BrokerCheck Report

SUSAN PAULINE EMERSON

CRD# 863229

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:
    - 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.

SUSAN P. EMERSON

CRD# 863229

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

IA **AMERIPRISE FINANCIAL SERVICES, LLC**
7601 FRANCE AVE S
STE 300
EDINA, MN 55435
CRD# 6363
Registered with this firm since: 11/18/2013

B **AMERIPRISE FINANCIAL SERVICES, LLC**
7601 FRANCE AVE S
STE 300
EDINA, MN 55435-5999
CRD# 6363
Registered with this firm since: 11/08/2006

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
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

B **AMERICAN EXPRESS FINANCIAL ADVISORS INC.**
CRD# 6363
MINNEAPOLIS, MN
08/1990 - 11/2004

B **IDS LIFE INSURANCE COMPANY**
CRD# 6321
MINNEAPOLIS, MN
08/1990 - 11/2004

B **RAUSCHER PIERCE REFSNES, INC.**
CRD# 6663
10/1986 - 02/1989

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
Customer Dispute	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 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	11/08/2006

	U.S. State/ Territory	Category	Status	Date
B	Florida	Agent	Approved	08/26/2015
B	Iowa	Agent	Approved	08/14/2017
B	Minnesota	Agent	Approved	11/13/2008
IA	Minnesota	Investment Adviser Representative	Approved	11/18/2013
B	Montana	Agent	Approved	12/18/2024
B	Nebraska	Agent	Approved	06/03/2025
B	Oregon	Agent	Approved	07/22/2015
B	South Dakota	Agent	Approved	10/17/2024
B	Wisconsin	Agent	Approved	07/27/2009

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
7601 FRANCE AVE S

Broker Qualifications

Employment 1 of 1, continued

STE 300
EDINA, MN 55435-5999

AMERIPRISE FINANCIAL SERVICES, LLC
Lakeville, 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 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	General Securities Representative Examination	Series 7	05/18/1985
B	Registered Representative Examination	Series 1	02/23/1979

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	11/11/2008
B	Uniform Securities Agent State Law Examination	Series 63	06/05/1984

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).

Chartered Financial Consultant

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	08/1990 - 11/2004	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
B	08/1990 - 11/2004	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B	10/1986 - 02/1989	RAUSCHER PIERCE REFSNES, INC.	6663	
B	05/1985 - 10/1986	THOMSON MCKINNON SECURITIES INC.	829	
B	03/1979 - 10/1984	CONTISECURITIES, INC.	6926	

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
04/2009 - 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.

Business Ownership; Susan Pauline Emerson, Inc.; ; This is a dog training business.; 9080 235th Street West Lakeville, MN 55044, ,; Not Investment-Related; 01/01/2005; 0 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.
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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
Regulatory Event	0	1	0
Customer Dispute	0	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.

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:	Broker
Regulatory Action Initiated By:	COMMODITY FUTURES TRADING COMMISSION
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	ADMINISTRATIVE HEARING-CUSTOMER COMPLAINT
Date Initiated:	03/02/1983
Docket/Case Number:	CFTC 83-R380
Employing firm when activity occurred which led to the regulatory action:	CONTICOMMODITY SERVICES INC.
Product Type:	Other
Other Product Type(s):	COMMODITY FUTURES
Allegations:	UNAUTHORIZED TRADING, MISREPRESENTATION OF RISK
Current Status:	Final
Resolution:	Settled
Resolution Date:	05/15/1986
Sanctions Ordered:	Monetary/Fine $14,000.00

Other Sanctions Ordered:	
Sanction Details:	PAYMENT OF $14,000 PLUS INTEREST;WHICH WAS HER ORIGINAL BALANCE, DIVIDED THIS WAY: $4000.00 TO BE PAID BY CONTI COMMODITY SERVICES; LINDA L. SATTERFIED, AND SUSAN EMERSON. $10,000 TO BE PAID JOINTLY BY CONTI COMMODITY AND SUSAN EMERSON. WE WANTED TO APPEAL BUT CONTI DECIDED NOT TO DO SO AND THEY PAID THE TOTAL BALANCE. CHECK PAID ON 5/15/86.
Broker Statement	THE JUDGE DISMISSED ALL OF OUR TESTIMONY AND EVEN DSREGARDED HER TESTIMONY THT AT SUPPORTED OURS. SHE STATED DURING THE HEARING THAT SHE HAD BEEN WELL - INFORMED OF THE RISK BY ME AND BY BROCHURES GIVEN TO HER. THERE WAS NOT A TRADING TRADES. SHE WAS IN CONTACT WITH A SR. V.P. AND MY MANAGER ABOUT AN UNRELATED MATTER AND SHE COULD HAVE BUT FAILED TO COMPLAIN AT THAT TIME. MRS. PALMER FABRICATED A GREAT DEAL IN HER TESTIMONY.

