



## IAPD Report

# DINO JOHN RAGAZZO

CRD# 1245047

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	7
Disclosure Information	8

**i** 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

### DINO JOHN RAGAZZO (CRD# 1245047)

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 **05/27/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	01/02/1990
<b>IA</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	01/02/1990

### QUALIFICATIONS

This representative is currently registered in **10** 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>B</b>	PRUDENTIAL-BACHE SECURITIES INC.	7471	NEW YORK, NY	03/05/1985 - 01/11/1990
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	03/22/1984 - 02/27/1985

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 **20** 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	05/16/2012
<b>B</b> BOX Exchange LLC	General Securities Sales Supervisor	Approved	05/18/2020
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	03/03/1991
<b>B</b> Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	09/23/1992
<b>B</b> FINRA	General Securities Representative	Approved	01/02/1990
<b>B</b> FINRA	General Securities Sales Supervisor	Approved	09/23/1992
<b>B</b> NYSE American LLC	General Securities Representative	Approved	01/02/1990
<b>B</b> NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	10/11/1992
<b>B</b> NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	10/11/1992
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	05/16/2025
<b>B</b> NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	05/16/2025
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	01/25/2008



## Qualifications

	Regulator	Registration	Status	Date
B	Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	Nasdaq PHLX LLC	General Securities Representative	Approved	10/16/1993
B	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	07/26/1996
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	01/02/1990
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B	California	Agent	Approved	02/09/2023
B	Colorado	Agent	Approved	07/16/2025
B	Connecticut	Agent	Approved	04/01/2024
B	Delaware	Agent	Approved	08/21/2024
B	Florida	Agent	Approved	01/02/1990
IA	Florida	Investment Adviser Representative	Approved	01/02/1990
B	Georgia	Agent	Approved	08/12/2010
IA	Georgia	Investment Adviser Representative	Approved	05/28/2026
B	Indiana	Agent	Approved	11/12/2025
B	Massachusetts	Agent	Approved	04/24/2024
B	Michigan	Agent	Approved	01/09/2017
B	Minnesota	Agent	Approved	11/30/2010



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> New Jersey	Agent	Approved	11/30/2017
<b>B</b> New York	Agent	Approved	12/01/2017
<b>B</b> North Carolina	Agent	Approved	08/23/2019
<b>B</b> South Carolina	Agent	Approved	12/03/2010
<b>B</b> Tennessee	Agent	Approved	02/10/2023
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	01/03/2014
<b>B</b> Vermont	Agent	Approved	02/04/2025
<b>B</b> Virginia	Agent	Approved	12/01/2017
<b>B</b> Washington	Agent	Approved	07/29/2019
<b>B</b> Wisconsin	Agent	Approved	02/09/2023

### Branch Office Locations

**UBS FINANCIAL SERVICES INC.**  
 INDEPENDENT SQUARE  
 ONE INDEPENDENT DR. Suite 1700  
 JACKSONVILLE, FL 32202

**UBS FINANCIAL SERVICES INC.**  
 822 North Highway A1A Suite 211  
 PONTE VEDRA BEACH, FL 32082

**UBS FINANCIAL SERVICES INC.**  
 822 North Highway A1A  
 SUITE 211  
 PONTE VEDRA, FL 32082

**UBS FINANCIAL SERVICES INC.**  
 jacksonville, 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 3 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	09/17/1992

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Foreign Currency Options Examination (S15)	Series 15	03/07/1991
 Interest Rate Options Examination (S5)	Series 5	03/07/1991
 National Commodity Futures Examination (S3)	Series 3	06/04/1990
 General Securities Representative Examination (S7)	Series 7	03/17/1984

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/20/1994
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/04/1984



## 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
B	03/05/1985 - 01/11/1990	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	NEW YORK, NY
B	03/22/1984 - 02/27/1985	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
12/1989 - Present	UBS FINANCIAL SERVICES INC.	BRANCH MANAGER SALARIED	Y	FT. MYERS, FL, 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.

