



## IAPD Report

# JOSE JOAQUIN RODRIGUEZ-VILLALOBOS

CRD# 1170207

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Please contact FINRA with any concerns.



## 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

### JOSE JOAQUIN RODRIGUEZ-VILLALOBOS (CRD# 1170207)

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 **02/25/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	12/07/2015
<b>IA</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	12/07/2015

### QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **21** 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
<b>IA</b>	CREDIT SUISSE SECURITIES (USA) LLC	816	BOSTON, MA	05/06/2010 - 12/21/2015
<b>B</b>	CREDIT SUISSE SECURITIES (USA) LLC	816	BOSTON, MA	01/17/2003 - 12/21/2015
<b>B</b>	DONALDSON, LUFKIN & JENRETTE SECURITIES CORPORATION	7560	JERSEY CITY, NJ	10/23/1989 - 01/17/2003

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
Customer Dispute	4



## 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 **21** jurisdiction(s) and **10** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **UBS FINANCIAL SERVICES INC.**  
Main Address: 1200 HARBOR BOULEVARD  
WEEHAWKEN, NJ 07086  
Firm ID#: 8174

Regulator	Registration	Status	Date
<b>B</b> BOX Exchange LLC	General Securities Representative	Approved	12/07/2015
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	12/07/2015
<b>B</b> FINRA	General Securities Representative	Approved	12/07/2015
<b>B</b> NYSE American LLC	General Securities Representative	Approved	12/07/2015
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	12/07/2015
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	08/03/2022
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	12/07/2015
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	12/07/2015
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	12/07/2015
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	12/07/2015
<b>B</b> Arizona	Agent	Approved	12/07/2015
<b>B</b> California	Agent	Approved	12/07/2015
<b>B</b> Colorado	Agent	Approved	11/19/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Connecticut	Agent	Approved	12/07/2015
<b>B</b> Delaware	Agent	Approved	12/07/2015
<b>B</b> Florida	Agent	Approved	12/07/2015
<b>IA</b> Florida	Investment Adviser Representative	Approved	09/11/2018
<b>B</b> Georgia	Agent	Approved	12/07/2015
<b>B</b> Maine	Agent	Approved	12/07/2015
<b>IA</b> Maine	Investment Adviser Representative	Approved	10/13/2023
<b>B</b> Maryland	Agent	Approved	12/09/2015
<b>B</b> Massachusetts	Agent	Approved	12/16/2015
<b>B</b> Michigan	Agent	Approved	12/12/2025
<b>B</b> Nevada	Agent	Approved	02/16/2024
<b>B</b> New Hampshire	Agent	Approved	12/07/2015
<b>B</b> New Jersey	Agent	Approved	12/07/2015
<b>IA</b> New Jersey	Investment Adviser Representative	Approved	12/08/2015
<b>B</b> New York	Agent	Approved	12/07/2015
<b>B</b> Ohio	Agent	Approved	10/31/2024
<b>B</b> Pennsylvania	Agent	Approved	06/06/2019
<b>B</b> Rhode Island	Agent	Approved	12/07/2015
<b>B</b> Texas	Agent	Approved	12/07/2015



### Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	12/07/2015
B Vermont	Agent	Approved	12/07/2015
B Washington	Agent	Approved	12/07/2015

### Branch Office Locations

**UBS FINANCIAL SERVICES INC.**  
One Post office Square  
33rd Floor  
Boston, MA 02109-2106

**UBS FINANCIAL SERVICES INC.**  
ONE POST OFFICE SQUARE  
BOSTON, MA 02109

**UBS FINANCIAL SERVICES INC.**  
Naples, FL



## 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 2 state securities law exams.**





#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



#### General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	11/29/1988
 Foreign Currency Options Examination (S15)	Series 15	11/15/1985
 General Securities Representative Examination (S7)	Series 7	08/20/1983

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	06/14/2010
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/01/1983

### PROFESSIONAL DESIGNATIONS

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

No information reported.



