



## IAPD Report

# THOMAS CHRISTOPHE PRENTICE

CRD# 874774

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 6
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

### THOMAS CHRISTOPHE PRENTICE (CRD# 874774)

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 **01/15/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	RBC CAPITAL MARKETS, LLC	CRD# 31194	01/06/2016
<b>IA</b>	RBC CAPITAL MARKETS, LLC	CRD# 31194	01/06/2016

### QUALIFICATIONS

This representative is currently registered in **22** 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>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	INDIAN WELLS, CA	08/22/1995 - 01/07/2016
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	INDIAN WELLS, CA	04/29/1980 - 01/07/2016
<b>B</b>	PAINE, WEBBER, JACKSON & CURTIS INC.	8174	INDIAN WELLS, CA	01/31/1980 - 03/28/1980

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 **20** jurisdiction(s) and 22 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **RBC CAPITAL MARKETS, LLC**  
Main Address: 200 VESEY ST.  
NEW YORK, NY 10281  
Firm ID#: 31194

Regulator	Registration	Status	Date
<b>B</b> BOX Exchange LLC	General Securities Representative	Approved	01/06/2016
<b>B</b> BOX Exchange LLC	General Securities Sales Supervisor	Approved	01/06/2016
<b>B</b> Cboe BYX Exchange, Inc.	General Securities Representative	Approved	11/18/2020
<b>B</b> Cboe BZX Exchange, Inc.	General Securities Representative	Approved	11/18/2020
<b>B</b> Cboe C2 Exchange, Inc.	General Securities Representative	Approved	11/18/2020
<b>B</b> Cboe C2 Exchange, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
<b>B</b> Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	11/18/2020
<b>B</b> Cboe EDGA Exchange, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
<b>B</b> Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	11/18/2020
<b>B</b> Cboe EDGX Exchange, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	01/06/2016
<b>B</b> Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	01/06/2016
<b>B</b> FINRA	General Securities Representative	Approved	01/06/2016



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Sales Supervisor	Approved	01/06/2016
<b>B</b> Investors' Exchange LLC	General Securities Representative	Approved	11/18/2020
<b>B</b> Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	11/01/2020
<b>B</b> MEMX LLC	General Securities Representative	Approved	11/02/2020
<b>B</b> MEMX LLC	General Securities Sales Supervisor	Approved	11/02/2020
<b>B</b> MIAX PEARL, LLC	General Securities Representative	Approved	11/01/2020
<b>B</b> MIAX PEARL, LLC	General Securities Sales Supervisor	Approved	11/01/2020
<b>B</b> NYSE American LLC	General Securities Representative	Approved	01/06/2016
<b>B</b> NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	01/06/2016
<b>B</b> NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	01/06/2016
<b>B</b> NYSE National, Inc.	General Securities Representative	Approved	11/18/2020
<b>B</b> NYSE National, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	11/18/2020
<b>B</b> NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
<b>B</b> Nasdaq BX, Inc.	General Securities Representative	Approved	01/06/2016
<b>B</b> Nasdaq BX, Inc.	General Securities Sales Supervisor	Approved	01/06/2016
<b>B</b> Nasdaq GEMX, LLC	General Securities Representative	Approved	11/18/2020



## Qualifications

Regulator	Registration	Status	Date
B Nasdaq GEMX, LLC	General Securities Sales Supervisor	Approved	11/18/2020
B Nasdaq ISE, LLC	General Securities Representative	Approved	01/06/2016
B Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/01/2018
B Nasdaq PHLX LLC	General Securities Representative	Approved	01/06/2016
B Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	01/06/2016
B Nasdaq Stock Market	General Securities Representative	Approved	01/06/2016
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	01/06/2016
B New York Stock Exchange	General Securities Representative	Approved	01/06/2016
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B Alabama	Agent	Approved	01/05/2024
B Arizona	Agent	Approved	01/20/2017
B California	Agent	Approved	01/06/2016
IA California	Investment Adviser Representative	Approved	01/06/2016
B Colorado	Agent	Approved	01/06/2016
B District of Columbia	Agent	Approved	04/04/2016
B Florida	Agent	Approved	08/18/2023
B Georgia	Agent	Approved	01/06/2016
B Illinois	Agent	Approved	02/03/2020
B Massachusetts	Agent	Approved	10/17/2022



