



## IAPD Report

# George Christo-Baker

CRD# 7268540

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 8
Disclosure Information	9



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

### George Christo-Baker (CRD# 7268540)

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 **11/04/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	WELLS FARGO ADVISORS	CRD# 19616	10/13/2025
<b>B</b>	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	10/13/2025

### QUALIFICATIONS

This representative is currently registered in **11** SRO(s) and **31** 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>IA</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	CHICAGO, IL	12/11/2020 - 10/14/2025
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	CHICAGO, IL	10/09/2020 - 10/14/2025

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
Financial	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 **31** 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>B</b> Cboe BZX Exchange, Inc.	General Securities Representative	Approved	10/13/2025
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	10/13/2025
<b>B</b> FINRA	General Securities Representative	Approved	10/13/2025
<b>B</b> NYSE American LLC	General Securities Representative	Approved	10/13/2025
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	10/13/2025
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	10/13/2025
<b>B</b> Nasdaq GEMX, LLC	General Securities Representative	Approved	10/13/2025
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	10/13/2025
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	10/13/2025
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	10/13/2025
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	10/13/2025
<b>B</b> Arizona	Agent	Approved	10/13/2025
<b>B</b> Arkansas	Agent	Approved	10/13/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> California	Agent	Approved	10/13/2025
<b>B</b> Colorado	Agent	Approved	10/13/2025
<b>B</b> Delaware	Agent	Approved	10/13/2025
<b>B</b> District of Columbia	Agent	Approved	10/13/2025
<b>B</b> Florida	Agent	Approved	10/13/2025
<b>B</b> Georgia	Agent	Approved	10/13/2025
<b>B</b> Illinois	Agent	Approved	10/13/2025
<b>IA</b> Illinois	Investment Adviser Representative	Approved	10/13/2025
<b>B</b> Indiana	Agent	Approved	10/13/2025
<b>B</b> Iowa	Agent	Approved	10/13/2025
<b>B</b> Kentucky	Agent	Approved	10/13/2025
<b>B</b> Maryland	Agent	Approved	10/13/2025
<b>B</b> Michigan	Agent	Approved	10/13/2025
<b>B</b> Minnesota	Agent	Approved	10/13/2025
<b>B</b> Missouri	Agent	Approved	10/13/2025
<b>B</b> Nevada	Agent	Approved	10/13/2025
<b>B</b> New Jersey	Agent	Approved	10/13/2025
<b>B</b> New York	Agent	Approved	10/13/2025
<b>B</b> North Carolina	Agent	Approved	10/13/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Oregon	Agent	Approved	10/13/2025
<b>B</b> Pennsylvania	Agent	Approved	10/13/2025
<b>B</b> Puerto Rico	Agent	Approved	10/13/2025
<b>B</b> Rhode Island	Agent	Approved	10/13/2025
<b>B</b> Tennessee	Agent	Approved	10/13/2025
<b>B</b> Texas	Agent	Approved	10/13/2025
<b>IA</b> Texas	Investment Adviser Representative	Approved	10/13/2025
<b>B</b> Utah	Agent	Approved	10/13/2025
<b>B</b> Virginia	Agent	Approved	10/13/2025
<b>B</b> Washington	Agent	Approved	10/13/2025
<b>B</b> West Virginia	Agent	Approved	10/13/2025
<b>B</b> Wisconsin	Agent	Approved	10/13/2025

### Branch Office Locations

**WELLS FARGO ADVISORS**  
33 W CHICAGO AVE  
CHICAGO, IL 60606



## 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
------	----------	------

 General Securities Representative Examination (S7TO)	Series 7TO	10/09/2020
--	------------	------------

 Securities Industry Essentials Examination (SIE)	SIE	07/30/2020
--	-----	------------

#### State Securities Law Exams

Exam	Category	Date
------	----------	------

  Uniform Combined State Law Examination (S66)	Series 66	12/08/2020
---	-----------	------------

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



## 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	12/11/2020 - 10/14/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	CHICAGO, IL
B	10/09/2020 - 10/14/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	CHICAGO, IL

### 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
10/2025 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	CHICAGO, IL, United States
11/2020 - 10/2025	Bank of America, N.A.	Financial Advisor Trainee	Y	Chicago, IL, United States
06/2020 - 10/2025	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Advisor Trainee	Y	Chicago, IL, United States
07/2018 - 06/2020	Employment Break 3	Left my job to seek out a new career direction	N	Chicago, IL, United States
10/2017 - 03/2019	UBER	Driver	N	Chicago, IL, United States
05/2017 - 07/2018	United Airlines	Project Manger on Joint Venture Team	N	Chicago, IL, United States
03/2016 - 05/2017	United Airlines	Cago Representative Internal Support	N	Chicago, IL, 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.

