



IAPD Report

ALLEN PHELPS LOVEJOY

CRD# 707199

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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

ALLEN PHELPS LOVEJOY (CRD# 707199)

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 **11/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 19616	07/07/2022
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	07/07/2022

QUALIFICATIONS

This representative is currently registered in **11** SRO(s) and **40** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GREENWICH, CT	06/30/2011 - 07/09/2022
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GREENWICH, CT	06/30/2011 - 07/09/2022
B	MORGAN STANLEY SMITH BARNEY	149777	STAMFORD, CT	06/01/2009 - 06/30/2011

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	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 **40** jurisdiction(s) and 11 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 BZX Exchange, Inc.	General Securities Representative	Approved	07/07/2022
B Cboe Exchange, Inc.	General Securities Representative	Approved	07/07/2022
B Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	07/07/2022
B FINRA	General Securities Representative	Approved	07/07/2022
B FINRA	General Securities Sales Supervisor	Approved	07/07/2022
B NYSE American LLC	General Securities Representative	Approved	07/07/2022
B NYSE American LLC	General Securities Sales Supervisor	Approved	07/07/2022
B NYSE Arca, Inc.	General Securities Representative	Approved	07/07/2022
B NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	07/07/2022
B NYSE Texas, Inc.	General Securities Representative	Approved	07/07/2022
B NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	07/07/2022
B Nasdaq GEMX, LLC	General Securities Representative	Approved	07/07/2022
B Nasdaq GEMX, LLC	General Securities Sales Supervisor	Approved	07/07/2022



Qualifications

Regulator	Registration	Status	Date
B Nasdaq ISE, LLC	General Securities Representative	Approved	07/07/2022
B Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	07/07/2022
B Nasdaq PHLX LLC	General Securities Representative	Approved	07/07/2022
B Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	07/07/2022
B Nasdaq Stock Market	General Securities Representative	Approved	07/07/2022
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	07/07/2022
B New York Stock Exchange	General Securities Representative	Approved	07/07/2022
B New York Stock Exchange	General Securities Sales Supervisor	Approved	07/07/2022
B Arizona	Agent	Approved	12/12/2023
B California	Agent	Approved	07/07/2022
B Colorado	Agent	Approved	07/07/2022
B Connecticut	Agent	Approved	07/07/2022
IA Connecticut	Investment Adviser Representative	Approved	07/07/2022
B Delaware	Agent	Approved	12/19/2023
B District of Columbia	Agent	Approved	12/11/2023
B Florida	Agent	Approved	08/02/2022
B Georgia	Agent	Approved	08/09/2022
B Hawaii	Agent	Approved	11/30/2022
B Idaho	Agent	Approved	11/30/2023



Qualifications

Regulator	Registration	Status	Date
B Illinois	Agent	Approved	06/18/2024
B Indiana	Agent	Approved	12/02/2023
B Iowa	Agent	Approved	12/01/2023
B Kentucky	Agent	Approved	07/07/2022
B Maine	Agent	Approved	12/01/2023
B Maryland	Agent	Approved	07/07/2022
B Massachusetts	Agent	Approved	07/07/2022
B Michigan	Agent	Approved	07/07/2022
B Montana	Agent	Approved	12/04/2023
B Nebraska	Agent	Approved	11/30/2023
B Nevada	Agent	Approved	07/07/2022
B New Hampshire	Agent	Approved	12/01/2023
B New Jersey	Agent	Approved	07/07/2022
B New York	Agent	Approved	07/07/2022
B North Carolina	Agent	Approved	07/07/2022
B North Dakota	Agent	Approved	12/04/2023
B Ohio	Agent	Approved	11/30/2023
B Oregon	Agent	Approved	10/27/2022
B Pennsylvania	Agent	Approved	07/07/2022



Qualifications

Regulator	Registration	Status	Date
B Rhode Island	Agent	Approved	12/01/2023
B South Carolina	Agent	Approved	07/07/2022
B South Dakota	Agent	Approved	11/30/2023
B Texas	Agent	Approved	07/07/2022
IA Texas	Investment Adviser Representative	Restricted Approval	07/07/2022
B Utah	Agent	Approved	11/30/2023
B Vermont	Agent	Approved	04/27/2023
B Virginia	Agent	Approved	07/07/2022
B Washington	Agent	Approved	07/07/2022
B West Virginia	Agent	Approved	07/07/2022
B Wisconsin	Agent	Approved	12/05/2023
B Wyoming	Agent	Approved	11/30/2023

Branch Office Locations

WELLS FARGO ADVISORS
1 LAFAYETTE PL
GREENWICH, CT 06830



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
B General Securities Sales Supervisor - General Module Examination (S10)	Series 10	08/25/2000
B General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	08/24/2000

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B National Commodity Futures Examination (S3)	Series 3	02/26/1997
B General Securities Representative Examination (S7)	Series 7	04/19/1980

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/13/1995
B Uniform Securities Agent State Law Examination (S63)	Series 63	04/22/1981

