IAPD Report

RALPH CHESNEY EVANS

CRD# 1036738

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

RALPH CHESNEY EVANS (CRD# 1036738)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **03/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	09/27/2002
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	09/30/2002

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **29** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	MORGAN STANLEY	7556	TULSA, OK	12/04/1991 - 10/14/2002
B	MORGAN STANLEY DW INC.	7556	PURCHASE, NY	02/22/1988 - 10/14/2002
B	SHEARSON LEHMAN HUTTON INC.	7506	PURCHASE, NY	02/15/1988 - 03/03/1988

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Criminal	1
Customer Dispute	1

Report Summary

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **29** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

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

Main Address: ONE BRYANT PARK
NEW YORK, NY 10036

Firm ID#: 7691

	Regulator	Registration	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/06/2014
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/06/2014
B	Cboe Exchange, Inc.	General Securities Representative	Approved	09/27/2002
B	FINRA	General Securities Representative	Approved	09/27/2002
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	09/27/2002
B	Arizona	Agent	Approved	08/06/2025
B	Arkansas	Agent	Approved	09/27/2002
B	California	Agent	Approved	09/27/2002
B	Colorado	Agent	Approved	08/26/2011
B	Connecticut	Agent	Approved	01/02/2024
B	Delaware	Agent	Approved	01/09/2023
B	District of Columbia	Agent	Approved	09/27/2002

Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	08/24/2010
B	Illinois	Agent	Approved	01/03/2023
B	Iowa	Agent	Approved	02/23/2023
B	Kansas	Agent	Approved	09/27/2002
B	Louisiana	Agent	Approved	05/17/2019
B	Minnesota	Agent	Approved	06/24/2025
B	Missouri	Agent	Approved	09/27/2002
B	Montana	Agent	Approved	08/25/2011
B	Nebraska	Agent	Approved	10/29/2024
B	New Hampshire	Agent	Approved	03/31/2026
B	New Mexico	Agent	Approved	08/15/2011
B	New York	Agent	Approved	09/27/2002
B	North Carolina	Agent	Approved	01/11/2023
B	Ohio	Agent	Approved	05/12/2014
B	Oklahoma	Agent	Approved	09/30/2002
IA	Oklahoma	Investment Adviser Representative	Approved	10/01/2002
B	Pennsylvania	Agent	Approved	05/22/2019
B	Rhode Island	Agent	Approved	04/01/2026
B	South Carolina	Agent	Approved	01/10/2007

Qualifications

	Regulator	Registration	Status	Date
B	Tennessee	Agent	Approved	12/05/2019
B	Texas	Agent	Approved	10/08/2002
IA	Texas	Investment Adviser Representative	Restricted Approval	09/30/2002
B	Utah	Agent	Approved	09/07/2016
B	Vermont	Agent	Approved	03/25/2024

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
6100 S YALE AVE
TULSA, OK 74136

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering 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)	SIE	10/01/2018
B	Foreign Currency Options Examination (S15)	Series 15	09/21/1987
B	National Commodity Futures Examination (S3)	Series 3	03/16/1987
B	General Securities Representative Examination (S7)	Series 7	03/20/1982

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/23/1982

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	12/04/1991 - 10/14/2002	MORGAN STANLEY	CRD# 7556	TULSA, OK
B	02/22/1988 - 10/14/2002	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	02/15/1988 - 03/03/1988	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	
B	05/07/1984 - 02/15/1988	E. F. HUTTON & COMPANY INC	CRD# 235	
B	04/05/1982 - 04/02/1984	EDWARD D. JONES & CO., L.P.	CRD# 250	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2010 - Present	BANK OF AMERICA, NA	FINANCIAL ADVISOR	Y	TULSA, OK, United States
09/2002 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FINANCIAL ADVISOR	Y	TULSA, OK, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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*115717
For profit or not for profit: Non-Profit Organization
Name of outside business organization: Make-s-Wish Oklahoma
Address of business:
Tulsa, Oklahoma 74136
Nature of business: Charitable Organization,
Position, title, association: Advisory Board Member,
Investment related: N
Start date of relationship: 7/31/2018
Number of hours devoted: 10 hour(s) Quarterly
Number of hours devoted during trading hours: 0
Duties: Make-a-Wish arranges experiences, described as "Wishes",for children with life threatening medical conditions. My role would be that of an Advisory Board member.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Criminal	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	02/14/2001
Docket/Case Number:	C05010009
Employing firm when activity occurred which led to the regulatory action:	MORGAN STANLEY DEAN WITTER, INC.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	MUTUAL FUNDS
Allegations:	02-14-01, NASD RULES 2110 AND 2310 - RESPONDENT RECOMMENDED AND ENGAGED IN VARIABLE ANNUITY CONTRACT AND MUTUAL FUND PURCHASE AND SALE TRANSACTIONS IN THE ACCOUNT OF A PUBLIC CUSTOMER, USING MARGIN IN CONNECTION WITH THE PURCHASE TRANSACTION, AND DID NOT HAVE REASONABLE GROUNDS FOR BELIEVING THAT THESE RECOMMENDATIONS AND RESULTANT TRANSACTIONS WERE SUITABLE FOR THE CUSTOMER ON THE BASIS OF THE CUSTOMER'S FINANCIAL SITUATION, INVESTMENT OBJECTIVES, AND NEEDS.
Current Status:	Final

Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	02/14/2001
Sanctions Ordered:	Censure Disgorgement/Restitution Monetary/Fine $10,000.00
Other Sanctions Ordered:	
Sanction Details:	CENSURED, FINED $10,000, AND ORDERED TO PAY $20,130.61 IN RESTITUTION, PLUS INTEREST, TO A PUBLIC CUSTOMER, REPRESENTING THE CONTINGENT DEFERRED SALES CHARGES ASSOCIATED WITH THE SALE OF THE MUTUAL FUND SHARES AND THE CHARGES INCURRED IN CONNECTION WITH THE CANCELLATION OF THE VARIABLE ANNUITY CONTRACT. SATISFACTORY PROOF OF PAYMENT OF THE RESTITUTION SHALL BE PROVIDED TO THE NASD NO LATER THAN 120 DAYS AFTER ACCEPTANCE OF THE AWC. IF RESPONDENT CANNOT LOCATE THE CUSTOMER, ANY UNDISTRIBUTED RESTITUTION AND INTEREST SHALL BE FORWARDED TO THE APPROPRIATE ESCHEAT, UNCLAIMED PROPERTY, OR ABANDONED PROPERTY FUND FOR THE STATE IN WHICH THE CUSTOMER LAST RESIDED.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD REGULATION, INC.
Sanction(s) Sought:	Restitution
Other Sanction(s) Sought:	MONETARY FINE
Date Initiated:	12/21/2000
Docket/Case Number:	EXAM NO EO5990414
Employing firm when activity occurred which led to the regulatory action:	MORGAN STANLEY DEAN WITTER
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	MUTUAL FUNDS
Allegations:	NASD REGLATION'S NOTICE STATED THAT IT WAS INVESTIGATING ALLEGED VIOLATIONS OF NASD CONDUCT RULES 2110 AND 2310.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	02/09/2001
Sanctions Ordered:	Censure Disgorgement/Restitution Monetary/Fine $10,000.00
Other Sanctions Ordered:	N/A
Sanction Details:	MR. EVANS WILL PAY A MONETARY FINE IN THE AMOUNT OF $10,000 AND RESTITUTION IN THE AMOUNT OF $20,130.81.
Broker Statement	MR. EVANS ENTERED INTO A LETTER OF ACCEPTANCE, WAIVER AND CONSENT WITHOUT ADMITTING OR DENYING THE ALLEGATIONS.

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Charge Date:	10/20/1981
Charge Details:	
Felony?	
Current Status:	Final
Status Date:	11/03/1981
Broker Statement	EVANS WAS ARRESTED FOR SHOPLIFTING A $2.00 TUBE OF SILICON WHILE ATTENDING COLLEGE. HE WAS FINED $100.00 PLUS COSTS. THE INCIDENT OCCURRED IN CHARLESTON, COLES COUNTY, ILLINOIS. EVANS WAS ARRESTED FOR SHOPLIFTING WHILE IN COLLEGE IN CHARLESTON, ILLINOIS. HE WAS CHARGED ON OCTOBER 20, 1981. HE PLEAD GUILTY ON NOVEMBER 3, 1981 AND WAS FINED $100 PLUS COURT COSTS. HE PAID THE FINE ON NOVEMBER 30, 1981.

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	
Allegations:	CUSTOMER ALLEGES THAT SHE HAS "NO RECOLLECTION OF AUTHORIZING" A TRANSFER OF MUTUAL FUND STO AN ANNUITY AND THAT "THE ONLY POSSIBLE INTENTION OF THIS TRANSACTION WAS TO GENERATE A COMMISSION". RESULTING IN DAMAGES GREATER THAN $5,000.
Product Type:	
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	09/16/1998
Complaint Pending?	No
Status:	Denied
Status Date:	02/04/1999
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CUSTOMER CLAIM WAS DENIED

End of Report

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