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Nevada	Agent	Approved	01/06/2016
<b>B</b> New Hampshire	Agent	Approved	08/28/2023
<b>B</b> New Jersey	Agent	Approved	08/08/2016
<b>B</b> New Mexico	Agent	Approved	05/26/2022
<b>B</b> New York	Agent	Approved	05/18/2025
<b>B</b> North Carolina	Agent	Approved	01/06/2016
<b>B</b> Ohio	Agent	Approved	01/06/2016
<b>B</b> Oklahoma	Agent	Approved	10/20/2021
<b>B</b> Oregon	Agent	Approved	07/17/2025
<b>B</b> Tennessee	Agent	Approved	10/06/2021
<b>B</b> Washington	Agent	Approved	01/06/2016

### Branch Office Locations

**RBC CAPITAL MARKETS, LLC**  
74-199 EL PASEO DRIVE  
SUITE 102  
PALM DESERT, CA 92260-4148

**RBC CAPITAL MARKETS, LLC**  
Rancho Mirage, 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 3 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
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	03/29/1994

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	05/31/2003
 General Securities Representative Examination (S7)	Series 7	11/17/1979

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/26/1994
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/05/1983

### 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	08/22/1995 - 01/07/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	INDIAN WELLS, CA
B	04/29/1980 - 01/07/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	INDIAN WELLS, CA
B	01/31/1980 - 03/28/1980	PAINE, WEBBER, JACKSON & CURTIS INC.	CRD# 8174	
B	12/04/1979 - 01/31/1980	BLYTH EASTMAN DILLON & CO. INCORPORATED	CRD# 6361	

#### 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
11/2016 - Present	CITY NATIONAL BANK	EMPLOYEE OF AN AFFILIATE	Y	PALM DESERT, CA, United States
01/2016 - Present	RBC Capital Markets, LLC	Registered Representative	Y	Palm Desert, 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.

(1) RENTAL HOUSE: ADDRESS: 8309 ROBERTSON, FRISCO, TX, 75034: NOT INVESTMENT RELATED: BUSINESS DESCRIPTION: RENTAL PROPERTY; CAPACITY: OWNER-PASSIVE: START DATE: 7/19/2018; DUTIES: LANDLORD; HOURS DEVOTED PER MONTH: 0; HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0.

(2) RANCH; ADDRESS: THERMAL, CALIFORNIA, NOT INVESTMENT RELATED; BUSINESS DESCRIPTION: RANCH PROPERTY; CAPACITY: OWNER-ACTIVE; START DATE: 10/31/2018; DUTIES: MAINTAIN THE PROPERTY; HOURS DEVOTED PER MONTH: APPROX 7; HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0.

(3) NAME OF ENTITY: RENTAL PROPERTY; ADDRESS: 517 HAVEN DRIVE ANNA TEXAS 75409; NOT INVESTMENT RELATED; BUSINESS DESCRIPTION: SINGLE FAMILY HOME; CAPACITY: OWNER-PASSIVE; START DATE: 11/2019; DUTIES: LANDLORD; HOURS DEVOTED PER MONTH: 0; HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0;



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

(4) NAME OF ENTITY: Rental house;  
ADDRESS: 528 Haven AnnaTexas 75409;  
NOT INVESTMENT RELATED;  
BUSINESS DESCRIPTION: Rental Property;  
CAPACITY: Sole Proprietor;  
START DATE: 02/2020;  
DUTIES: Collect Rent;  
HOURS DEVOTED PER MONTH: 1-4;  
HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 1;

(5) Name: Single family home rental  
Address: 10608 Sexton Dr---. McKinney Texas --75072  
Business Description: rental  
Business is not investment related  
Projected Start Date: 11/25/20  
Capacity: Owner - Passive  
Duties Performed: landlord  
Devoted to this OBA per Month: 1-4  
Hours Devoted to this OBA during business hours: 0



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	RBC CAPITAL MARKETS, LLC
<b>Allegations:</b>	Alleged negligence, breach of Reg BI, breach of fiduciary duty, unsuitability, and breach of contract, related mainly to the client's investment in structured notes.
<b>Product Type:</b>	Other: Structured notes
<b>Alleged Damages:</b>	\$825,000.00

#### Arbitration Information

<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	FINRA
<b>Docket/Case #:</b>	25-02602
<b>Date Notice/Process Served:</b>	11/26/2025
<b>Arbitration Pending?</b>	Yes

#### Disclosure 2 of 3

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	MERRILL LYNCH
<b>Allegations:</b>	CUSTOMERS ALLEGE EXCESSIVE TRADING AND UNSUITABLE



INVESTMENTS IN THEIR ACCOUNT.