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Analyst

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	06/30/2011 - 07/09/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GREENWICH, CT
IA	06/30/2011 - 07/09/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GREENWICH, CT
B	06/01/2009 - 06/30/2011	MORGAN STANLEY SMITH BARNEY	CRD# 149777	STAMFORD, CT
IA	06/01/2009 - 06/30/2011	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	STAMFORD, CT
B	07/31/1993 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	STAMFORD, CT
IA	06/05/1991 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	STAMFORD, CT
B	03/26/1981 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	04/13/1981 - 06/27/1984	LEHMAN BROTHERS KUHN LOEB INCORPORATED	CRD# 7555	
B	06/11/1980 - 04/23/1981	E. F. HUTTON & COMPANY INC	CRD# 235	
B	04/23/1980 - 07/06/1980	FAHNESTOCK & CO.	CRD# 279	

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
07/2022 - Present	WELLS FARGO CLEARING SERVICES, LLC	Financial Advisor	Y	GREENWICH, CT, United States
07/2011 - 07/2022	BANK OF AMERICA, N.A.	FINANCIAL ADVISOR	Y	GREENWICH, CT, United States
06/2011 - 07/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FA	Y	WHITE PLAINS, NY, United States



Registration & Employment History



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.

LOVEJOY FAMILY LLC, INV RELATED, BONITA SPRINGS, FL REGISTERED IN DE, 33.33% OWNERHSIP, START 5/15/2013, .2 HOURS PER MONTH, ZERO HOURS DURING TRADING, PROCEEDS FUND FAMILY VACATIONS.;

CO-TRUSTEE FOR SISTER'S TRUST, INV RELATED, NEWTON, MA, START: 7/7/2022, LESS THAN 1 HR/MONTH, 0 HRS DURING TRADING.;

TRUSTEE FOR BROTHER'S TRUST, INV RELATED, BONITA SPRINGS, FL, START: 7/7/2022, LESS THAN 1 HR/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
Customer Dispute	3

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:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	CLAIMANT ALLEGES, INTER ALIA, THAT THE FINANCIAL ADVISOR EXCESSIVELY TRADED HER ACCOUNT FROM APRIL 1, 2008 TO JULY 27, 2011.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$374,914.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	13-01354
Date Notice/Process Served:	05/20/2013
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/16/2014
Monetary Compensation Amount:	\$104,260.00
Individual Contribution Amount:	\$0.00



Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY SMITH BARNEY

Allegations: CLAIMANT ALLEGES, INTER ALIA, THAT THE FROM OCTOBER 2009 TO JULY 2011 THE FA TRADED EXCESSIVELY IN THE CLIENT'S ACCOUNT.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$374,914.00

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: 08/02/2012

Complaint Pending? No

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

Status Date: 05/20/2013

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 13-01354

Date Notice/Process Served: 05/20/2013

Arbitration Pending? Yes

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED, MORGAN STANLEY SMITH BARNEY LLC AND CITIGROUP GLOBAL MARKETS, INC.

Allegations: THE CUSTOMER ALLEGES EXCESSIVE TRADING AND MISREPRESENTATION FROM APRIL 2008 TO NOVEMBER 2012. ACTIVITY PERIOD: 04/01/2008 - 11/26/2014.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$374,914.00

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: 07/09/2012

Complaint Pending? No

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

Status Date: 05/20/2013

Settlement Amount:

Individual Contribution
Amount:

Arbitration Information

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

Docket/Case #: 13-01354

Date Notice/Process Served: 05/20/2013

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/14/2014

Monetary Compensation
Amount: \$200,000.00

Individual Contribution
Amount: \$0.00

Broker Statement
MERRILL LYNCH SETTLED WITH THE CUSTOMER FOR \$95,740.00 ON 10/14/2014. MORGAN STANLEY/SMITH BARNEY SETTLED WITH THE CUSTOMER ON 10/16/2014 FOR \$104,260.00. THE MATTER WAS SETTLED BY MERRILL LYNCH FOR BUSINESS REASONS TO AVOID THE EXPENSE AND UNCERTAINTY OF LITIGATION. THE FINANCIAL ADVISOR DENIES ALL THE ALLEGATIONS IN THE STATEMENT OF CLAIM. THE FINANCIAL ADVISOR DID NOT CONTRIBUTE TO THE SETTLEMENT.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when
activities occurred which led
to the complaint: MORGAN STANLEY SMITH BARNEY

Allegations: CLIENT ALLEGES FAILURE TO FOLLOW INSTRUCTIONS WITH RESPECT TO ACCOUNTS - APRIL 2010.

Product Type: No Product

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: 07/01/2011

Complaint Pending? No

Status: Denied

Status Date: 05/17/2013

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY SMITH BARNEY

Allegations: CLIENT ALLEGES FAILURE TO FOLLOW INSTRUCTIONS WITH RESPECT TO ACCOUNTS - APRIL 2010.

Product Type: No Product

Alleged Damages: \$0.00

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: 07/01/2011

Complaint Pending? No

Status: Denied

Status Date: 05/17/2013

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SOLOMON SMITH BARNEY

Allegations: CLIENT ALLEGED THAT SHARES OF STOCK WERE SOLD SHORT IN HIS ACCOUNT WITHOUT HIS AUTHORIZATION AND THAT HIS INSTRUCTIONS TO COVER PRIOR SHORT SALES WERE NOT FOLLOWED.



Product Type: Other
Other Product Type(s): EQUITY
Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 05/10/1999
Complaint Pending? No
Status: Denied
Status Date: 08/24/1999

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLIENT'S CLAIM WAS DENIED.



End of Report

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