



IAPD Report

JOHN KEITH RITCHIE

CRD# 722446

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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

JOHN KEITH RITCHIE (CRD# 722446)

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 **02/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	09/25/2015
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	09/25/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	MORGAN STANLEY	149777	SAN FRANCISCO, CA	06/01/2009 - 09/29/2015
IA	MORGAN STANLEY	149777	SAN FRANCISCO, CA	06/01/2009 - 09/29/2015
B	MORGAN STANLEY & CO. INCORPORATED	8209	SAN FRANCISCO, CA	04/02/2007 - 06/01/2009

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
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 17 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	09/25/2015
B	Alaska	Agent	Approved	02/22/2019
B	Arizona	Agent	Approved	09/07/2018
B	California	Agent	Approved	09/25/2015
IA	California	Investment Adviser Representative	Approved	09/25/2015
B	Colorado	Agent	Approved	09/25/2015
B	District of Columbia	Agent	Approved	09/25/2015
B	Florida	Agent	Approved	09/25/2015
B	Indiana	Agent	Approved	12/19/2023
B	Maryland	Agent	Approved	02/28/2025
B	Massachusetts	Agent	Approved	03/26/2026
B	New Mexico	Agent	Approved	11/12/2025
B	New York	Agent	Approved	10/30/2018



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	03/28/2019
B Oregon	Agent	Approved	04/11/2025
B South Carolina	Agent	Approved	02/21/2023
B South Dakota	Agent	Approved	08/10/2017
B Texas	Agent	Approved	09/25/2015
IA Texas	Investment Adviser Representative	Restricted Approval	09/25/2015
B Washington	Agent	Approved	09/25/2015

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
44 Montgomery St Ste 3100
San Francisco, CA 94104

AMERIPRISE FINANCIAL SERVICES, LLC
San Francisco, CA



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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	10/27/2009
General Securities Representative Examination (S7)	Series 7	08/26/1999

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	08/12/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	08/12/1999

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	06/01/2009 - 09/29/2015	MORGAN STANLEY	CRD# 149777	SAN FRANCISCO, CA
IA	06/01/2009 - 09/29/2015	MORGAN STANLEY	CRD# 149777	SAN FRANCISCO, CA
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	SAN FRANCISCO, CA
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	SAN FRANCISCO, CA
IA	06/03/2003 - 04/02/2007	MORGAN STANLEY	CRD# 7556	SAN FRANCISCO, CA
B	06/03/2003 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	SAN FRANCISCO, CA
IA	02/08/2001 - 06/06/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	SAN FRANCISCO, CA
B	01/24/2001 - 06/06/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	08/27/1999 - 02/08/2001	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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	San Francisco, CA, United States
09/2015 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	San Francisco, CA, 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
Court Details:	UPPER SOUTHAMPTON TOWNSHIP DEPARTMENT OF POLICE, SOUTHAMPTON, PA, DOCKET/CASE # UNKNOWN DUE TO AGE OF CASE
Charge Date:	05/28/1971
Charge Details:	CHARGE 1-BURG, CHARGE 2-LARC, CHARGE 3-RSG, CHARGE 4-CONSP, UNKNOWN WHETHER CHARGES WERE A FELONY OR MISDEMEANOR, THE PLEA FOR EACH CHARGE IS UNKOWN
Felony?	Yes
Current Status:	Final
Status Date:	10/21/1999
Disposition Details:	THE REPRESENTATIVE PLED GUILTY TO DISTURBING THE PEACE, MISDEMEANOR, MINIMUM PROBATION, THE EXACT DISPOSITION, DATE, SENTENCE/PENALTY, DURATION, START DATE OF PENALTY, PENALTY/FINE AMOUNT, AND DATE PAID INFORMATION IS UNKNOWN AS THE UPPER SOUTHAMPTON TOWNSHIP DEPARTMENT OF POLICE ISSUED A LETTER THAT NO RECORDS COULD BE LOCATED IN REGARDS TO MR. RITCHIE AFTER A SEARCH FOR THE TOWNSHIP RECORDS.
Broker Statement	"WHEN I WAS 18, IN 1971, A FRIEND AND I ATTEMPTED TO TAKE BEER FROM SOMEONE'S GARAGE. WE WERE CAUGHT BY THE OWNER DRIVING INTO THE DRIVEWAY AND ARRESTED. TO THE BEST OF MY RECOLLECTION THE ORIGINAL CHARGES WERE DROPPED TO "MISDEMEANOR-DISTURBING THE PEACE", WITH MINIMUM PROBATION, AND WE PLEAD GUILTY. THIS WAS THE FIRST AND ONLY TRANSGRESSION FOR US BOTH AND THE JUDGE SHOWED MERCY. HE INDICATED THE RECORDS WOULD BE EXPUNGED WITHIN 3 YEARS."



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:	MORGAN STANLEY SMITH BARNEY
Allegations:	CLIENT ALLEGES BREACH OF FIDUCIARY DUTY WITH RESPECT TO INCORRECT INFORMATION SHE RECEIVED REGARDING HER 401K PLAN. DAMAGES UNSPECIFIED. 2009-2012
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:	01/03/2013
Complaint Pending?	No
Status:	Denied
Status Date:	04/04/2013
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY SMITH BARNEY
Allegations:	CUSTOMER CLAIMS FINANCIAL ADVISOR MISREPRESENTED INVESTMENT STRATEGY THAT WOULD BE FOLLOWED, RESULTING IN A LOSS FROM FEBRUARY 2010 TO JUNE 2011.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$12,001.00



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: 06/15/2011

Complaint Pending? No

Status: Denied

Status Date: 07/27/2011

Settlement Amount:

Individual Contribution
Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: MORGAN STANLEY & CO

Allegations: CLAIMANT ALLEGES, INTER ALIA, THAT FROM 2007 THROUGH 2009 THE FINANCIAL ADVISOR ENGAGED IN UNAUTHORIZED AND EXCESSIVE TRADING IN THE CLAIMANT'S ACCOUNTS.

Product Type: Equity-OTC

Alleged Damages: \$400,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC
reparation or civil litigation? Yes

Arbitration/Reparation forum
or court name and location: FINRA

Docket/Case #: 11-02543

Filing date of
arbitration/CFTC reparation
or civil litigation: 06/20/2011

Customer Complaint Information

Date Complaint Received: 07/27/2011

Complaint Pending? No

Status: Settled

Status Date: 07/23/2012

Settlement Amount: \$55,000.00

Individual Contribution
Amount: \$0.00



Broker Statement

THIS CASE WAS SETTLED BY MSSB SOLELY TO AVOID TIME AND EXPENSE OF ARBITRATION. ALL CLAIMS WERE DENIED AS WITHOUT MERIT. MR. RITCHIE WAS NOT ASKED TO AND DID NOT CONTRIBUTE ANY AMOUNT TO THE SETTLEMENT.



End of Report

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