BrokerCheck Report

JOSEPH ROBERT RETTIG

CRD# 1090721

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.

JOSEPH R. RETTIG

CRD# 1090721

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

IA **AMERIPRISE FINANCIAL SERVICES, LLC**
1619 W GULF TO LAKE HWY
LECANTO, FL 34461
CRD# 6363
Registered with this firm since: 04/03/1987

B **AMERIPRISE FINANCIAL SERVICES, LLC**
5089 Commercial Way
Spring Hill, FL 34606
CRD# 6363
Registered with this firm since: 05/19/1986

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
- 44 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 **IDS LIFE INSURANCE COMPANY**
CRD# 6321
MINNEAPOLIS, MN
11/2000 - 07/2006

B **FIRST INVESTORS CORPORATION**
CRD# 305
01/1983 - 06/1986

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	7

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 44 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	Invest. Co and Variable Contracts	Approved	05/19/1986
B	FINRA	Investment Co./Variable Contracts Prin	Approved	05/19/1986
B	FINRA	Direct Participation Programs	Approved	06/25/1986
B	FINRA	General Securities Representative	Approved	06/25/1986
B	FINRA	General Securities Principal	Approved	10/30/1995

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	11/08/2000
B	Alaska	Agent	Approved	03/21/2022
B	Arizona	Agent	Approved	12/01/2003
B	California	Agent	Approved	04/19/2002
B	Colorado	Agent	Approved	05/01/2002
B	Connecticut	Agent	Approved	03/18/2022
B	District of Columbia	Agent	Approved	11/02/2011
B	Florida	Agent	Approved	05/19/1986

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
IA	Florida	Investment Adviser Representative	Approved	04/03/1987
B	Georgia	Agent	Approved	08/08/2003
B	Idaho	Agent	Approved	11/29/2016
B	Illinois	Agent	Approved	02/13/2007
B	Indiana	Agent	Approved	09/09/2014
B	Kansas	Agent	Approved	01/30/2018
B	Kentucky	Agent	Approved	05/05/2020
B	Louisiana	Agent	Approved	02/04/2014
B	Maine	Agent	Approved	03/12/2018
B	Maryland	Agent	Approved	04/16/2009
B	Massachusetts	Agent	Approved	06/03/2010
B	Michigan	Agent	Approved	10/17/2002
B	Minnesota	Agent	Approved	07/23/2007
B	Mississippi	Agent	Approved	03/18/2022
B	Missouri	Agent	Approved	04/11/2022
B	Montana	Agent	Approved	04/25/2025
B	Nevada	Agent	Approved	02/21/2014
B	New Hampshire	Agent	Approved	05/29/2020
B	New Jersey	Agent	Approved	04/19/2002
B	New Mexico	Agent	Approved	11/15/2005
B	New York	Agent	Approved	11/08/2003

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	North Carolina	Agent	Approved	05/15/2008
B	Ohio	Agent	Approved	11/19/1997
B	Oklahoma	Agent	Approved	10/16/2003
B	Oregon	Agent	Approved	03/21/2022
B	Pennsylvania	Agent	Approved	02/05/1992
B	Rhode Island	Agent	Approved	05/01/2020
B	South Carolina	Agent	Approved	12/01/2011
B	South Dakota	Agent	Approved	04/12/2022
B	Tennessee	Agent	Approved	01/11/2007
B	Texas	Agent	Approved	04/22/2002
IA	Texas	Investment Adviser Representative	Restricted Approval	10/05/2006
B	Utah	Agent	Approved	10/06/2023
B	Virginia	Agent	Approved	07/22/2011
B	Washington	Agent	Approved	11/05/2018
B	West Virginia	Agent	Approved	02/17/2022
B	Wisconsin	Agent	Approved	06/01/2004
B	Wyoming	Agent	Approved	11/07/2022

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
5089 Commercial Way
Spring Hill, FL 34606

Broker Qualifications

Employment 1 of 1, continued

AMERIPRISE FINANCIAL SERVICES, LLC
28059 US Highway 19 N Ste 206
Clearwater, FL 33761

AMERIPRISE FINANCIAL SERVICES, LLC
Palm Harbor, FL

AMERIPRISE FINANCIAL SERVICES, LLC
1619 W GULF TO LAKE HWY
LECANTO, FL 34461

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	General Securities Principal Examination	Series 24	10/25/1995
B	Investment Company Products/Variable Contracts Principal Examination	Series 26	09/14/1984

General Industry/Product Exams

	Exam	Category	Date
B	Direct Participation Programs Representative Examination	Series 22TO	01/02/2023
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	06/21/1986
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	01/17/1983

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination	Series 63	01/27/1983

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 **0** professional designation(s).

No information reported.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	11/2000 - 07/2006	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B	01/1983 - 06/1986	FIRST INVESTORS CORPORATION	305	

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	Clearwater, FL, United States
05/1986 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Clearwater, FL, 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.

Business Ownership; Vision Set LLC; Administration and management of business. Co-CEO; Administrative; 2605 Enterprise Rd. East Suite 300, , Clearwater, FL, 33759; Not Investment-Related; 10/25/2021; 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:**
   - 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.
   -
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	7	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 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES.INC.
Allegations:	THE CLIENT CLAIMED THE PREFERRED STOCKS HE PURCHASED 2005 COULD BE SOLD IN 2008 AT $25.00 PER SHARE. HE CLAIMS THESE STOCKS WOULD MATURE IN 2008, BUT NOW CANNOT SELL THEM FOR MANY YEARS.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	02/02/2009
Complaint Pending?	No
Status:	Settled
Status Date:	04/02/2009
Settlement Amount:	$31,886.83
Individual Contribution Amount:	$0.00
Broker Statement	THE FIRM FOUND THERE WAS A MISUNDERSTANDING ABOUT THE CALL DATES VERSUS THE MATURITY DATES OF THE SECURITIES. THE CLIENT ACCEPTED THE FIRM'S OFFER TO BE REIMBURSED FOR INVESTMENT

LOSSES.

