

BrokerCheck Report

BRUCE KENDALL BALLARD

CRD# 1186908

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

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.

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.](http://www.finra.org)

BRUCE K. BALLARD

CRD# 1186908

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

IA MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
 39001 W 12 MILE RD
 FARMINGTON HILLS, MI 48331
 CRD# 7691
 Registered with this firm since: 12/02/2016

B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
 39001 W 12 MILE RD
 FARMINGTON HILLS, MI 48331
 CRD# 7691
 Registered with this firm since: 12/02/2016

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:**

- 9 Self-Regulatory Organizations
- 44 U.S. states and territories

This broker has passed:

- 0 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):**

- IA MORGAN STANLEY**
 CRD# 149777
 PURCHASE, NY
 10/2010 - 12/2016
- B MORGAN STANLEY**
 CRD# 149777
 BLOOMFIELD HILLS, MI
 06/2009 - 12/2016
- B CITIGROUP GLOBAL MARKETS INC.**
 CRD# 7059
 SOUTHFIELD, MI
 07/1993 - 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? **No**



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 9 SROs and is licensed in 44 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Office Address: **ONE BRYANT PARK
NEW YORK, NY 10036**

Firm CRD#: **7691**

| SRO | Category | Status | Date |
|-----------------------------------|-----------------------------------|----------|------------|
| B Cboe BYX Exchange, Inc. | General Securities Representative | Approved | 12/02/2016 |
| B Cboe BZX Exchange, Inc. | General Securities Representative | Approved | 12/02/2016 |
| B Cboe EDGA Exchange, Inc. | General Securities Representative | Approved | 12/02/2016 |
| B Cboe EDGX Exchange, Inc. | General Securities Representative | Approved | 12/02/2016 |
| B Cboe Exchange, Inc. | General Securities Representative | Approved | 12/02/2016 |
| B FINRA | General Securities Representative | Approved | 12/02/2016 |
| B Investors' Exchange LLC | General Securities Representative | Approved | 12/02/2016 |
| B Nasdaq Stock Market | General Securities Representative | Approved | 12/02/2016 |
| B New York Stock Exchange | General Securities Representative | Approved | 12/02/2016 |

| U.S. State/ Territory | Category | Status | Date |
|-----------------------|----------|----------|------------|
| B Alabama | Agent | Approved | 06/06/2017 |
| B Arizona | Agent | Approved | 12/02/2016 |
| B Arkansas | Agent | Approved | 06/01/2017 |
| B California | Agent | Approved | 12/02/2016 |



Broker Qualifications

Employment 1 of 1, continued

| | U.S. State/ Territory | Category | Status | Date |
|----|-----------------------|-----------------------------------|----------|------------|
| B | Colorado | Agent | Approved | 12/02/2016 |
| B | Connecticut | Agent | Approved | 12/02/2016 |
| B | Delaware | Agent | Approved | 12/22/2016 |
| B | District of Columbia | Agent | Approved | 05/31/2017 |
| B | Florida | Agent | Approved | 12/02/2016 |
| IA | Florida | Investment Adviser Representative | Approved | 12/15/2020 |
| B | Georgia | Agent | Approved | 12/02/2016 |
| B | Hawaii | Agent | Approved | 08/11/2017 |
| B | Illinois | Agent | Approved | 12/02/2016 |
| B | Indiana | Agent | Approved | 05/31/2017 |
| B | Iowa | Agent | Approved | 05/30/2017 |
| B | Kansas | Agent | Approved | 02/24/2021 |
| B | Kentucky | Agent | Approved | 05/30/2017 |
| B | Louisiana | Agent | Approved | 05/30/2017 |
| B | Maine | Agent | Approved | 03/06/2020 |
| B | Maryland | Agent | Approved | 12/02/2016 |
| B | Massachusetts | Agent | Approved | 12/02/2016 |
| B | Michigan | Agent | Approved | 12/02/2016 |
| IA | Michigan | Investment Adviser Representative | Approved | 12/06/2016 |
| B | Minnesota | Agent | Approved | 06/12/2017 |
| B | Missouri | Agent | Approved | 05/30/2017 |



