



IAPD Report

KENNETH LOUIS GOLDHOFF

CRD# 1186205

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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.



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

KENNETH LOUIS GOLDHOFF (CRD# 1186205)

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 **05/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	02/09/2007
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	02/09/2007

QUALIFICATIONS

This representative is currently registered in **10** 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	MCDONALD INVESTMENTS INC.	566	CINCINNATI, OH	10/15/1999 - 02/09/2007
B	MCDONALD INVESTMENTS INC.	566	CINCINNATI, OH	10/04/1991 - 02/09/2007
B	GRADISON & COMPANY INCORPORATED	859	CINCINNATI, OH	04/24/1985 - 10/04/1991

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	3



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 **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 BOX Exchange LLC	General Securities Representative	Approved	05/16/2012
B Cboe Exchange, Inc.	General Securities Representative	Approved	02/10/2007
B FINRA	General Securities Representative	Approved	02/09/2007
B NYSE American LLC	General Securities Representative	Approved	02/09/2007
B NYSE Arca, Inc.	General Securities Representative	Approved	02/10/2007
B NYSE Texas, Inc.	General Securities Representative	Approved	07/20/2022
B Nasdaq ISE, LLC	General Securities Representative	Approved	01/25/2008
B Nasdaq PHLX LLC	General Securities Representative	Approved	02/09/2007
B Nasdaq Stock Market	General Securities Representative	Approved	02/09/2007
B New York Stock Exchange	General Securities Representative	Approved	02/09/2007
B Arizona	Agent	Approved	02/09/2007
B California	Agent	Approved	02/09/2007
B Colorado	Agent	Approved	01/27/2023



Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	09/09/2013
B	Delaware	Agent	Approved	08/29/2008
B	District of Columbia	Agent	Approved	03/10/2020
B	Florida	Agent	Approved	02/09/2007
B	Georgia	Agent	Approved	02/09/2007
B	Illinois	Agent	Approved	02/09/2007
B	Indiana	Agent	Approved	02/09/2007
B	Kentucky	Agent	Approved	02/09/2007
B	Maine	Agent	Approved	02/09/2007
B	Maryland	Agent	Approved	02/09/2007
B	Massachusetts	Agent	Approved	02/09/2007
B	Michigan	Agent	Approved	02/09/2007
B	Minnesota	Agent	Approved	02/09/2007
B	Missouri	Agent	Approved	01/15/2020
B	New Jersey	Agent	Approved	02/09/2007
B	New York	Agent	Approved	02/09/2007
B	North Carolina	Agent	Approved	09/06/2017
B	Ohio	Agent	Approved	02/09/2007
IA	Ohio	Investment Adviser Representative	Approved	02/09/2007



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	01/03/2008
B Rhode Island	Agent	Approved	01/05/2012
B South Carolina	Agent	Approved	02/09/2007
B Tennessee	Agent	Approved	08/13/2024
B Texas	Agent	Approved	08/02/2021
IA Texas	Investment Adviser Representative	Restricted Approval	02/28/2007
B Virginia	Agent	Approved	02/09/2007
B Washington	Agent	Approved	02/09/2007
B Wisconsin	Agent	Approved	05/18/2015

Branch Office Locations

UBS FINANCIAL SERVICES INC.
 8044 MONTGOMERY ROAD, Ste. 10
 THE TOWERS AT KENWOOD
 CINCINNATI, OH 45236

UBS FINANCIAL SERVICES INC.
 TUCSON, AZ

UBS FINANCIAL SERVICES INC.
 Cincinnati, OH



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, 3 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
 Futures Managed Funds Examination (S31)	Series 31	04/09/2004
 General Securities Representative Examination (S7)	Series 7	12/17/1983

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	07/03/1995
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/01/1984

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	10/15/1999 - 02/09/2007	MCDONALD INVESTMENTS INC.	CRD# 566	CINCINNATI, OH
B	10/04/1991 - 02/09/2007	MCDONALD INVESTMENTS INC.	CRD# 566	CINCINNATI, OH
B	04/24/1985 - 10/04/1991	GRADISON & COMPANY INCORPORATED	CRD# 859	
B	04/23/1984 - 05/02/1985	ROBERT H. LESHNER & CO., INC.	CRD# 8099	
B	12/21/1983 - 04/10/1984	SOUTHMARK FINANCIAL SERVICES, INC.	CRD# 6518	

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
11/2013 - Present	UBS FINANCIAL SERVICES INC	WEATH ADVISOR	Y	CINCINNATI, OH, 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.

1) JEWISH FEDERATION OF CINCINNATI / 8499 RIDGE ROAD CINCINNATI, OH 45236 / MEMBER OF A COMMITTEE WITH MANAGEMENT OR SUPERVISORY FUNCTIONS / / ALLOCATIONS COMMITTEE CO-CHAIR / START DATE 2/2/2015 / AN HOUR OR TWO A MONTH ///

2) Cincinnati Fine Arts Fund; 2649 Erie Avenue, Cincinnati, Ohio 45208; artswave.org; to raise funds for and distribute those to the major and minor arts organizations in the city of Cincinnati. To raise awareness of the Arts in the City.; Committee Member; committee chair - associate members allocation committee; member of a audit committee; Start date: 10/10/2007