I\*, 2114323

Entity Type: Entity Charitable

Name of OBA: Sneakers to Scrubs

Address: Chicago, IL 60637

Investment Related: No

Position, Title, Association: Board Member

Employee Start Date: 12/03/2024

Hours: 2hrs per month

Hours during trading: 0



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Duties: Advisory Board Member - Helping forward the mission of the organization to help increase the number of you men of color in the medical field.

I\*: 2196265

Entity Type: Charitable

Name of OBA: Pulse of Perseverance

Address: Chicago, IL 60653

Investment Related: No

Position, Title, Association: Board member

Employee Start Date: 02/10/2025

Number of Hours: 2 hrs mthly

Number of Hours during trading: 0

Duties: Pulse of Perseverance is a non-profit organization whose mission is to empower and inspire underrepresented youth by giving them tangible resources for success. Connecting mentees with mentors who look like them in STEM, finance, entrepreneurship, and law.

I\*: 2196266

Entity Type: Charitable

Name of OBA: CharitableSIMPLE GOOD

Address: Chicago, IL 60607

Investment Related: No

Position, Title, Association: Board member

Employee Start Date: 02/17/2025

Number of Hours: 8 hrs annually

Number of Hours during trading: 0

Duties: The Simple Good's mission is to connect the meaning of good from around the world to empower youth to become positive activists through art and discussion. Through mindfulness and social emotional learning (SEL) based art programming and public art projects. As a board member I will help connect the origination to opportunities for activities.

I\*: 2196267

Entity Type: Charitable

Name of OBA: Project Love Chicago

Address: Chicago IL 60615

Investment Related: No

Position, Title, Association: Board member

Employee Start Date: 02/17/2025

Number of Hours: 8 hrs annually

Number of Hours during trading: 0

Duties: Project LOVE Chicago strives to break the cycle of poverty decrease violent crimes and increase youth academic outcomes. We do this by providing academic athletic and professional resources to vulnerable populations throughout the Chicago area. As a board member I will be helping make connections and introductions.

I\*: 2165271

Entity Type: Charitable

Name of OBA: C.H.A.M.P.S. Male Mentoring Program

Address: Chicago, Il 60619

Investment Related: No

Position, Title, Association: Board member

Employee Start Date: 02/10/2025

Number of Hours: 3 hrs mthly



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Number of Hours during trading: 0

Duties: The mission of the C.H.A.M.P.S. Male Mentoring Program is to educate, and empower young men beyond the four walls of the school in order to help them to achieve their dreams and goals. C.H.A.M.P.S. Male Mentoring Program envisions a safe-environment for every young man by developing their mindsets through culturally relevant conversations and interactions that will help them develop the skills and habits necessary to navigate life in a positive and productive way. I will be helping to guide the organization through and expansion and growth phase.



## 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
Financial	3

### Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

#### Disclosure 1 of 3

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 04/17/2020

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 04/17/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** REC MGMT SERVICE

**Original Amount Owed:** \$123.64

**Terms Reached with Creditor:** CREDITOR SETTLED ACCOUNT FOR \$98.91

#### Disclosure 2 of 3

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 02/15/2017

**Organization Investment-Related?**

**Action Pending?** No



**Disposition:** Satisfied/Released  
**Disposition Date:** 02/15/2017  
**If a compromise with creditor, provide:**  
**Name of Creditor:** FIRST PREMIER  
**Original Amount Owed:** \$570.00  
**Terms Reached with Creditor:** CREDITOR SETTLED ACCOUNT FOR \$443.97.

**Disclosure 3 of 3**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 04/17/2020  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 04/17/2020  
**If a compromise with creditor, provide:**  
**Name of Creditor:** SW CRDT SYSV  
**Original Amount Owed:** \$113.00  
**Terms Reached with Creditor:** CREDITOR SETTLED ACCOUNT FOR \$86.58.



## End of Report

This page is intentionally left blank.