texas	Agent	Approved	01/03/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	04/08/2020
B	Utah	Agent	Approved	07/23/2025
B	Vermont	Agent	Approved	07/23/2025
B	Virginia	Agent	Approved	12/21/2017
B	Washington	Agent	Approved	12/21/2017
B	West Virginia	Agent	Approved	08/11/2022
B	Wisconsin	Agent	Approved	12/22/2017

Branch Office Locations

MORGAN STANLEY



Qualifications

6735 Southpoint Drive
Jacksonville, FL 32216



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	07/06/2008

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	09/25/2017



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	06/08/2016 - 07/14/2017	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	Jacksonville, FL
B	08/08/2014 - 05/15/2015	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Phoenix, AZ
B	07/09/2010 - 08/15/2014	METLIFE SECURITIES INC.	CRD# 14251	TEMPE, AZ
B	04/05/2010 - 05/25/2010	METLIFE SECURITIES INC.	CRD# 14251	TEMPE, AZ
B	07/07/2008 - 11/04/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MINNEAPOLIS, MN

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
08/2017 - Present	Morgan Stanley Private Bank, National Association	Financial Advisor Associate	Y	NEW YORK, NY, United States
07/2017 - Present	MORGAN STANLEY	FINANCIAL ADVISOR ASSOCIATE	Y	PONTE VEDRA BEACH, FL, United States
02/2016 - 07/2017	MONTOYA & ASSOCIATE	FINANCE & INVESTMENT SPECIALIST	Y	PONTE VEDRA BEACH, 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.

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

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
If charge(s) were brought against an organization over which individual exercised control:	
Organization Name:	N/A
Investment Related Business:	No
Position:	N/A
Formal Charges were brought in:	State Court
Name of Court:	CITY COURT OF THE CITY OF PRESCOTT COUNTY OF YAVAPAI, STATE OF ARIZONA
Location of Court:	CITY OF PRESCOTT, ARIZONA
Docket/Case #:	2007110159C
Charge Date:	11/11/2007
Charge(s) 1 of 1	
Formal Charge(s)/Description:	FOR CHARGE 1: 13-1802, THEFT (LESS THAN \$250/CL 1 MISD)
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NO CONTEST
Disposition of charge:	DEFENDANT REQUESTS DIVERSION OPTION. VICTIM'S RIGHT STATUE HAS BEEN COMPLIED WITH.
Date of Amended Charge:	02/13/2008



Charge was Amended or reduced to:	SHOPLIFTING
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	CHARGE WAS DISMISSED.
Disposition of Amended Charge:	Dismissed
Current Status:	Final
Status Date:	05/02/2008
Disposition Date:	05/02/2008
Sentence/Penalty:	SHE COMPLETED THE SHOPLIFTING DIVERSION PROGRAM
Broker Statement	HERE IS A BRIEF EXPLANATION OF THE INCIDENT ON 11-11-07. MY HUSBAND AND I HAD DRIVEN UP TO PRESCOTT TO VISIT OLD FRIENDS. WE WERE IN A BAR CALLED LIZARDS. TOWARDS THE END OF THE EVENING A GIRL, WHO WE DID NOT KNOW, STARTED YETLLING AT OUR GROUP. SHE WAS SCREAMING THAT I HAD HER PURSE (WE LATER HEARD SHE HAD A SIMILAR PURSE STOLEN PRIOR TO THAT EVENING). WE BASICALLY IGNORED HER AND TOLD HER TO GO AWAY. SHE CAME BACK A FEW MINUTES LATER AND THREW A DRINK ON US. IMMEDIATELY I GOT UP AND STARTED SCREAMING AT HER. SHE OBVIOUSLY WAS FROM THERE AND KNEW THE PEOPLE WORKING THERE BECAUSE ME AND MY GROUP WERE RESTRAINED AND TAKEN OUTSIDE. WHEN THE POLICE SHOWED UP, I WAS REALLY UPSET, YELLING THAT I WANTED HER ARRESTED. AFTER SOME TIME WENT BY, I SAW THAT GIRL EXIT AND LEAVE THE BAR. I BEGAN TELLING THE COP WHY I THOUGHT HE WASN'T DOING HIS JOB. I WAS DRINKING AND UPSET AND IT DIDN'T COME OUT VERY NICE. I WAS ARRESTED AND CHARGED WITH THEFT! I WAS NOT IN A STORE, NOR DID I EVER HAVE ANYONE ELSE'S PROPERTY ON ME. I WENT TO COURT AND THE PROSECUTOR TOLD ME HE READ THE CHARGES AND THOUGHT THEY WERE BOGUS. HE ALSO SAID HE KNEW I WAS DRIVING A LONG WAY AND THAT IF I COMPLETED ONE SHORT ONE-TIME SHOPLIFTERS DIVERSION PROGRAM HE WOULD DISMISS ALL CHARGES. I ASKED WHY "SHOPLIFTERS" PROGRAM WAS NECESSARY AND HE SAID IT'S A MANDATORY REQUIREMENT WHEN ANYONE IS ACCUSED OF THEFT. I DIDN'T WANT TO MAKE THE 2 1/2 HOUR DRIVE AGAIN SO I SIGNED THE FORM, WENT TO THE CLASS, AND MY CHARGES WERE DISMISSED. MELISSA DUKE



End of Report

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