No information reported.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	UBS FINANCIAL SERVICES INC
<b>Allegations:</b>	Client's Counsel alleges that his client was specifically told that the investment met his historical and ongoing extremely conservative investment profile. Counsel further alleges the client was assured that the fund did not include any short-term bond investments and met his objectives. Time Frame: 2014 - November 2015.
<b>Product Type:</b>	Other: In House Wrap Fee / discretionary managed account
<b>Alleged Damages:</b>	\$100,000.00
<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>	11/02/2015
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	11/23/2015
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

**Broker Statement**

I inherited this client from another broker when he asked that he be removed from the account because of the clients constant negative outlook on the US economy ( All he owned was foreign currency). He felt because of America's beliefs and the large budget deficit the dollar would drop in a huge way. The client is wealthy and a very sophisticated investor. Due to his outlook, I recommended the client in foreign currency investment grade bond managed account offered by the Private Bank. All the risks were discussed, conference calls were had with the fund manager and multiple signatures need to open the Advisory account, which he signed. The fact he is now alleging that he stated he did not want to own any short term bonds is confusing as he was clearing told by the Fund Manager that if he agreed to invested in this Advisory Account, he would own bonds of varying maturities including short term. For him to down state differently and that he was not aware or it was made known to him of short term bonds with in the account is nothing but disingenuous. The client stated that he no longer wanted the account so we liquidated and any loss associated was due to the strong performance on the currency side of the US Dollar. This was a suitable investment for him. He heard all the disclosures, was on two conference calls in which the managed account was thoroughly explained and he agreed to the purchase. These allegations are false and should be denied.

**Disclosure 2 of 3****Reporting Source:**

Individual

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

UBS FINANCIAL SERVICES INC.

**Allegations:**

CLIENT'S COUNSEL ALLEGES MISMANAGEMENT OF THE PORTFOLIO AND NEGLIGENT SUPERVISION AGAINST UBS FINANCIAL SERVICES INC., ITS BROKER AND MANAGER. COUNSEL FURTHER ALLEGES THAT THE ACCOUNT WAS "CLEARLY OVER-CONCENTRATED" IN "UNSUITABLE STOCKS."

**Product Type:**

Equity - OTC

**Other Product Type(s):**

LISTED EQUITIES

**Alleged Damages:**

\$90,000.00

**Customer Complaint Information****Date Complaint Received:**

01/23/2007

**Complaint Pending?**

No

**Status:**

Settled

**Status Date:**

05/18/2008

**Settlement Amount:**

\$24,000.00

**Individual Contribution Amount:**

\$0.00

**Broker Statement**

OVER THE TIME PERIOD MENTIONED IN THE CLIENT'S COMPLAINT, THE CLIENT PRIMARILY OWNED MUTUAL FUNDS IN THE PORTFOLIO.

**Disclosure 3 of 3****Reporting Source:**

Individual



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

**Allegations:** CLIENT ALLEGED UNSUITABLE TRADES IN STOCKS AND OPTIONS BOUGHT BETWEEN MAY 92 AND MAY 93 RESULTING IN UNSPECIFIED LOSSES.

**Product Type:**

**Alleged Damages:**

### 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.:** New York Stock Exchange; 1995-004941

**Date Notice/Process Served:** 08/04/1993

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 10/31/1995

**Monetary Compensation Amount:** \$24,999.00

**Individual Contribution Amount:** \$5,000.00

**Broker Statement** PAINWEBBER AGREED TO PAY CLIENT THE SUM OF \$24,999 IN EXCHANGE FOR A FULL RELEASE OF ALL CLAIMS. PAINWEBBER AND DINO RAGAZZO DENY AN AND ALL ALLEGATIONS. MR. RAGAZZO AGREED TO CONTRIBUTE \$5,000 TO THIS SETTLEMENT.  
Not Provided



## End of Report

This page is intentionally left blank.