### 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	05/06/2010 - 12/21/2015	CREDIT SUISSE SECURITIES (USA) LLC	CRD# 816	BOSTON, MA
B	01/17/2003 - 12/21/2015	CREDIT SUISSE SECURITIES (USA) LLC	CRD# 816	BOSTON, MA
B	10/23/1989 - 01/17/2003	DONALDSON, LUFKIN & JENRETTE SECURITIES CORPORATION	CRD# 7560	JERSEY CITY, NJ
B	08/27/1986 - 10/14/1989	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	08/29/1983 - 09/19/1986	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	

#### 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
12/2015 - Present	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	BOSTON, MA, 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.

93 COMMERCIAL STREET TRUST; 1350 Nonble Heron Way, Naples, FL 34105; The trust owns one piece of commercial property and receives rent from that propoety; Trustee. This is a personal family trust; 7/1/1999 // CLARENDON STREET PARTNERS; 8930 Bay Colony Dr, 303, Naples, FL 02116; real estate, restaurants; Partner; evaluate real estate; 1/2/1997; Business hours per month: No // TAKE OUT LLC; 1350 Noble Heron Way, Naples, FL 34105; Deposit rent checks from a real estate rental property; Officer; deposit rent from the rental real estate as well as help in the decisions on the acquisition or disposition of real estate; 10/1/2018; Business hours per month: Yes

Name of Business- J & C Royal Palm LLC / Address- Naples, FL 34108 / Investment Related- YES, 50% / Nature- A Delaware LLC. Holds privately owned investment real estate. / Role- Partner / Duty- Only to act as part owner. My husband carries out all the operational duties and roles. / Start Date- 6/1/2016 / Time Required- NO

Animal Rescue League of Boston, Help animals in need and keeping them safe and healthy, Member of Board of directors, Oversight of the operations, goals and financial planning for the organization, Start date-3/19/2020, Boston Massachusetts United States-02116.



## 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
Customer Dispute	4

### 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 4

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	CREDIT SUISSE SECURITIES (USA) LLC
<b>Allegations:</b>	Client is alleging failure to follow instructions, purchase of unsuitable investments, and poor performance.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$160,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	09/22/2015
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	10/14/2015
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

**Disclosure 2 of 4**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** DEAN WITTER REYNOLDS INC.

**Allegations:** PLACED ON MARGIN W/O AUTHORIZATION, UNAUTHORIZED TRADING; FAILURE TO STOP CHECK. SEEKING \$160K.

**Product Type:**

**Alleged Damages:** \$160,000.00

**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.:** American Arbitration Association; 11-136-00283-91

**Date Notice/Process Served:** 07/15/1991

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 06/24/1992

**Monetary Compensation Amount:** \$17,548.72

**Individual Contribution Amount:**

**Firm Statement** NOT GIVEN  
WE ARE PROVIDING MR. RODRIQQUEZ RERPRESENTATION & VIGOROUSLY DEFENDING THIS MATTER. WE BELIEVE IT WHOLLY LACKS MERIT. WE CONTINUE TO BELIEVE CLAIM LACKED MERIT & THAT SMALL AMOUNT OF AWARD VS. AMOUNT CLAIMED REFLECTS THIS. SHOULD YOU HAVE ANY FURTHER QUESTIONS REGARDING THIS FILING, PLEASE FEEL FREE TO CONTACT WILLIAM B. PETERSON AT (212) 392-2492.

.....

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** DEAN WITTER REYNOLDS INC.

