

BrokerCheck Report

MICHAEL ROBERT HOWE

CRD# 1047964

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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.

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:
 - o 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
 - o 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.

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.

MICHAEL R. HOWE

CRD# 1047964

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

IA AMERIPRISE FINANCIAL SERVICES, LLC
 7701 France Ave S Ste 675
 Edina, MN 55435
 CRD# 6363
 Registered with this firm since: 12/04/2013

B AMERIPRISE FINANCIAL SERVICES, LLC
 7701 France Ave S Ste 675
 Edina, MN 55435
 CRD# 6363
 Registered with this firm since: 08/12/2011

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
- 18 U.S. states and territories

This broker has passed:

- 2 Principal/Supervisory Exams
- 4 General Industry/Product Exams
- 1 State Securities Law Exam

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

- B ROBERT W. BAIRD & CO. INCORPORATED**
 CRD# 8158
 EDINA, MN
 07/1990 - 08/2011
- B MURIEL SIEBERT & CO., INC.**
 CRD# 5376
 NEW YORK, NY
 02/1989 - 08/1990
- B HOWE, SOLOMON & HALL, INC.**
 CRD# 13386
 11/1985 - 03/1989

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
Regulatory Event	1



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 18 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	Financial and Operations Principal	Approved	08/12/2011
B	FINRA	General Securities Representative	Approved	08/12/2011
B	FINRA	Municipal Securities Principal	Approved	08/12/2011
B	FINRA	Municipal Securities Representative	Approved	08/12/2011
B	FINRA	Operations Professional	Approved	10/01/2018

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	08/12/2011
B	Connecticut	Agent	Approved	08/12/2011
B	Florida	Agent	Approved	03/28/2014
B	Georgia	Agent	Approved	02/08/2021
B	Idaho	Agent	Approved	08/12/2011
B	Illinois	Agent	Approved	08/12/2011
B	Iowa	Agent	Approved	11/19/2020
B	Maryland	Agent	Approved	05/26/2021

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Michigan	Agent	Approved	08/12/2011
B	Minnesota	Agent	Approved	08/12/2011
IA	Minnesota	Investment Adviser Representative	Approved	12/04/2013
B	New Jersey	Agent	Approved	02/21/2023
B	New York	Agent	Approved	08/12/2011
B	North Carolina	Agent	Approved	01/31/2014
B	Ohio	Agent	Approved	04/21/2025
B	Texas	Agent	Approved	08/12/2011
IA	Texas	Investment Adviser Representative	Restricted Approval	02/28/2025
B	Virginia	Agent	Approved	08/12/2011
B	Wisconsin	Agent	Approved	08/12/2011
B	Wyoming	Agent	Approved	07/22/2024

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC

7701 France Ave S Ste 675
Edina, MN 55435

AMERIPRISE FINANCIAL SERVICES, LLC

Chaska, MN



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 2 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B Municipal Securities Principal Examination	Series 53	06/20/1989
B Financial and Operations Principal Examination	Series 27	02/15/1986

General Industry/Product Exams

Exam	Category	Date
B Operations Professional Examination	Series 99TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	02/18/1984
B Municipal Securities Representative Examination	Series 52	06/16/1982

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	07/20/1982

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
B 07/1990 - 08/2011	ROBERT W. BAIRD & CO. INCORPORATED	8158	EDINA, MN
B 02/1989 - 08/1990	MURIEL SIEBERT & CO., INC.	5376	NEW YORK, NY
B 11/1985 - 03/1989	HOWE, SOLOMON & HALL, INC.	13386	
B 02/1985 - 11/1985	FIRSTMARK SECURITIES, INC.	13184	
B 11/1984 - 02/1985	RUSSELL & CO	10264	
B 06/1982 - 10/1984	STOEVEY, GLASS & COMPANY INC.	7031	

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	Edina, MN, United States
08/2011 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Edina, MN, 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; Lot/Land; Prospect, NY, , ; 02/15/1983. Business Ownership; West Metro Advisors LLC; ; Ameriprise offices; 8325 Wayzata Blvd, Ste 100 Golden Valley, MN 55426, , ; Not Investment-Related; 10/14/2016; 40 to 59 hours per month; 40 to 59 during trading hours / Triad LLC (TBD); ; LLC is set up for expenses and liabilities of our practice; 8325 Wayzata Blvd. Suite 100 Golden Valley MN 55426, , ; Not Investment-Related; 08/24/2017; 1 to 9 hours per month; 1 to 9 during trading hours. Outside Employment; IWM LLC; I am a Financial Advisor and a member of the team here at IWM. ; Manage advisory business; 7701 France Avenue South, Ste 675, Edina, MN, 55435; Investment-Related; 01/01/2025; 40 to 59 hours per month; 40 to 59 during trading hours. Other Business Activities; Jackpine Savages, musical group; I play in a band that occasionally earns a fee for playing.; None, , ; 10/08/2005; 1 to 9 hours per month; / Music groups; As noted in previous OBA reports, I play in a number of musical groups, not just the Jackpine Savages. I am frequently paid for gigs we play. We also play many free gigs

Registration and Employment History



Other Business Activities, continued

for charities in the area: Veterans' groups, Women's Breast Cancer Awareness events, among others. ; 4013 Grand Chevalle Parkway, , Chaska, MN, 55318; Not Investment-Related; 06/11/2005; 1 to 9 hours per month; 0 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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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
Regulatory Event	0	1	0



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure 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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: MICHIGAN

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 12/27/1989

Docket/Case Number: UNKNOWN

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Other Product Type(s):

Allegations: FAILURE TO PAY THE BALANCE OF THE 1989 RENEWAL FEE.

Current Status: Final

Resolution: Decision



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 12/27/1989

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: MICHAEL ROBERT HOWE'S REGISTRATION WAS REVOKED DUE TO THE FAILURE TO PAY THE BALANCE OF THE \$30 1989 RENEWAL FEE, IN THE AMOUNT OF \$15. DOCKET/CASE NUMBER NOT PROVIDED, DATED DECEMBER 27, 1989.

Reporting Source: Broker

Regulatory Action Initiated By: STATE OF MICHIGAN

Sanction(s) Sought: Revocation

Date Initiated: 12/27/1989

Docket/Case Number: UNKNOWN

Employing firm when activity occurred which led to the regulatory action: HOWE, SOLOMON & HALL

Product Type: Debt-Municipal

Allegations: FAILED TO PAY BALANCE DUE FOR STATE OF MICHIGAN IN 1989 FOR RENEWAL FEE OF \$15.

Current Status: Final

Resolution: Decision



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

12/27/1989

Sanctions Ordered:

Revocation

Broker Statement

I LEFT MY FIRM, HOWE, SOLOMON & HALL INC, IN 1988. BEFORE THE SEPARATION, I ATTEMPTED TO CHANGE MY REGISTRATION STATUS WITH EACH STATE IN WHICH I WAS REGISTERED. APPARENTLY, MY FORMER FIRM NEVER AMENDED MY REGISTRATION WITH THE STATE OF MICHIGAN, AND FAILED TO PAY THE FEE. I HAD NO KNOWLEDGE OF THIS PROBLEM, SINCE MY CONTACTS WITH MY OLD FIRM ARE LIMITED, AND I NEVER RECEIVED NOTIFICATION FROM MICHIGAN.

I AM CURRENTLY REGISTERED IN THE STATE OF MICHIGAN AND CURRENT WITH ALL FEES.

End of Report



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