

BrokerCheck Report

TROY EDWARD CAFFEY

CRD# 2103743

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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.

**TROY E. CAFFEY**

CRD# 2103743

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

IA AMERIPRISE FINANCIAL SERVICES, LLC
 711 W Bay Area Blvd Ste 400
 Webster, TX 77598
 CRD# 6363
 Registered with this firm since: 11/02/2004

B AMERIPRISE FINANCIAL SERVICES, LLC
 711 W Bay Area Blvd Ste 400
 Webster, TX 77598
 CRD# 6363
 Registered with this firm since: 11/02/2004

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
- 8 U.S. states and territories

This broker has passed:

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

Registration History

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

- B IDS LIFE INSURANCE COMPANY**
 CRD# 6321
 MINNEAPOLIS, MN
 11/2004 - 07/2006
- B WM FINANCIAL SERVICES, INC.**
 CRD# 599
 IRVINE, CA
 01/1999 - 11/2004
- B GRIFFIN FINANCIAL SERVICES**
 CRD# 10823
 08/1998 - 01/1999

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	1
Judgment/Lien	4



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 8 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	11/02/2004

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	11/10/2010
B	Florida	Agent	Approved	11/10/2010
B	Louisiana	Agent	Approved	06/25/2009
B	Minnesota	Agent	Approved	10/04/2022
B	New York	Agent	Approved	01/24/2013
B	North Carolina	Agent	Approved	11/17/2010
B	Tennessee	Agent	Approved	08/22/2017
B	Texas	Agent	Approved	11/02/2004
IA	Texas	Investment Adviser Representative	Approved	11/02/2004

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
711 W Bay Area Blvd Ste 400

Broker Qualifications



Employment 1 of 1, continued

Webster, TX 77598

AMERIPRISE FINANCIAL SERVICES, LLC

Pasadena, TX



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, 2 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 General Securities Representative Examination	Series 7	10/24/1990

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/23/1996
B Uniform Securities Agent State Law Examination	Series 63	11/09/1990

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 11/2004 - 07/2006	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B 01/1999 - 11/2004	WM FINANCIAL SERVICES, INC.	599	IRVINE, CA
B 08/1998 - 01/1999	GRIFFIN FINANCIAL SERVICES	10823	
B 10/1996 - 08/1997	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
B 02/1993 - 01/1997	BA INVESTMENT SERVICES, INC.	12965	OAKLAND, CA
B 04/1992 - 02/1993	INVEST FINANCIAL CORPORATION	12984	APPLETON, WI
B 08/1991 - 03/1992	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
B 08/1991 - 03/1992	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B 10/1990 - 08/1991	LEHMAN BROTHERS INC.	7506	NEW YORK, NY

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	Webster, TX, United States
09/2005 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Webster, TX, 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.

No information reported.

Registration and Employment History



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
Customer Dispute	0	1	N/A
Judgment/Lien	4	N/A	N/A



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.

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WM FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES MISREPRESENTATION IN CONNECTION WITH HIS PURCHASE OF A UNIVERSAL LIFE CONTRACT, EFFECTIVE ON 3/1/04.
Product Type:	Other
Other Product Type(s):	UNIVERSAL LIFE
Alleged Damages:	\$18,371.33

Customer Complaint Information

Date Complaint Received:	04/06/2005
Complaint Pending?	No
Status:	Denied
Status Date:	05/11/2005
Settlement Amount:	

Individual Contribution Amount:

Firm Statement	COMPLAINT WAS DENIED AS ALL DOCUMENTATION WAS COMPLETE AND
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FULL DISCLOSURE APPEARS TO HAVE BEEN MADE. NUMEROUS DOCUMENTS WERE SIGNED BY CLIENT APPEARING TO DEMONSTRATE HIS AWARENESS AND AUTHORIZATION OF THE TRANSACTION. STATEMENTS HAVE BEEN MAILED TO CLIENT REFLECTING THE SPECIFIC PRODUCT PURCHASED. TRADE APPEARS SUITABLE BASED UPON FINANCIAL AND SUITABILITY INFORMATION PROVIDED BY CLIENT.

Reporting Source:
Employing firm when activities occurred which led to the complaint:

Broker
WM FINANCIAL SERVICES

Allegations:

[CUSTOMER] CLAIMS HE WAS MISLED, AND CLAIMS HE WAS SOLD THE WRONG PRODUCT, AND WANTS REFUND OF HIS INITIAL PREMIUM AND REFUND OF THE 1035 EXCHANGE DOLLARS THAT WERE ADDED TO HIS GUARANTEED DEATH BENEFIT UNIVERSAL LIFE POLICY. [CUSTOMER] PURCHASED THE UNIVERSAL LIFE POLICY AROUND OCT OF 2004 AND SIGNED AN ILLUSTRATION SHOWING IT WAS A UNIVERSAL LIFE POLICY HE WAS PURCHASING, AS WELL AS OTHER DOCUMENTS INCLUDING A DISCLOSURE DOCUMENT AND PRODUCT RATIONALE SAYING HE UNDERSTOOD HE WAS PURCHASING A UNIVERSAL LIFE POLICY.

Product Type: Insurance
Alleged Damages: \$18,371.33

Customer Complaint Information

Date Complaint Received: 04/06/2005
Complaint Pending? No
Status: Denied
Status Date: 05/11/2005

Settlement Amount:
Individual Contribution Amount:



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	\$70,652.68
Judgment/Lien Type:	Tax
Date Filed with Court:	06/07/2019
Date Individual Learned:	07/16/2019
Type of Court:	State Court
Name of Court:	HARRIS COUNTY CLERK
Location of Court:	HOUSTON, TEXAS
Docket/Case #:	SERIAL # 360163919
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$117,264.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/22/2016
Date Individual Learned:	12/30/2016
Type of Court:	State Court
Name of Court:	HARRIS COUNTY CLERK-HOUSTON
Location of Court:	HOUSTON, TX
Docket/Case #:	225001916
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 4



Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$7,420.90
Judgment/Lien Type:	Tax
Date Filed with Court:	04/15/2011
Date Individual Learned:	10/15/2010
Type of Court:	State Court
Name of Court:	HARRIS COUNTY CLERK
Location of Court:	HOUSTON, TX
Docket/Case #:	20110151733
Judgment/Lien Outstanding?	Yes
Broker Statement	TAX PERIOD ENDING 2007

Disclosure 4 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$46,842.36
Judgment/Lien Type:	Tax
Date Filed with Court:	05/21/2013
Date Individual Learned:	04/01/2015
Type of Court:	State Court
Name of Court:	HARRIS COUNTY CLERK
Location of Court:	HOUSTON, TX
Docket/Case #:	20130244668
Judgment/Lien Outstanding?	Yes
Broker Statement	TAX PERIOD ENDING 2010 & 2011

End of Report



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