Customer Dispute - Award / Judgment

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the broker that resulted in an arbitration award or civil judgment for the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CONTI COMMODITY SERVICES
Allegations:	
Product Type:	
Alleged Damages:	$14,000.00

Customer Complaint Information

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

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	COMMODITY FUTURES TRADING COMMISSION; 83-R380
Date Notice/Process Served:	03/02/1983
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	02/27/1986
Monetary Compensation Amount:	$14,000.00
Individual Contribution Amount:	
Firm Statement	[CUSTOMER] VS. CONTICOMMODITY SERVICES INC., SUSAN P. EMERSON

AND
LINDA L. SATTERFIELD. THIS IS A COMPLAINT ALLEGING UNAUTHORIZED TRADING, INVASION OF PRIVACY AND MISREPRESENTATION. THE CASE IS PENDING. A HEARING WAS HELD IN THE ABOVE CASE ON JULY 19, 1984. TO DATE, THE FIRM HAS NOT RECEIVED THE JUDGE'S RULING. AT THE CLOSING OF THE HEARING, COUNSEL FOR RESPONDENTS MOVED TO HAVE
THE ACTION DISMISSED WITH PREJUDICE. THE ADMINISTRATIVE LAW JUDGE, WITHOUT RULING, STATED HE WOULD TAKE SAID MOTION UNDER ADVISEMENT. BASED ON TESTIMONY GIVEN BY COMPLAINANT AND RESPONDENTS, THERE IS REASON TO BELIEVE THAT THE ACTION WILL BE DISMISSED AGAINST THE RESPONDENTS AS COMPLAINANT FAILED TO MEET
HER BURDEN OF PROOF.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CONTI COMMODITY SERVICES
Allegations:	UNAUTHORIZED TRADING, MISREPRESENTATION OF RISK
Product Type:	Other
Other Product Type(s):	COMMODITY FUTURES
Alleged Damages:	$14,000.00

Customer Complaint Information

Date Complaint Received:	03/02/1983
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	05/15/1986
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	COMMODITY FUTURES TRADING COMMISSION; 83-R380
Date Notice/Process Served:	03/02/1983
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	02/27/1986
Monetary Compensation Amount:	$14,000.00
Individual Contribution Amount:	$0.00
Broker Statement	PAYMENT OF $14,000 PLUS INTEREST; WHICH WAS HER ORIGINAL BALANCE, DIVIDED THIS WAY: $4000.00 TO BE PAID BY CONTI COMMODITY SERVICES; [THIRD PARTY], AND SUSAN EMERSON. $10,000 TO BE PAID JOINTLY BY CONTI COMMODITY AND SUSAN EMERSON. WE WANTED TO APPEAL BUT CONTI DECIDED NOT TO DO SO AND THEY PAID THE TOTAL BALANCE. THE JUDGE DISMISSED ALL OF OUR TESTIMONY. HE EVEN DISREGARDED HER TESTIMONY TH AT SUPPORTED OURS. SHE STATED DURING THE HEARING THAT SHE HAD BEEN WELL- INFORMED OF THE RISK BY ME AND BY BROCHURES GIVEN TO HER. THERE WAS NOT A TRADING PLAN AGREED TO NOT ONCE DID SHE COMPLAIN TO ME ABOUT TRADES. SHE WAS IN CONTACT WITH A SR. VP. AND MY MANAGER ABOUT AN UNRELATED MATTER AND SHE COULD HAVE BUT FAILED TO COMPLAIN AT THAT TIME. [CUSTOMER] FABRICATED A GREAT DEAL IN HER TESTIMONY

End of Report

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