



## IAPD Report

### Michael Joseph DiSilvio

CRD# 840674

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	7 - 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

### Michael Joseph DiSilvio (CRD# 840674)

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 **01/05/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	04/27/2020
<b>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	04/27/2020

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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>	WELLS FARGO CLEARING SERVICES, LLC	19616	GARDEN CITY, NY	04/08/2016 - 05/12/2020
<b>B</b>	WELLS FARGO CLEARING SERVICES, LLC	19616	GARDEN CITY, NY	01/01/2008 - 05/12/2020
<b>B</b>	A. G. EDWARDS & SONS, INC.	4	GARDEN CITY, NY	08/25/1986 - 01/03/2008

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	2



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

#### Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY  
ST. PETERSBURG, FL 33716

Firm ID#: 6694

Regulator	Registration	Status	Date
 FINRA	General Securities Principal	Approved	04/27/2020
 FINRA	General Securities Representative	Approved	04/27/2020
 FINRA	General Securities Sales Supervisor	Approved	04/27/2020
 FINRA	Registered Options Principal	Approved	04/27/2020
 California	Agent	Approved	04/27/2020
 Colorado	Agent	Approved	04/27/2020
 Connecticut	Agent	Approved	04/27/2020
 District of Columbia	Agent	Approved	08/28/2024
 Florida	Agent	Approved	04/27/2020
 Georgia	Agent	Approved	06/03/2020
 Illinois	Agent	Approved	04/27/2020
 Louisiana	Agent	Approved	01/06/2023
 Maine	Agent	Approved	04/27/2020



## Qualifications

Regulator	Registration	Status	Date
B Maryland	Agent	Approved	04/27/2020
B Michigan	Agent	Approved	04/27/2020
B New Jersey	Agent	Approved	04/27/2020
B New York	Agent	Approved	04/27/2020
B North Carolina	Agent	Approved	04/27/2020
B Oregon	Agent	Approved	04/27/2020
B Pennsylvania	Agent	Approved	04/27/2020
B South Carolina	Agent	Approved	04/27/2020
B Texas	Agent	Approved	04/27/2020
B Virginia	Agent	Approved	05/03/2023
B Washington	Agent	Approved	10/18/2023

## Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES**  
1055 Franklin Avenue  
Suite 200  
Garden City, NY 11530

## Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**  
Main Address: 880 CARILLON PARKWAY  
SAINT PETERSBURG, FL 33716  
Firm ID#: 149018

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	04/29/2020



## Qualifications

Regulator	Registration	Status	Date	
IA	New York	Investment Adviser Representative	Approved	06/14/2021
IA	Texas	Investment Adviser Representative	Approved	04/27/2020

## Branch Office Locations

**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**

1055 Franklin Ave, Ste 200  
Garden City, NY 11530



## 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 5 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 Registered Options Principal Examination (S4)	Series 4	11/16/1983
 General Securities Principal Examination (S24)	Series 24	04/21/1983
 NYSE Branch Manager Examination (S12)	Series 12	06/19/1982

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Interest Rate Options Examination (S5)	Series 5	03/03/1983
 General Securities Representative Examination (S7)	Series 7	07/16/1977

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/02/2018
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/16/1981



## 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	04/08/2016 - 05/12/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	GARDEN CITY, NY
B	01/01/2008 - 05/12/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	GARDEN CITY, NY
B	08/25/1986 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	GARDEN CITY, NY
B	05/07/1985 - 09/09/1986	LAIDLAW ADAMS & PECK INC.	CRD# 1481	
B	05/03/1979 - 05/17/1985	ROONEY, PACE INC.	CRD# 6218	
B	08/02/1978 - 05/14/1979	FITTIN, CUNNINGHAM & LAUZON, INC.	CRD# 6866	
B	07/26/1977 - 08/23/1978	FIRST JERSEY SECURITIES, INC.	CRD# 6621	

### 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
04/2020 - Present	Raymond James Financial Services Advisors, Inc.	Investment Adviser	Y	Garden City, NY, United States
04/2020 - Present	Raymond James Financial Services, Inc.	Financial Advisor	Y	Garden City, NY, United States
04/2020 - 03/2023	Di Silvio Wealth Management (Dwg)	Other, Officer - President	N	Garden City, NY, United States
08/1986 - 04/2020	Well Fargo Advisors	Branch Manager	Y	Garden City, 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.

(1) Name of Business: Di Silvio Wealth Management (DWG) Address: 1055 Franklin Ave Ste 200, Garden City, NY, 11530, United States Activity Type: Support Company - Owner Position/Title: Other, Officer - President Investment Related: No Start Date: 04/01/2020 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 21-40 Description of duties: Financial Advisor

(2) Name of Business: Ten55WMG LLC Address: 1055 Franklin Ave Ste 200, Garden City, NY, 11530, United States Activity Type



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

Support Company - Owner Position/Title: Other Investment Related: No Start Date: 04/01/2020 Hours per month devoted to this business: 21-40 Hours per month devoted to this business during trading hours: 21-40 Description of duties: DiSilvio Wealth Management Group

(3)Name of Business: Waypoint Wealth Management Group Address: 1055 Franklin Ave Ste 200, Garden City, NY, 11530-2903, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 01/01/2026 Hours per month devoted to this business: 41-80 Hours per month devoted to this business during trading hours: 41+ Description of duties: Managing Partner



