

## BrokerCheck Report

### THERESA ANN WARD

CRD# 1170940

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



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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).

**THERESA A. WARD**

CRD# 1170940

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

**B** **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 6 KIMBERLY CT  
 RANCHO MIRAGE, CA 92270  
 CRD# 7691  
 Registered with this firm since: 08/23/1983

**IA** **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 80 S 8TH ST  
 MINNEAPOLIS, MN 55402  
 CRD# 7691  
 Registered with this firm since: 02/08/2013

**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
- 25 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):**

No information reported.

**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 25 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**

	<b>SRO</b>	<b>Category</b>	<b>Status</b>	<b>Date</b>
<b>B</b>	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	05/14/2014
<b>B</b>	Cboe Exchange, Inc.	General Securities Representative	Approved	03/03/1991
<b>B</b>	FINRA	General Securities Representative	Approved	08/23/1983
<b>B</b>	Investors' Exchange LLC	General Securities Representative	Approved	08/16/2016
<b>B</b>	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
<b>B</b>	New York Stock Exchange	General Securities Representative	Approved	09/23/1983

	<b>U.S. State/ Territory</b>	<b>Category</b>	<b>Status</b>	<b>Date</b>
<b>B</b>	Arizona	Agent	Approved	11/04/1985
<b>B</b>	California	Agent	Approved	11/04/1985
<b>IA</b>	California	Investment Adviser Representative	Approved	12/02/2013
<b>B</b>	Colorado	Agent	Approved	11/04/1985



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	03/02/2023
B	Florida	Agent	Approved	11/06/1985
B	Illinois	Agent	Approved	04/26/2011
B	Indiana	Agent	Approved	03/24/1990
B	Maine	Agent	Approved	08/14/2018
B	Maryland	Agent	Approved	06/13/2017
B	Massachusetts	Agent	Approved	04/06/2021
B	Minnesota	Agent	Approved	09/07/1983
IA	Minnesota	Investment Adviser Representative	Approved	11/20/2013
B	Montana	Agent	Approved	07/19/2022
B	New Jersey	Agent	Approved	06/25/2020
B	New Mexico	Agent	Approved	12/09/2021
B	New York	Agent	Approved	01/09/2008
B	North Carolina	Agent	Approved	03/21/2011
B	South Carolina	Agent	Approved	06/23/2021
B	South Dakota	Agent	Approved	11/05/1985
B	Tennessee	Agent	Approved	10/31/2019
B	Texas	Agent	Approved	08/10/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	02/08/2013
B	Utah	Agent	Approved	02/25/2020
B	Virginia	Agent	Approved	01/02/2014



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Washington	Agent	Approved	09/03/2015
B	Wisconsin	Agent	Approved	05/10/2021
B	Wyoming	Agent	Approved	03/30/1995

### Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
6 KIMBERLY CT  
RANCHO MIRAGE, CA 92270

**MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
80 S 8TH ST  
MINNEAPOLIS, MN 55402

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## 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, 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	08/20/1983

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	01/24/1994
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	09/06/1983

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/](http://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
IA 11/1985 - 12/2006	MERRILL LYNCH PIERCE FENNER & SMITH INC.	7691	BLOOMINGTON, MN

### 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
06/2011 - Present	BANK OF AMERICA NA	INVESTMENT RELATED POSITION	Y	BLOOMINGTON, MN, United States
05/1983 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	OTHER - SALES ASST.	Y	BLOOMINGTON, 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.

I\*111550

For profit or not for profit: Non-Profit Organization

Name of outside business organization: University of Minnesota

Investment related: N

Address of business:

Minneapolis, Minnesota 55455

Nature of business: Charitable Organization,

Position, title, association: Committee Member,

Start date of relationship: 1/2/2018

Number of hours devoted: 20 hour(s) Quarterly

Number of hours devoted during trading hours: 20

Duties: University of MN Board of Trustees.

There are about 35 on BOT. I will be on the UMF Finance Committee

I\*116469



## Registration and Employment History

### Other Business Activities, continued

For profit or not for profit: Non-Profit Organization

Name of outside business organization: University of Mn Athletics

Address of business:

Mpls, Minnesota 55455

Nature of business: Charitable Organization,

Position, title, association: Committee Member,

Start date of relationship: 43346

Number of hours devoted: 1 hour(s) Quarterly

Number of hours devoted during trading hours: 0

Duties: raising funds for Gopher Athletics

I\*128367

For profit or not for profit: Non-Profit Organization

Name of outside business organization: UMF Investment Advisors

Investment related: N

Address of business: Minneapolis, Minnesota 55402

Nature of business: Charitable Organization,

Position, title, association: Committee Member,

Start date of relationship: 1/1/2020

Number of hours devoted: 20 hour(s) Annually

Number of hours devoted during trading hours: 20

Duties: Board of Director -primary role is to oversee the implementation of the foundation's investment policies

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## End of Report



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