



IAPD Report

CHARLES HENRY GARRIDO

CRD# 1191231

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Information	8



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

CHARLES HENRY GARRIDO (CRD# 1191231)

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 **01/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	A.G.P / ALLIANCE GLOBAL PARTNERS	CRD# 8361	10/30/2018
B	A.G.P. / ALLIANCE GLOBAL PARTNERS	CRD# 8361	10/30/2018

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **20** 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	MCDONALD PARTNERS LLC	135414	CHICAGO, IL	08/16/2011 - 10/30/2018
IA	MCDONALD PARTNERS LLC	135414	CHICAGO, IL	08/16/2011 - 10/30/2018
IA	DAVID A. NOYES & COMPANY	205	CHICAGO, IL	01/22/2004 - 08/15/2011

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 **20** jurisdiction(s) and 2 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **A.G.P / ALLIANCE GLOBAL PARTNERS**
Main Address: 88 POST ROAD WEST
2ND FLOOR
WESTPORT, CT 06880
Firm ID#: 8361

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/30/2018
B	FINRA	General Securities Sales Supervisor	Approved	10/30/2018
B	FINRA	Operations Professional	Approved	10/30/2018
B	Nasdaq Stock Market	General Securities Representative	Approved	10/30/2018
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	10/30/2018
B	Arizona	Agent	Approved	10/30/2018
B	California	Agent	Approved	10/30/2018
B	District of Columbia	Agent	Approved	10/30/2018
B	Florida	Agent	Approved	10/30/2018
B	Georgia	Agent	Approved	10/31/2018
B	Illinois	Agent	Approved	10/31/2018
IA	Illinois	Investment Adviser Representative	Approved	10/31/2018
B	Indiana	Agent	Approved	10/31/2018



Qualifications

	Regulator	Registration	Status	Date
B	Kentucky	Agent	Approved	11/01/2018
B	Massachusetts	Agent	Approved	02/01/2019
B	Michigan	Agent	Approved	11/30/2023
B	Minnesota	Agent	Approved	04/22/2019
B	New Jersey	Agent	Approved	02/28/2024
B	New York	Agent	Approved	10/30/2018
B	Ohio	Agent	Approved	10/30/2018
B	Oregon	Agent	Approved	10/30/2018
B	South Carolina	Agent	Approved	12/04/2018
B	Tennessee	Agent	Approved	09/20/2024
B	Texas	Agent	Approved	10/30/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	09/06/2024
B	Virginia	Agent	Approved	10/30/2018
B	Wisconsin	Agent	Approved	10/30/2018

Branch Office Locations

A.G.P / ALLIANCE GLOBAL PARTNERS

200 W Jackson Blvd
Suite 2850
Chicago, IL 60606






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 3 principal/supervisory exams, 6 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	09/10/2002
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	08/30/2002
	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	07/09/1986

General Industry/Product Exams

	Exam	Category	Date
	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	05/28/2003
	National Commodity Futures Examination (S3)	Series 3	06/05/1987
	Foreign Currency Options Examination (S15)	Series 15	05/10/1984
	General Securities Representative Examination (S7)	Series 7	10/15/1983

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	03/26/1997
	Uniform Securities Agent State Law Examination (S63)	Series 63	10/18/1983



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
B	08/16/2011 - 10/30/2018	MCDONALD PARTNERS LLC	CRD# 135414	CHICAGO, IL
IA	08/16/2011 - 10/30/2018	MCDONALD PARTNERS LLC	CRD# 135414	CHICAGO, IL
IA	01/22/2004 - 08/15/2011	DAVID A. NOYES & COMPANY	CRD# 205	CHICAGO, IL
B	01/21/2004 - 08/15/2011	DAVID A. NOYES & COMPANY	CRD# 205	CHICAGO, IL
IA	01/20/1999 - 02/03/2004	MCDONALD INVESTMENTS INC.	CRD# 566	INDIANAPOLIS, IN
B	06/25/1996 - 02/03/2004	MCDONALD INVESTMENTS INC.	CRD# 566	CLEVELAND, OH
B	12/01/1987 - 07/19/1996	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	10/20/1983 - 07/19/1996	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	02/04/1986 - 12/16/1987	SHEARSON LEHMAN BROTHERS INC.	CRD# 7506	