Disclosure 2 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT'S DAUGHTER ALLEGED THAT THE INVESTMENTS HER MOTHER PURCHASED SUBSEQUENT TO MY RECOMMENDATIONS WERE UNSUITABLE BASED ON HER AGE AND RISK TOLERANCE. SHE FURTHER ALLEGED THAT HER MOTHER'S INVESTMENTS HAVE LOST VALUE SINCE THE ACCOUNTS WERE OPENED.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	STRATEGIC PORTFOLIO SERVICES ACCOUNT
Alleged Damages:	$8,000.00

Customer Complaint Information

Date Complaint Received:	09/05/2001
Complaint Pending?	No
Status:	Settled
Status Date:	10/19/2001
Settlement Amount:	$9,700.00
Individual Contribution Amount:	$1,000.00
Broker Statement	THE CLIENT ACCEPTED OUR OFFER OF $9700.00 AS REIMBURSEMENT FOR LOST VALUE. THE REVIEW FOUND THAT THE INVESTMENTS WITHIN THE PRODUCTS WERE OUTSIDE OF THE CLIENT'S STATED RISK TOLERANCE.

Disclosure 3 of 3

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.

Allegations: OMISSION OF FACTS; CHURNING; UNAUTHORIZED TRADING; ACCOUNT RELATED-NEGLIGENCE

Product Type:

Alleged Damages: $175,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #98-02773

Date Notice/Process Served: 08/10/1998

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/14/1998

Disposition Detail: CASE IS CLOSED, SETTLED
** CASE SETTLED **

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS, INC.

Allegations: THE [CUSTOMERS] ALLEGE THEIR LONG-HELD STOCKS
WERE SOLD AND THE FUNDS USED TO PURCHASE ILLIQUID ANNUITIES
THAT RESULTED IN CAPITAL GAINS TAXES OF ABOUT $75,000.00.
RETTIG WAS A REGISTERED REPRESENTATIVE FOR AMERICAN EXPRESS
FINANCIAL ADVISORS AT THE TIME THE EVENTS OCCURRED. THE
[CUSTOMERS] ARE ALSO ALLEGING FRAUD, MISREPRESENTATION,
CHURNING
AND NEGLIGENCE. THE [CUSTOMERS] ARE SEEKING $175,000.00 IN
COMPENSATORY DAMAGES AND $175,000.00 IN PUNITIVE DAMAGES.

Product Type:

Alleged Damages: $175,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:	11/30/1998
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; 98-02773
Date Notice/Process Served:	08/10/1998
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/14/1998
Monetary Compensation Amount:	$87,645.00
Individual Contribution Amount:	
Broker Statement	A NEGOTIATED SETTLEMENT WAS REACHED IN THE AMOUNT OF $87,645.00.

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 4

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	THE CLIENT ALLEGED THE SUBJECT ADVISOR FAILED TO RECOMMEND INVESTMENT VEHICLES TO MEET THE STATED INVESTMENT OBJECTIVES, TARGET AND GOAL FROM JANUARY 01, 2000 TO DECEMBER 31, 2011.
Product Type:	Equity Listed (Common & Preferred Stock) Mutual Fund
Alleged Damages:	$448,139.00
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:	01/03/2012
Complaint Pending?	No
Status:	Denied
Status Date:	05/07/2012
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 4

Reporting Source:	Broker

Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGED THE ADVISOR RECOMMENDED INAPPROPRIATE REAL ESTATE INVESTMENT TRUSTS FROM JANUARY 2003 TO MARCH 2008.
Product Type:	Real Estate Security
Alleged Damages:	$178,248.87
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:	11/08/2011
Complaint Pending?	No
Status:	Denied
Status Date:	11/29/2011
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 4

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES,INC.
Allegations:	THE CLIENT STATED HE HAD MARKET LOSSES OF $220,009.41 SINCE NOVEMBER OF 2007.
Product Type:	Mutual Fund(s)
Alleged Damages:	$220,009.41

Customer Complaint Information

Date Complaint Received:	09/17/2008

Complaint Pending?	No
Status:	Withdrawn
Status Date:	10/31/2008
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	IN FOLLOW UP CORRESPONDENCE THE CLIENT WITHDREW HIS COMPLAINT AND STATED HE DID NOT SEE ANYTHING IN HIS PREVIOUS THAT COULD BE CONSTRUED AS A COMPLAINT.

Disclosure 4 of 4

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES IN
Allegations:	THE CLIENT ALLEGED IN 2007 HE REPLACED A CNL LIMITED PARTNERSHIP WITH TWO REAL ESTATE INVESTMENT TRUSTS (REITS) WHICH WERE NOT SUITABLE DUE TO THIS AGE AND ILLIQUIDITY. HE REQUESTED HE BE "MADE WHOLE".
Product Type:	Other
Other Product Type(s):	REIT
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	05/01/2008
Complaint Pending?	No
Status:	Denied
Status Date:	08/01/2008
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE REVIEW FOUND THE ILLIQUIDITY OF THE REIT ACCOUNTS WAS DISCLOSED WAS NOT SIGNIFICANTLY DIFFERENT FROM THE CNL ACCOUNT BEING REPLACED. THE CLIENT POSSESSED ENOUGH LIQUIDITY

IN HIS OTHER IRA INVESTMENTS FROM WHICH HE COULD TAKE RMD DISTRIBUTIONS.

End of Report

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