## 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	2

### 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

<b>Reporting Source:</b>	Individual
<b>Court Details:</b>	DISTRICT COURT OF NASSAU COUNTY OF NEW YORK N/A
<b>Charge Date:</b>	08/26/1986
<b>Charge Details:</b>	DISILVIO WAS CHARGED WITH CRIMINAL MISCHIEF IN THE SECOND DEGREE (FELONY) AND AGGRAVATED HARASSMENT IN THE SECOND DEGREE (MISDEMEANOR).
<b>Felony?</b>	
<b>Current Status:</b>	Final
<b>Status Date:</b>	03/01/1988
<b>Disposition Details:</b>	DISILVIO WAS FOUND GUILTY OF CRIMINAL MISCHIEF IN THE FOURTH DEGREE (MISDEMEANOR) AND AGGRAVATED HARASSMENT IN THE SECOND DEGREE (MISDEMEANOR).
<b>Broker Statement</b>	DISILVIO WAS SENTENCED TO PROBATION OF THREE (3) YEARS ON EACH COUNT TO RUN CONCURRENTLY.



## 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 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	WELLS FARGO CLEARING SERVICES, LLC
<b>Allegations:</b>	Claimant alleges his mother took inappropriate withdrawals from a custodial account held for Claimant's benefit. Claimant's mother filed a third party complaint alleging that to the extent the withdrawals were inappropriate and the Firm approved the withdrawals.
<b>Product Type:</b>	Other: Miscellaneous
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Plaintiff's mother requests that the Court enter judgment in her favor and against Wells Fargo for the relief of damages in an amount to be determined at trial
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	District Court, Boulder County, CO
<b>Docket/Case #:</b>	2022CV30013
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	06/06/2022

## Customer Complaint Information

<b>Date Complaint Received:</b>	06/06/2022
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	09/14/2022
<b>Settlement Amount:</b>	\$25,000.00
<b>Individual Contribution Amount:</b>	\$0.00

## Civil Litigation Information

<b>Type of Court:</b>	N/A
<b>Name of Court:</b>	N/A
<b>Location of Court:</b>	N/A



**Docket/Case #:** N/A  
**Date Notice/Process Served:** 06/06/2022  
**Litigation Pending?** No  
**Disposition:** Other: Section completed in error- See above  
**Disposition Date:** 06/06/2022  
**Firm Statement**  
Without admitting any liability, Respondent has agreed to pay Claimant \$25,000.00 to avoid further costs and time.

---

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** WELLS FARGO CLEARING SERVICES, LLC  
**Allegations:** Claimant alleges his mother took inappropriate withdrawals from a custodial account held for Claimant's benefit. Claimant's mother filed a third party complaint alleging that to the extent the withdrawals were inappropriate and the Firm approved the withdrawals.  
**Product Type:** Other: Miscellaneous  
**Alleged Damages:** \$0.00  
**Alleged Damages Amount Explanation (if amount not exact):** Plaintiff's mother requests that the Court enter judgment in her favor and against Wells Fargo for the relief of damages in an amount to be determined at trial.  
**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:** District Court, Boulder County, CO  
**Docket/Case #:** 2022CV30013  
**Filing date of arbitration/CFTC reparation or civil litigation:** 06/06/2022

### Customer Complaint Information

**Date Complaint Received:** 06/06/2022  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 09/14/2022  
**Settlement Amount:** \$25,000.00  
**Individual Contribution Amount:** \$0.00  
**Broker Statement**  
I am not a named party to this lawsuit. My client inquired about getting reimbursed for expenses incurred on behalf of a minor child. I checked with Colorado law that the age of majority was 21. At that time the child was about 17. After checking



with Wells Fargo's back office as well as my Branch Manager, we were told that as long as the expenses were for the minor they would be honored. Over a period of time the account was liquidated and disbursed to my client. The client was reminded to make sure there were receipts for every expense. Sample expenses I recall were for car payments, health insurance, and medical bills.

## Disclosure 2 of 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:**

**Allegations:** N/A

**Product Type:**

**Alleged Damages:** \$27,500.00

## Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 09/12/1990

**Settlement Amount:**

**Individual Contribution Amount:**

## Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** National Association of Securities Dealers, Inc.; 89-03401

**Date Notice/Process Served:** 12/06/1989

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 09/12/1990

**Monetary Compensation Amount:** \$30,000.00

**Individual Contribution Amount:**

**Firm Statement** N/A  
Not Provided

---

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:**

**Allegations:** THE ALLEGATIONS AGAINST MR. FLAHERTY IN THE CLAIM ARE UNSUITABILITY, CHURNING, AND UNAUTHORIZED TRADING. THE ALLEGATIONS AGAINST MICHAEL DISILVIO AND A. G. EDWARDS ARE



FAILURE TO SUPERVISE THE CLAIMANT'S ACCOUNT. THE ALLEGED LOSSES AMOUNT TO \$27,500 PLUS PUNITIVE DAMAGES.

**Product Type:**

**Alleged Damages:** \$27,500.00

**Customer Complaint Information****Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 09/12/1990

**Settlement Amount:****Individual Contribution****Amount:****Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 89-03401

**Date Notice/Process Served:** 12/06/1989

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 09/12/1990

**Monetary Compensation Amount:** \$30,000.00

**Individual Contribution Amount:**

**Broker Statement** THE CLAIM WAS SETTLED IN THE AMOUNT OF \$30,000 IN FAVOR OF THE CLAIMANT BEFORE THE DATE OF THE ARBITRATION HEARING.



## End of Report

This page is intentionally left blank.