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
10/2018 - Present	A.G.P. / Alliance Global Partners	Managing Director - Midwest	Y	Chicago, IL, United States
08/2011 - 10/2018	MCDONALD PARTNERS LLC	REGISTERED REPRESENTATIVE	Y	CLEVELAND, 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. GARRIDO WEALTH MANAGEMENT - I am the only employee and my address is 555 W Cornelia Ave, Apt 1311, Chicago, IL 60657. I am the sole proprietor and this all started in August 2011. Currently inactive.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. FAF Foundation - This is a 501(c)3 charitable organization where I am president. It has no employees and no compensation is paid to anyone. The only expenses are financial registrations and tax filings. This was started in 2016 and I spend 1 hour a month on all facets of this charity.
3. RAICES - This is a 501(c)3 charitable organization, located in San Antonio TX involved in asylum and migrant advocacy; I am Secretary of the Board and Chair of the Finance Committee, started 2/2023; 4-8 hours per month devoted, 4-6 hours per year during securities trading hours; provide advice and recommendation to the Finance Committee and on occasion the Board of Directors.
4. Life Insurance sales in the state of Indiana ONLY, investment-related, working with general agent, start date May 2025, 4 hours/month, during securities trading hours
5. Author, in early stages - outlining and working with ghostwriter on 2 books, one covering growing up Cuban and the other a financial guide covering terms/strategies; start date July 2025; spending approximately 16 hours/month, none during securities trading hours.



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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	A.G.P. / ALLIANCE GLOBAL PARTNERS
Allegations:	Client alleges a lack of due diligence in recommending the purchase of a debt security
Product Type:	Other: L Bonds
Alleged Damages:	\$150,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	24-02719
Filing date of arbitration/CFTC reparation or civil litigation:	12/30/2024

Customer Complaint Information

Date Complaint Received:	12/30/2024
Complaint Pending?	No



Status: Settled

Status Date: 06/10/2025

Settlement Amount: \$70,000.00

Individual Contribution Amount: \$0.00

Broker Statement I vehemently deny any allegation of misconduct in connection with the investment recommendations at issue in this matter. The clients were experienced investors who were engaged in and authorized all of the investments in their accounts, and all such recommendations were entirely suitable for the clients based on the information available to me at the time. The Firm made a business decision to resolve this matter, without any admission of liability whatsoever, in order to avoid the costs and distraction of further proceedings.

Disclosure 2 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: MCDONALD INVESTMENTS, INC.

Allegations: BREACH OF FIDUCIARY DUTY, CONSTRUCTIVE FRAUD, OMISSION OF FACT, MISREPRESENTATIONS, SUITABILITY

Product Type: Other

Other Product Type(s): STOCKS

Alleged Damages: \$1,000,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #04-00385](#)

Date Notice/Process Served: 01/19/2004

Arbitration Pending? No

Disposition: Award

Disposition Date: 12/28/2004

Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT COMPENSATORY DAMAGES IN THE SUM OF \$678,633.00.

.....

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MCDONALD INVESTMENTS INC.

Allegations: CUSTOMER ALLEGED THE PURCHASE OF UNSUITABLE INVESTMENTS, THE MISREPRESENTATION OF THOSE INVESTMENTS AND THE BREACH OF THE REPS FIDUCIARY RESPONSIBILITY.

Product Type: Equity - OTC

Alleged Damages: \$1,116,000.00

Customer Complaint Information



Date Complaint Received: 02/10/2004
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 01/29/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD 04-00385](#)

Date Notice/Process Served: 01/29/2004
Arbitration Pending? No
Disposition: Award to Customer
Disposition Date: 12/28/2004
Monetary Compensation Amount: \$777,062.00
Individual Contribution Amount: \$0.00

Firm Statement [CUSTOMER] WAS AWARDED \$678,633.00 IN COMPENSATORY DAMAGES, \$82,816.00 IN ATTORNEY FEES AND \$15,613.00 IN COSTS.
.....