**Allegations:** UNAUTHORIZED TRADING, PLACED ON MARGIN WITHOUT AUTHORIZATION AND FAILURE TO STOP CHECK. CLIENTS SEEKING \$160,000



**Product Type:**

**Alleged Damages:** \$160,000.00

**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.:** American Arbitration Association; 11-136-00283-91

**Date Notice/Process Served:** 07/15/1991

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 06/24/1992

**Monetary Compensation Amount:** \$17,548.72

**Individual Contribution Amount:**

**Broker Statement** AWARD RENDERED \$17,548.72 AGAINST RESPONDENTS  
Not Provided

**Disclosure 3 of 4**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** DEAN WITTER REYNOLDS, INC

**Allegations:** UNSUITABLE INVESTMENTS, EXCESSIVE TRANSACTIONS. SUPPOSED LOSSES IN EXCESS OF \$80,000.

**Product Type:**

**Alleged Damages:**

**Customer Complaint Information**

**Date Complaint Received:** 01/19/1990

**Complaint Pending?** No

**Status:** Settled

**Status Date:**

**Settlement Amount:** \$38,500.00

**Individual Contribution Amount:** \$0.00

**Firm Statement**

DWR PAID [CUSTOMER] \$38,500.00 TO RESOLVE HER COMPLAINT. MR. RODRIGUEZ HAS DECLINED TO CONTRIBUTE TO THIS SETTLEMENT.  
DURING COURSE OF INVESTIGATION IT CAME TO FIRM'S ATTENTION THAT [CUSTOMER] IS LEGALLY BLIND & WOULD HAVE SIGNIFICANT SYMPATHY VALUE IN ANY LITIGATION. DWR RESOLVED COMPLAINT TO AVOID THE COST & UNCERTAINTY OF LITIGATION. MR. RODRIGUEZ HAS DECLINED TO CONTRIBUTE TO THIS SETTLEMENT & CONTINUES TO DENY HE ENGAGED IN UNSUITABLE OR EXCESSIVE TRANSACTIONS.

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**Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

DEAN WITTER REYNOLDS, INC

**Allegations:**

CUSTOMER COMPLAINED THAT THE BROKER RECOMMENDED UNSUITABLE INVESTMENT IN STOCKS IN MUTUAL FUNDS AND ENGAGED IN AN EXCESSIVE NUMBER OF TRANSACTIONS CAUSING SUPPOSED LOSSES EXCESS OF \$76,500. K

**Product Type:****Alleged Damages:****Customer Complaint Information****Date Complaint Received:** 01/19/1990**Complaint Pending?** No**Status:** Settled**Status Date:****Settlement Amount:** \$38,500.00**Individual Contribution Amount:** \$0.00**Broker Statement**

SETTLEMENT FOR \$38,500  
CUSTOMER COMPLAINED THAT I RECOMMENDED UNSUITABLE INVESTMENTS AND ENGAGED IN EXCESSIVE NUMBER OF STOCK & MUTUAL FUND TRANSACTIONS CAUSING ALLEGED LOSSES IN EXCESS OF \$76,500. I ASSERT THAT THE RECOMMENDATIONS WERE SUITABLE AND NOT EXCESSIVE. TO AVOID THE COST AND UNCERTAINTY OF LITIGATION AND BECAUSE CUSTOMER WOULD HAVE SIGNIFICANT SYMPATHY VALUE SINCE SHE IS LEGALLY BLIND, DEAN WITTER REYNOLDS PAID \$38500 TO CUSTOMER.

**Disclosure 4 of 4****Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

MERRILL LYNCH



**Allegations:** FAILURE TO PLACE IN A TIMELY MANNER AN ORDER;  
FAILURE TO INFORM CLIENT IN A TIMELY MANNER ABOUT THE DECLINING  
PRICE OF A STOCK.

**Product Type:**

**Alleged Damages:** \$66,000.00

**Customer Complaint Information**

**Date Complaint Received:** 11/01/1985

**Complaint Pending?** No

**Status:** Settled

**Status Date:**

**Settlement Amount:** \$10,500.00

**Individual Contribution  
Amount:**

**Broker Statement**

MERRILL LYNCH SETTLED WITH THE CLIENT FOR \$10,500  
BOTH MERRILL LYNCH AND MYSELF BELEIVED THAT THE  
ALLEGATIONS WERE WITHOUT MERIT. THE MATTER WAS SETTLED IN  
ORDER  
TO AVOID THE TIME AND EXPENSE OF PROTRACTED LITIGATION.



## End of Report

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