BrokerCheck Report

SEAN CHRISTOPHER KILTAU

CRD# 2560331

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.

SEAN C. KILTAU

CRD# 2560331

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

IA **WELLS FARGO ADVISORS**
3399 PGA BLVD STE 400
PALM BEACH GARDENS, FL 33410
CRD# 19616
Registered with this firm since: 06/09/2011

B **WELLS FARGO CLEARING SERVICES, LLC**
3399 PGA BLVD STE 400
PALM BEACH GARDENS, FL 33410
CRD# 19616
Registered with this firm since: 06/03/2011

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:

- 6 Self-Regulatory Organizations
- 29 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 **MORGAN STANLEY SMITH BARNEY**
CRD# 149777
NORTH PALM BEACH, FL
06/2009 - 06/2011

IA **MORGAN STANLEY SMITH BARNEY LLC**
CRD# 149777
PURCHASE, NY
06/2009 - 06/2011

IA **CITIGROUP GLOBAL MARKETS INC.**
CRD# 7059
NEW YORK, NY
02/1999 - 06/2009

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	5
Termination	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 6 SROs and is licensed in 29 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **WELLS FARGO CLEARING SERVICES, LLC**

Main Office Address: **ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103**

Firm CRD#: **19616**

	SRO	Category	Status	Date
B	Cboe Exchange, Inc.	General Securities Representative	Approved	12/01/2021
B	FINRA	General Securities Representative	Approved	06/03/2011
B	NYSE American LLC	General Securities Representative	Approved	07/29/2011
B	Nasdaq PHLX LLC	General Securities Representative	Approved	09/30/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	06/03/2011
B	New York Stock Exchange	General Securities Representative	Approved	06/03/2011

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	07/07/2025
B	California	Agent	Approved	06/06/2011
B	Colorado	Agent	Approved	09/06/2012
B	Connecticut	Agent	Approved	11/13/2020
B	Florida	Agent	Approved	06/03/2011
IA	Florida	Investment Adviser Representative	Approved	06/09/2011
B	Georgia	Agent	Approved	06/06/2011

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Illinois	Agent	Approved	06/26/2025
B	Indiana	Agent	Approved	06/12/2025
B	Kentucky	Agent	Approved	06/24/2025
B	Louisiana	Agent	Approved	06/12/2025
B	Maine	Agent	Approved	06/30/2025
B	Maryland	Agent	Approved	06/06/2011
B	Michigan	Agent	Approved	06/06/2011
B	Missouri	Agent	Approved	06/12/2025
B	Montana	Agent	Approved	01/09/2025
B	New Jersey	Agent	Approved	06/12/2025
B	New York	Agent	Approved	06/06/2011
B	North Carolina	Agent	Approved	06/06/2011
B	Ohio	Agent	Approved	06/06/2011
B	Oregon	Agent	Approved	06/29/2025
B	Pennsylvania	Agent	Approved	06/06/2011
B	South Carolina	Agent	Approved	09/29/2020
B	Tennessee	Agent	Approved	06/06/2011
B	Texas	Agent	Approved	06/06/2011
IA	Texas	Investment Adviser Representative	Restricted Approval	06/13/2011
B	Utah	Agent	Approved	06/12/2025
B	Vermont	Agent	Approved	06/12/2025

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Virginia	Agent	Approved	06/06/2011
B	West Virginia	Agent	Approved	11/06/2023
B	Wisconsin	Agent	Approved	06/08/2015

Branch Office Locations

WELLS FARGO CLEARING SERVICES, LLC
3399 PGA BLVD STE 400
PALM BEACH GARDENS, FL 33410

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	02/14/1995

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	09/28/1999
B	Uniform Securities Agent State Law Examination	Series 63	08/16/1995

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	06/2009 - 06/2011	MORGAN STANLEY SMITH BARNEY	149777	NORTH PALM BEACH, FL
IA	06/2009 - 06/2011	MORGAN STANLEY SMITH BARNEY LLC	149777	NORTH PALM BEACH, FL
IA	02/1999 - 06/2009	CITIGROUP GLOBAL MARKETS INC.	7059	NORTH PALM BEACH, FL
B	01/1999 - 06/2009	CITIGROUP GLOBAL MARKETS INC.	7059	NORTH PALM BEACH, FL
B	02/1995 - 03/1999	JOSEPH CHARLES & ASSOC., INC.	3949	BOCA RATON, FL

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
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	PALM BEACH GARDENS, FL, United States
06/2011 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	PALM BEACH GARDENS, 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.

CATALINA LAKES HOA, INC; HOMEOWNERS ASSOCIATION; VICE PRESIDENT;NOT INV RELATED; START 2/21/2005; 0 HOURS PER MONTH; DUTIES ARE TO RUN LANDSCAPING COMMITTEE; RUN MEETING IF PRESIDENT IS ABSENT.