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MCDONALD INVESTMENTS INC

Allegations: THE ALLEGATIONS ARE BREACHES OF FIDUCIARY DUTY, ALLEGED VIOLATIONS OF INDIANA SECURITIES AND COMMON LAW.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): EQUITY OTC

Alleged Damages: \$1,160,000.00

Customer Complaint Information

Date Complaint Received: 02/03/2004
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 01/29/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [NASD ARBITRATION 04-00385.](#)

Date Notice/Process Served: 01/29/2004

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 12/28/2004

Monetary Compensation Amount: \$777,062.00

Individual Contribution Amount: \$0.00

Broker Statement CUSTOMER WAS AWARDED \$678,633.00 IN COMPENSATORY DAMAGES,\$82,816.00 IN ATTORNEY FEES AND \$15,613.00 IN COSTS.

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MCDONALD INVESTMENTS INC.

Allegations: CUSTOMER'S ALLEGED UNSUITABLE INVESTMENTS WERE PURCHASED FOR CUSTOMER'S ACCOUNT AND THAT MR. GARRIDO FAILED TO FOLLOW CUSTOMER'S INSTRUCTIONS.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 11/20/2001

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/09/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASDR - 02-05159

Date Notice/Process Served: 09/09/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/09/2002

Monetary Compensation Amount: \$32,500.00



Individual Contribution Amount: \$0.00

Broker Statement MCDONALD INVESTMENTS HAS REVISITED THIS COMPLAINT IN DETAIL AND FOUND IT TO BE WITHOUT MERIT. MCDONALD INVESTMENTS DENIES THESE ALLEGATIONS.

Disclosure 4 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CLIENT ALLEGED THAT HE PURCHASED AN ANNUAL PREMIUM PAYING POLICY BASED ON A MISREPRESENTATION THAT THE POLICY WAS A SEVEN-PAY CONTRACT. CLIENT DID NOT UNDERSTAND THAT SHE WOULD BE REQUIRED TO PAY A 10% FEDERAL PENALTY TAX FOR WITHDRAWALS MADE PRIOR TO AGE 59 1/2

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/14/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Firm Statement CLIENT WAS ALLOWED TO SURRENDER WITHOUT PENALTY. CLIENT WAS ALSO REIMBURSED THE 10% FEDERAL PENALTY TAX OFR PARTIAL AND FULL WITHDRAWAL.
Not Provided

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH

Allegations: CLIENT DID NOT UNDERSTAND THAT SHE WOULD BE REQUIRED TO PAY 10% FEDERAL PENALTY TAX FOR WITHDRAWALS MADE PRIOR TO AGE 59 1/2.

Product Type: Annuity(ies) - Fixed

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/14/1996

Complaint Pending? No

Status: Settled



Status Date: 07/15/1996

Settlement Amount: \$5,000.00

Individual Contribution Amount: \$0.00

Broker Statement

CLIENT WAS ALLOWED TO SURRENDER WITHOUT PENALTY.
CLIENT WAS ALSO REIMBURSED THE 10% FEDERAL PENALTY TAX FOR
PARTIAL AND FULL WITHDRAW.
THE CUSTOMER AND HER MOTHER ATTENDED ALL MEETINGS
WITH ME. THEY BOTH UNDERSTAND AND LIKED THE 10% FEDERAL
PENALTY
ON THE ANNUNITIES, AS IT WOULD DISCOURAGE WITHDRAWLS. THE
CUSTOMER WAS UPSET WITH ME AND MERRILL LYNCH CREDIT CORP
BECAUSE HER APPLICATION FOR A MORTGAGE WAS REJECTED. SHE FELT
SHE HAD AN ANNUNITY WITH MI LIFE INS. GROUP SO THAT SHOULD
SUFFICE. PRIOR TO MY DEPARTURE FROM THE FIRM, HER CLAIM WAS
REJECTED. I ASSUME THEY SETTLED BECAUSE OF THE LOW DOLLAR
AMOUNT AND TO AVOID LITIGATION COSTS.



End of Report

This page is intentionally left blank.