BrokerCheck Report

ROBERT DENNIS MOSSON

CRD# 1011524

Section Title

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.
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Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

ROBERT D. MOSSON

CRD# 1011524

Currently employed by and registered with the following Firm(s):

IA **AMERIPRISE FINANCIAL SERVICES, LLC**
4362 Cascade Rd. SE, Ste. 111
Grand Rapids, MI 49546
CRD# 6363
Registered with this firm since: 10/18/2013

B **AMERIPRISE FINANCIAL SERVICES, LLC**
4362 Cascade Rd. SE, Ste. 111
Grand Rapids, MI 49546-3670
CRD# 6363
Registered with this firm since: 10/18/2013

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 22 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

IA **UBS FINANCIAL SERVICES INC.**
CRD# 8174
WEEHAWKEN, NJ
10/2010 - 10/2013

B **UBS FINANCIAL SERVICES INC.**
CRD# 8174
GRAND RAPIDS, MI
02/1983 - 10/2013

B **PRIMUS INVESTMENT COMPANY**
CRD# 677
03/1982 - 03/1983

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	3

Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 22 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Office Address: **9013RD AVENUE SOUTH**
MINNEAPOLIS, MN 55402

Firm CRD#: **6363**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/18/2013

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	05/15/2024
B	Arizona	Agent	Approved	01/06/2023
B	Arkansas	Agent	Approved	05/15/2024
B	California	Agent	Approved	10/18/2013
B	Florida	Agent	Approved	11/18/2013
B	Georgia	Agent	Approved	10/18/2013
B	Idaho	Agent	Approved	07/21/2022
B	Illinois	Agent	Approved	10/18/2013
B	Indiana	Agent	Approved	10/28/2013
B	Kansas	Agent	Approved	09/26/2023
B	Michigan	Agent	Approved	10/18/2013
IA	Michigan	Investment Adviser Representative	Approved	10/30/2013

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Minnesota	Agent	Approved	01/27/2022
B	Nevada	Agent	Approved	03/28/2024
B	New Mexico	Agent	Approved	10/18/2013
B	New York	Agent	Approved	10/18/2013
B	Ohio	Agent	Approved	06/12/2023
B	Oklahoma	Agent	Approved	07/17/2023
B	Oregon	Agent	Approved	04/08/2022
B	Pennsylvania	Agent	Approved	03/05/2024
B	South Carolina	Agent	Approved	02/05/2024
B	Tennessee	Agent	Approved	10/18/2013
B	Wisconsin	Agent	Approved	10/18/2013

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
4362 Cascade Rd. SE, Ste. 111
Grand Rapids, MI 49546-3670

AMERIPRISE FINANCIAL SERVICES, LLC
Comstock Park, MI

Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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	10/01/2018
B	National Commodity Futures Examination	Series 3	07/03/1984
B	General Securities Representative Examination	Series 7	01/16/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	10/27/1995
B	Uniform Securities Agent State Law Examination	Series 63	08/27/1986

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications

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 and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	10/2010 - 10/2013	UBS FINANCIAL SERVICES INC.	8174	GRAND RAPIDS, MI
B	02/1983 - 10/2013	UBS FINANCIAL SERVICES INC.	8174	GRAND RAPIDS, MI
B	03/1982 - 03/1983	PRIMUS INVESTMENT COMPANY	677	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Grand Rapids, MI, United States
10/2013 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Grand Rapids, MI, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

Real Estate Ownership; Commercial; 5181 cascade se, , grand rapids, MI, 49504; Not Investment-Related; 06/01/2009. Business Ownership; Mosson Consulting Group; Owner; Manage Ameriprise Business; 4362 Cascade Rd. SE, Ste 111, grand rapids, MI, 49546; Investment-Related; 04/15/2024; 1 to 9 hours per month; 1 to 9 during trading hours. Board of Directors; Kent County Building Authority; chairmen; 300 Monroe ave nw, , grand rapids, MI, 49503; Not Investment-Related; 06/01/1985; 1 to 9 hours per month; 1 to 9 during trading hours / Kent County insurance Board; board member; 300 Monroe ave N.W., , grand rapids, MI, 49503; Not Investment-Related; 02/26/2025; 1 to 9 hours per month; 1 to 9 during trading hours.

Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
   -
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
   - A disclosure event may have a status of *pending, on appeal,* or *final.*
     - A "pending" event involves allegations that have not been proven or formally adjudicated.
     - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
     - A "final" event has been concluded and its resolution is not subject to change.
   - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
     - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	3	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source: Broker

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

Allegations: THE CLIENTS ALLEGED UNAUTHORIZED TRADING,
FAILURE TO FOLLOW INSTRUCTIONS, GROSS RECKLESSNESS, BREACH
OF
CONTRACT, MISREPRESENTATION, FRAUD AND RICO. DAMAGES IN
EXCESS
OF $10,000 WERE CLAIMED

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details:	MI; 88-58322
Date Notice/Process Served:	05/24/1988
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	06/08/1988
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$0.00
Broker Statement	PAINEWEBBER SETTLED WITH THE CLIENT FOR $20,000. MR. MOSSON WAS NOT REQUIRED TO CONTRIBUTE TO THE SETTLEMENT. Not Provided

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least $5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC
Allegations:	TIME FRAME: APRIL 14, 2008 TO SEPTEMBER 11, 2008 CLIENT ALLEGES HIS FINANCIAL ADVISOR MISREPRESENTED HIS INVESTMENTS AS SAFE. THE ALLEGED DAMAGES ARE ESTIMATED TO BE IN EXCESS OF $5,000
Product Type:	Other: EQUITIES
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	ESTIMATED TO BE IN EXCESS OF $5000
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:	03/20/2012
Complaint Pending?	No
Status:	Denied
Status Date:	04/03/2012
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	AT THE TIME OF PURCHASE, FANNIE MAE PREFERRED WERE HIGHLY RATED BY S & P, MOODY AND FITCH. FANNIE MAE WAS CREATED BY AN

ACT OF CONGRESS IN 1938, THUS GAINING THE DESIGNATION AS A GOVERNMENT SPONSORED ENTERPRISE. WHILE FANNIE MAE WAS DESIGNATED A GSE, IT IS NOT BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES. AS SUCH, IN SEPTEMBER 2008 DUE THE CONCERNS THAT THE COMPANY COULD NOT OPERATE TO FULFILL ITS PUBLIC MISSION, THE FEDERAL HOUSING FINANCE AGENCY TOOK OVER THE ASSET AND ASSUMED ALL POWERS OF THE SHAREHOLDERS, DIRECTORS, AND OFFICERS BY PLACING FANNIE MAE INTO CONSERVATORSHIP. AS A RESULT THE DIVIDENDS ASSOCIATED WITH FNMA PREFERREDS WERE SUSPENDED, AND ARE JUNIOR TO THE SENIOR PREFERRED STOCK ISSUED TO THE TREASURY IN THE RESTRUCTURING OF FANNIE MAE. THE MARKET VALUE OF THE FNMA PREFERREDS DECLINED AFTER THE UNEXPECTED RESTRUCTURING ANNOUNCEMENT AND SUSPENSION OF DIVIDENDS.

AS TO THE CONCERNS AROUND THE MUTUAL FUND HIGHLIGHTED CAPITAL ADVANTAGE FUND, IT WAS A HIGHLY RATED BY MORNING STAR. AT THE TIME THE GOALS OF THE FUND WERE CONSISTENT WITH THE GOALS OF THE CLIENT, WHICH PROVIDE A HIGH LEVEL OF CURRENT INCOME, CONSISTENT WITH PRESERVATION, AND IT WAS AT FIRST. THE CLIENT PURCHASED THE FUND ON THREE DIFFERENT OCCASIONS OVER A 8 MONTH TIME PERIOD, PLUS REINVESTING THE DIVIDENDS. UNFORTUNATE THE PERFORMANCE IN THE HIGHLAND FUND NOW (PHYXIS) WAS NOT AS WE EXPECTED, AND WHILE DISAPPOINTED WITH IT'S PERFORMANCE, NEITHER UBS NOR I CAN GUARANTEE THE PERFORMANCE OF ANY INVESTMENT.

Disclosure 2 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	PAINEWEBBER INC
Allegations:	CUSTOMER ALLEGES THAT MR. MOSSON FAILED TO FOLLOW HIS INSTRUCTIONS BY CONTACTING HIM WHEN P-COM REACHED $22.00/SHARE. CUSTOMER CLAIMS THAT IF MR. MOSSON DID CONTACT HIM, HE WOULD HAVE SOLD THE INVESTMENT. THE VALUE OF P-COM HAS DECLINED TO UNDER $6.00/SHARE. TIME PERIOD 4/25/2000.
Product Type:	Equity - OTC
Alleged Damages:	$8,800.00

Customer Complaint Information

Date Complaint Received:	07/12/2000
Complaint Pending?	No
Status:	Denied
Status Date:	10/27/2000
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLAIM WAS DENIED. CLIENT WROTE BACK ADMITTING HE WAS INCORRECT IN HIS COMPLAINT.

End of Report

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