Broker Qualifications

Employment 1 of 1, continued

| | U.S. State/ Territory | Category | Status | Date |
|----|-----------------------|-----------------------------------|---------------------|------------|
| B | Montana | Agent | Approved | 06/08/2017 |
| B | Nevada | Agent | Approved | 12/02/2016 |
| B | New Hampshire | Agent | Approved | 06/13/2017 |
| B | New Jersey | Agent | Approved | 05/30/2017 |
| B | New Mexico | Agent | Approved | 08/24/2020 |
| B | New York | Agent | Approved | 12/02/2016 |
| B | North Carolina | Agent | Approved | 12/02/2016 |
| B | Ohio | Agent | Approved | 12/02/2016 |
| B | Oklahoma | Agent | Approved | 05/31/2017 |
| B | Oregon | Agent | Approved | 12/02/2016 |
| B | Pennsylvania | Agent | Approved | 05/30/2017 |
| B | Rhode Island | Agent | Approved | 12/02/2016 |
| B | South Carolina | Agent | Approved | 05/30/2017 |
| B | South Dakota | Agent | Approved | 11/19/2019 |
| B | Tennessee | Agent | Approved | 05/30/2017 |
| B | Texas | Agent | Approved | 12/02/2016 |
| IA | Texas | Investment Adviser Representative | Restricted Approval | 12/02/2016 |
| B | Vermont | Agent | Approved | 03/06/2020 |
| B | Virgin Islands | Agent | Approved | 06/12/2017 |
| B | Virginia | Agent | Approved | 06/06/2017 |
| B | Washington | Agent | Approved | 12/02/2016 |



Broker Qualifications

Employment 1 of 1, continued

| U.S. State/ Territory | Category | Status | Date |
|-----------------------|----------|----------|------------|
| B Wisconsin | Agent | Approved | 05/31/2017 |

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
39001 W 12 MILE RD
FARMINGTON HILLS, MI 48331

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
425 DOCKSIDE DR #504
NAPLES, FL 34110



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.

This individual has passed 0 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.

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 Foreign Currency Options Examination | Series 15 | 04/23/1985 |
| B National Commodity Futures Examination | Series 3 | 10/24/1983 |
| B General Securities Representative Examination | Series 7 | 09/17/1983 |

State Securities Law Exams

| Exam | Category | Date |
|---|-----------|------------|
| B Uniform Securities Agent State Law Examination | Series 63 | 10/05/1983 |

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 **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 |
|-----------------------------|-------------------------------|--------|----------------------|
| IA 10/2010 - 12/2016 | MORGAN STANLEY | 149777 | BLOOMFIELD HILLS, MI |
| B 06/2009 - 12/2016 | MORGAN STANLEY | 149777 | BLOOMFIELD HILLS, MI |
| B 07/1993 - 06/2009 | CITIGROUP GLOBAL MARKETS INC. | 7059 | SOUTHFIELD, MI |
| B 09/1983 - 07/1993 | 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 |
|-------------------|--|-------------------|--------------------|-------------------------------------|
| 02/2017 - Present | BANK OF AMERICA N.A. | FINANCIAL ADVISOR | Y | FARMINGTON HILLS, MI, United States |
| 12/2016 - Present | MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED | FINANCIAL ADVISOR | Y | FARMINGTON HILLS, MI, United States |
| 01/2015 - 12/2016 | MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION | FINANCIAL ADVISOR | Y | NEW YORK, NY, United States |
| 06/2009 - 12/2016 | MORGAN STANLEY SMITH BARNEY | Mass Transfer | Y | SOUTHFIELD, MI, United States |
| 07/1993 - 12/2016 | CITIGROUP GLOBAL MARKETS INC. | FINANCIAL ADVISOR | Y | SOUTHFIELD, MI, 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.

I*100876
FOR PROFIT OR NOT FOR PROFIT: FOR-PROFIT ORGANIZATION



Registration and Employment History

Other Business Activities, continued

NAME OF OUTSIDE BUSINESS ORGANIZATION: GETAWAY MARINA LLC

INVESTMENT RELATED: Y

ADDRESS OF BUSINESS:

ORCHARD LAKE, MICHIGAN 48323

NATURE OF BUSINESS: LLC,

POSITION, TITLE, ASSOCIATION: OWNER,

START DATE OF RELATIONSHIP: 11/8/2002

NUMBER OF HOURS DEVOTED: 1 HOUR(S) MONTHLY

NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0

DUTIES: INVESTMENT PROPERTY. OWNER, RESPONSIBLE FOR MAINTENANCE AND REPAIR, INSURANCE, UTILITIES. SLIPS ARE RENTED ANNUALLY

I*1137249

For profit or not for profit: Entity For Profit

Name of outside business organization: BALLARD FAMILY ASSOCIATES LLC

Investment related: Y

Address of business: orchard lake, Michigan, 48323

Nature of business: ["Limited Liability Company"]

Position, title, association: ["General Partner/Managing Member"],

Start date of relationship: 1/19/1997

Number of hours devoted: 2 hour(s) Yearly

Number of hours devoted during trading hours: 0

Duties: , family llc for my children

End of Report



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