IAPD Report

Thomas C Moss

CRD# 844872

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

Thomas C Moss (CRD# 844872)

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 **08/04/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WMS ADVISORS, LLC	CRD# 122224	07/13/2026

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
IA	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Charlotte, NC	12/14/2010 - 08/04/2026
B	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Charlotte, NC	12/03/2010 - 08/04/2026
B	STEPHENS	3496	COLUMBIA, SC	07/13/2006 - 12/14/2010

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	5
Termination	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WMS ADVISORS, LLC**

Main Address: 6135 PARK SOUTH DRIVE
SUITE 510
CHARLOTTE, NC 28210

Firm ID#: 122224

	Regulator	Registration	Status	Date
IA	North Carolina	Investment Adviser Representative	Approved	07/13/2026

Branch Office Locations

WMS ADVISORS, LLC
6135 PARK SOUTH DRIVE
SUITE 510
CHARLOTTE, NC 28210

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
No information reported.		

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	10/04/1982
B	General Securities Representative Examination (S7)	Series 7	10/15/1977

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/06/1992
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/15/1983

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
IA	12/14/2010 - 08/04/2026	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Charlotte, NC
B	12/03/2010 - 08/04/2026	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Charlotte, NC
B	07/13/2006 - 12/14/2010	STEPHENS	CRD# 3496	COLUMBIA, SC
IA	07/13/2006 - 12/14/2010	STEPHENS	CRD# 3496	COLUMBIA, SC
IA	12/03/2010 - 12/06/2010	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Charlotte, NC
B	02/21/2006 - 07/18/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	COLUMBIA, SC
IA	02/21/2006 - 07/18/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	COLUMBIA, SC
IA	12/20/2000 - 02/21/2006	LEGG MASON WOOD WALKER INC	CRD# 6555	COLUMBIA, SC
B	11/15/2000 - 02/21/2006	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	BALTIMORE, MD
B	07/03/1995 - 11/16/2000	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	10/26/1977 - 06/15/1995	THE ROBINSON-HUMPHREY COMPANY INC.	CRD# 723	ATLANTA, GA

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
07/2026 - Present	WMS ADVISORS, LLC	Financial Advisor	Y	Charlotte, NC, United States
03/2020 - 07/2026	Ameriprise Financial Services, LLC	Registered Rep	Y	Charlotte, NC, United States
12/2010 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Charlotte, NC, 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.

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
Customer Dispute	5
Termination	1

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES
Allegations:	CLIENT, VIA HER ATTORNEY, ALLEGES THAT HER ACCOUNT WAS "CHURNED AND GROSSLY MISMANAGED" BY HER PRUDENTIAL SECURITIES FINANCIAL ADVISOR. SHE ALLEGES A LOSS OF $27,469.81.
Product Type:	
Alleged Damages:	$27,469.81

Customer Complaint Information

Date Complaint Received:	01/28/1998
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	05/28/1998
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLIENT'S ATTORNEY FAILED TO PURSUE MATTER. NOT PROVIDED.

Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	THE ROBINSON-HUMPHREY COMPANY, LLC
Allegations:	CLIENT'S ATTORNEY ALLEGED UNSUITABILITY. ALLEGED DAMAGES OF $75,000.
Product Type:	
Alleged Damages:	$75,000.00

Customer Complaint Information

Date Complaint Received:	08/15/1997
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$50,000.00
Individual Contribution Amount:	
Firm Statement	MATTER SETTLED FOR $50,000. CONTACT: [BROKER DEALER CONTACT PERSON] 404-266-6710

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	THE ROBINSON-HUMPHREY COMPANY, LLC
Allegations:	CLIENT'S ATTORNEY ALLEGED UNSUITABILITY. ALLEGED DAMAGES OF $75,000.00
Product Type:	
Alleged Damages:	$75,000.00

Customer Complaint Information

Date Complaint Received:	08/15/1997
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$50,000.00
Individual Contribution Amount:	
Broker Statement	MATTER SETTLED FOR $50,000.00 CLIENT'S ACCT WAS WELL DIVERSIFIED W/BLUE CHIPS (KO, GTE, HNZ, ETC..) MID-CAP AND SMALL CAP COMPANIES. AES CHINA, REPRESENTING 10% OF HOLDINGS, TRANSFERRED IN FROM ANOTHER FIRM. I WAS INSTRUCTED BY CLIENT, TO RETAIN THIS SPECULATIVE POSITION. I SPOKE TO CLIENT ON AVERAGE OF ONCE TO TWICE A WEEK AND HELD PERIODIC ACCT REVIEWS IN PERSON. HE WAS

AWARE OF ALL INVESTMENTS AND THE VARIOUS RISKS. NO DISSATISFACTION WAS EXPRESSED UNTIL TWO YEARS AFTER I LEFT ROBINSON HUMPHREY. I ADAMANTLY MAINTAIN MY RECOMMENDATIONS WERE
SUITABLE, I WAS NEVER CONTACTED BY SMITH BARNEY REGARDING THIS COMPLAINT.

Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: SUITABILITY. ALLEGED DAMAGES: IN EXCESS OF $50,000.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOC. OF SECURITIES DEALERS; 96-02001

Date Notice/Process Served: 05/17/1996

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/14/1997

Monetary Compensation Amount: $45,000.00

Individual Contribution Amount:

Firm Statement THE CLAIMS WERE SETTLED FOR $45,000.
CONTACT PERSON: [BROKER DEALER CONTACT PERSON] (212) 816-7252

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: SUITABILITY, ALLEGED DAMAGES, IN EXCESS OF

	$50,000
Product Type:	
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	National Assoc. of Securities Dealers; 96-02001
Date Notice/Process Served:	05/17/1996
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	02/14/1997
Monetary Compensation Amount:	$45,000.00
Individual Contribution Amount:	
Broker Statement	THE CLAIMS WERE SETTLED FOR $45,000 Not Provided

Disclosure 4 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	
Allegations:	CLIENT ALLEGED UNAUTHORIZED TRADING AND SUITABILITY. ALLEGED DAMAGES $63,307.00
Product Type:	
Alleged Damages:	$63,307.00

Customer Complaint Information

Date Complaint Received:	08/01/1995
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$63,578.00

Individual Contribution Amount: $0.00

Firm Statement THIS WAS SETTLED FOR $63,578.00. THE FINANCIAL CONSULTANT IS NOT CONTRIBUTING TO THE SETTLEMENT. CONTACT DINA VENERO (404) 266-6710

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: CLIENT ALLEGED UNAUTHORIZED TRADING AND UNSUITABILITY. ALLEGED DAMAGES OF $63,307.00 WERE CLAIMED.

Product Type:

Alleged Damages: $63,307.00

Customer Complaint Information

Date Complaint Received: 08/01/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: $63,578.00

Individual Contribution Amount: $0.00

Broker Statement THIS MATTER WAS SETTLED FOR $63,578.00. THE FINANCIAL CONSULTANT IS NOT CONTRIBUTING TO THE SETTLEMENT. CUSTOMER IS A SOPHISTICATED INVESTOR & BUSINESSMAN. HE WAS EMPLOYED AS HEAD OF MARKETING FOR A PRIVATE CO. WITH OVER $150 MILLION IN SALES. HE LEFT THE CO. TO START HIS OWN BUSINESS. I DENY ALL CHARGES ON MY U-5, AND HAVE NO IDEA WHAT WAS SAID AND/OR CHARGED BY CUSTOMER'S VERBAL COMPLAINT.

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ROBINSON HUMPHREY

Allegations:

Product Type:

Alleged Damages: $1,880.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NEW YORK STOCK EXCHANGE
Date Notice/Process Served:	01/25/1988
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/27/1989
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$20,000.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ROBINSON HUMPHREY
Allegations:	[CUSTOMER] ALLEGES MOSS INDUCED HIM TO INVEST IN EXCESS OF $500,000. INTO SOLAR SCREENS AND FURTHER ALLEGES MOSS AND WRIGHT PERSUADED [CUSTOMER] TO LOAN $380,000. TO SOLAR SCREENS. ALLEGED DAMAGES $1,880.00
Product Type:	
Alleged Damages:	$1,880.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NEW YORK STOCK EXCHANGE
Date Notice/Process Served:	01/25/1988
Arbitration Pending?	No

Disposition:	Settled
Disposition Date:	01/27/1989
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$20,000.00
Broker Statement	ROBINSON HUMPHREY DENIED CLAIMANT'S ALLEGATIONS AND DENIED BEING INVOLVED WITH SOLAR SCREENS. MOSS DENIED ALLEGATIONS AND WRONGDOING AS WELL. THE MATTER WAS SETTLED PRIOR TO THE HEARING FOR BUSINESS REASONS. THE FULL $20,000 SETTLEMENT WAS CONTRIBUTED BY BROKER.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	ROBINSON HUMPHREY
Termination Type:	Permitted to Resign
Termination Date:	05/31/1995
Allegations:	N/A N/A
Product Type:	
Other Product Types:	
Broker Statement	NOT KNOWN RESTRICTED STOCK (RULE 144) WAS SOLD AFTER OBTAINING LEGAL APPROVAL A PERSONAL FMA (COMMAND TYPE) CHECK WAS WRITTEN AGAINST THE PROCEEDS CHECK BOUNCED DUE TO THE STOCK POSITION STILL BEING IN LEGAL TRANSFER AND THEREFORE FUNDS WERE NOT "CLEAR" I WAS UNAWARE THAT THE FUNDS HAD NOT BEEN CLEARED.

End of Report

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