**Product Type:** Equity - OTC  
**Alleged Damages:** \$1,553,969.00

**Customer Complaint Information**

**Date Complaint Received:** 12/20/2000  
**Complaint Pending?** No  
**Status:** Arbitration/Reparation  
**Status Date:** 08/06/2002  
**Settlement Amount:**

**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD 02-04372

**Date Notice/Process Served:** 08/06/2002

**Arbitration Pending?** No

**Disposition:** Withdrawn

**Disposition Date:** 01/07/2004

**Broker Statement** CLAIMANTS WITHDREW THEIR CLAIMS AGAINST RESPONDENTS.

**Disclosure 3 of 3**

**Reporting Source:** Regulator

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH INC.

**Allegations:** MISREPRESENTATIONS, FAILURE TO DISCLOSE INFORMATION, FAILED TO FOLLOW CLAIMANT'S INVESTMENT GOALS FOR A SAFE INVESTMENT AND FAILED TO FOLLOW THE PRICE HE HAD PROMISED

**Product Type:**  
**Alleged Damages:** \$6,032.90

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [NASD - CASE #95-05769](#)

**Date Notice/Process Served:** 01/03/1996

**Arbitration Pending?** No

**Disposition:** Other

**Disposition Date:** 07/22/1996

**Disposition Detail:** AWARD AGAINST PARTY



\*\* RESPONDENTS MERRILL LYNCH, PIERCE, FENNER, & SMITH, INC. AND THOMAS C. PRENTICE ARE JOINTLY AND SEVERALLY LIABLE AND SHALL PAY TO THE CLAIMANT \$6,032.90 IN ACTUAL DAMAGES. RESPONDENTS MERRILL LYNCH, PIERCE, FENNER & SMITH, INC. AND THOMAS C. PRENTICE ARE JOINTLY AND SEVERALLY LIABLE AND SHALL PAY TO THE CLAIMANT SIMPLE INTEREST AT THE RATE OF 7% FROM JUNE 22, 1994 UNTIL THE DATE OF PAYMENT OF AWARD. \*\*

---

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH INC.

**Allegations:** CLAIMANT ALLEGED THAT THE PILGRIM ADJUSTABLE RATE SECURITIES TRUST WAS NOT AN APPROPRIATE INVESTMENT AND THAT HE HAD NOT BEEN PROPERLY APPRISED OF ITS RISKS. CLAIMANT REQUESTED APPROXIMATELY \$6,032 IN ACTUAL DAMAGES, PLUS INTEREST. CLAIMANT ALSO SOUGHT PUNITIVE DAMAGES

**Product Type:**

**Alleged Damages:** \$6,032.90

### Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 07/22/1996

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [NASD; 95-05769](#)

**Date Notice/Process Served:** 01/03/1996

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 07/22/1996

**Monetary Compensation Amount:** \$6,032.90

**Individual Contribution Amount:**

**Broker Statement** CLAIMANT [CUSTOMER] WAS AWARDED \$6,032.90 PLUS 7% INTEREST. CLAIMANT'S REQUEST FOR PUNITIVE DAMAGES WAS DENIED  
CLAIMANT WAS DISPLEASED WITH THE PERFORMANCE OF HIS INVESTMENT. THE RISKS ASSOCIATED WITH THIS INVESTMENT HAD BEEN PRESENTED BY HIS FINANCIAL CONSULTANT PRIOR TO HIS



PRUCHASE. CLAIMANT'S FINANCIAL CONSULTANT ALSO PROVIDED HIM WITH A PROSPECTUS PRIOR TO THE PURCHASE. THE INVESTMENT IN QUESTION MADE UP A SMALL PERCENTAGE OF CLAIMANT'S PORTFOLIO, AND CLAIMANT WAS AN EXPERIENCED INVESTOR. THE BRANCH OFFICE ATTEMPTED TO RESOLVE THE MATTER WITH CLAIMANT IN AN AMICABLE MANNER, BUT CLAIMANT INSISTED UPON RECEIVING PUNITIVE DAMAGES, WHICH WERE LATER DENIED BY THE ARBITRATOR



## End of Report

This page is intentionally left blank.