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	Time frame: November 2013 to December 2017 Allegations: Claimant’s Counsel alleges that investments made in municipal bonds were more appropriate for individuals in a high tax bracket and not the claimant who was in a low tax bracket and that the bonds were likely not suitable nor in her best interest. Counsel further alleges that transactions were allowed in the client’s Trust assets without proper authorization.
Product Type:	Other: Brokerage account Trust Account
Alleged Damages:	\$3,233,690.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Arbitration
Docket/Case #:	25-01046
Filing date of arbitration/CFTC reparation or civil litigation:	05/23/2025

Customer Complaint Information



Date Complaint Received: 05/23/2025
Complaint Pending? No
Status: Settled
Status Date: 04/15/2026
Settlement Amount: \$650,000.00
Individual Contribution Amount: \$0.00

Broker Statement

I categorically deny the allegations as they are false and without merit. All matters regarding the client's accounts were documented based on the client's approval. I did not make, nor did I allow any unauthorized disbursements to be taken from the accounts without the client's explicit instructions. Matters dealing with the Trust account were approved by Legal before acting up on them. As far as the allegations relating to the Municipal Funds account, those investments were managed by an Outside Money Manager. I did not have any say or authority over the makeup of the account. I do know that I did explain the account to the client and, in fact, lowered the clients risk profile by changing to an intermediate term bond account as opposed to long-term bond funds. I only proceeded with opening the account once she (the client) approved. These allegations are nothing more than a way to try and gain leverage in a family dispute over inheritance which has now drawn me into their quarrels. I will defend myself and my professional integrity to the fullest and I will seek to have this matter expunged from my record based on the baseless claims that are being alleged against me.

Disclosure 2 of 3

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.
Allegations: CLIENT ALLEGES HER FINANCIAL ADVISOR GAVE HER INCORRECT INFORMATION TO MAKE HER FINANCIAL DECISIONS. TIME FRAME: AUGUST 1, 2012 TO AUGUST 30, 2012.
Product Type: Annuity-Variable
Alleged Damages: \$0.00
Alleged Damages Amount Explanation (if amount not exact): ESTIMATED TO BE IN EXCESS OF \$5,000
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/26/2013
Complaint Pending? No
Status: Denied
Status Date: 07/08/2013

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE CLAIMANT WAS A CLIENT OF MINE FOR MANY YEARS AND DECIDED TO MOVE THE BULK OF HER QUALIFIED ASSETS TO A NEW FIRM IN 2011. LAST SUMMER SHE CONTACTED ME TO CONFIRM THE SALES CHARGE EXPIRATION (CDSC) BECAUSE SHE WISHED TO SURRENDER HER TWO ANNUITIES. CLAIMANT HAD EXCHANGED THE ORIGINAL ANNUITY SHE PURCHASED OVER 13 YEARS AGO FOR THE TWO SHE HELD WITH ME. NEITHER THE UBS STATEMENT NOR GENWORTH'S STATEMENT REFLECTED THE ORIGINAL COST BASIS FROM THE ORIGINAL ANNUITY PURCHASE THAT WAS ULTIMATELY 1035'D INTO THE TWO NEW CONTRACTS. HOWEVER, THE ENTIRE PURPOSE OF A 1035 EXCHANGE IS TO AVOID TAKING THE GAIN AT THE TIME OF THE 1035 EXCHANGE. IT IS A DEFERRED GAIN. WE DO NOT RENDER TAX ADVICE, NOR DID SHE ASK ME FOR ANY OPINION AT ALL WHEN SHE DIRECTED ME TO SEND HER THE LIQUIDATION PAPERWORK. SHE GAVE ME INSTRUCTIONS TO SELL. SHE HAS BOTH AN ACCOUNTANT AND AN ATTORNEY THAT SHE WORKS WITH AS WELL AS A NEW ADVISOR.

Disclosure 3 of 3**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

UBS FINANCIAL SERVICES INC

Allegations:

TIME FRAME: JANUARY 2007 TO OCTOBER 27, 2008
THE CLIENT ALLEGES THAT HER FINANCIAL ADVISOR FAILED TO ADVISE HER THAT SHE WOULD INCUR A 10% FEDERAL TAX PENALTY FOR AN EARLY WITHDRAWAL ON HER ANNUITY. THE CLIENT FURTHER ALLEGES THAT HER FINANCIAL ADVISOR FAILED TO ADD AND THEN TIMELY SUBMIT THE PAPERWORK REQUIRED TO ADD THE RIDER TO HER ANNUITY AS INSTRUCTED. THE CLIENT FINALLY ALLEGES THAT HER FINANCIAL ADVISOR SHOULD NOT HAVE STARTED 72Q DISTRIBUTIONS ON A DEFERRED ACCOUNT AND WAS NOT ADVISED THAT THERE WAS A FIXED INCOME SUB ACCOUNT WHICH WOULD HAVE LOCKED IN A 4% RATE OF RETURN. THE ALLEGED DAMAGES ARE IN EXCESS OF \$5,000.00

Product Type:

Other: ANNUITIES

Alleged Damages:

\$0.00

Alleged Damages Amount Explanation (if amount not exact):

ESTIMATED TO BE IN EXCESS OF \$5000

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC reparation or civil litigation?

No

Customer Complaint Information**Date Complaint Received:**

12/30/2009

Complaint Pending?

No



Status: Denied
Status Date: 01/07/2010
Settlement Amount:
Individual Contribution Amount:



End of Report

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