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	1	4	N/A
Termination	N/A	1	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 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WELLS FARGO CLEARING SERVICES, LLC
Allegations:	Claimants allege that, during an unspecified time range, their Financial Advisor made unsuitable recommendations to them.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	$99,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	21-01122
Filing date of arbitration/CFTC reparation or civil litigation:	04/30/2021

Customer Complaint Information

Date Complaint Received:	04/30/2021

Complaint Pending?	No
Status:	Settled
Status Date:	04/19/2022
Settlement Amount:	$45,000.00
Individual Contribution Amount:	$0.00
Broker Statement	Without admitting any liability and to avoid the costs of litigation, the matter was settled for $45,000.00

Disclosure 2 of 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	JOSEPH CHARLES & ASSOC., INC.
Allegations:	SUITABILITY; MISREPRESENTATION; BRCH OF FIDUCIARY DT; UNAUTHORIZED TRADING
Product Type:	
Alleged Damages:	$26,400.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #97-01255
Date Notice/Process Served:	03/25/1997
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	12/18/1997
Disposition Detail:	CASE IS CLOSED, SETTLED ** CASE SETTLED **

Reporting Source:	Broker

Employing firm when activities occurred which led to the complaint:	JOSEPH CHARLES & ASSOC., INC.
Allegations:	ALLEGED SUITABILITY; MISREPRESENTATION; BREACH OF FIDUCIARY DUTY; UNAUTHORIZED TRADING; ALLEGED COMPENSATORY DAMAAGES $26,400.00. THE EVENTS OCCURRED WHILE EMPLOYED AT JOSEPH CHARLES & ASSOCIATES, INC.
Product Type:	
Alleged Damages:	$26,400.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/18/1997
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; 97-01255
Date Notice/Process Served:	03/25/1997
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	12/18/1997
Monetary Compensation Amount:	$18,000.00
Individual Contribution Amount:	
Broker Statement	SETTLED FOR $18,000.00 I (SEAN KILTAU) MAINTAIN INNOCENCE IN THIS CASE AND DENY ALL ALLEGATIONS. THE FIRM OPTED TO SETTLEMENT THE CASE RATHER THAN INCURE COSTLY LEGAL FEES.

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:	Wells Fargo Advisors, LLC
Allegations:	Client alleged FA mismanaged funds, disbursing money to third-parties without client's knowledge or consent. (05/16/2016)
Product Type:	No Product
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages unspecified but believed to exceed $5,000.00.
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:	05/16/2016
Complaint Pending?	No
Status:	Denied
Status Date:	10/18/2016
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Broker

Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors, LLC
Allegations:	Client alleges FA transitioned her investments into a portfolio that was no longer appropriate for her. (03/01/2012-05/21/2014)
Product Type:	Other: Self directed fee based accounts (non-managed)
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Compensatory damages over $5,000.
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:	03/15/2016
Complaint Pending?	No
Status:	Denied
Status Date:	07/05/2016
Settlement Amount:	
Individual Contribution Amount:	

Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: JOSEPH CHARLES AND ASSOC. INC.

Allegations: CHURNING, UNSUITABLE TRADES RESULTING IN LOSSES IN EXCESS OF $80,000

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 11/20/1998

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Firm Statement PENDING
THROUGH HIS ATTORNEY, CUSTOMER CLAIMS HIS
ACCOUNT WAS CHURNED BY MR. KILTAU. HE WAS INEXPERIENCED IN THE
STOCK MARKET AND SHOULD NOT HAVE BEEN ON MARGIN. HE IS
SEEKING
DAMAGES IN EXCESS OF $80,000

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: JOSEPH CHARLES AND ASSOC. INC.

Allegations: CHURNING, UNSUITABLE TRADES RESULTING IN LOSSES IN EXCESS OF $80,000.00. FIRM: JOSEPH CHARLES AND ASSOC. INC.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:	11/20/1998
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	PENDING. HIS ATTORNEY, CUSTOMER CLAIM HIS ACCOUNT CHURNED MY MR. KILTAU. HE WAS INEXPERIENCED IN THE STOCK MARKET AND SHOULD NOT HAVE BEEN ON MARGIN, HIS IS SEEKING DAMAGES OF $80,000.00

Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	MORGAN STANLEY SMITH BARNEY
Termination Type:	Discharged
Termination Date:	05/09/2011
Allegations:	ALLEGATIONS MADE BY FIRM REGARDING NON-DISCLOSED CASH PAYMENTS TO ANOTHER EMPLOYEE.
Product Type:	No Product

Reporting Source:	Broker
Employer Name:	MORGAN STANLEY SMITH BARNEY
Termination Type:	Discharged
Termination Date:	05/09/2011
Allegations:	ALLEGATIONS MADE BY FIRM REGARDING NON-DISCLOSED CASH PAYMENTS TO ANOTHER EMPLOYEE
Product Type:	No Product

End of Report

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