User Guidance

www.adviserinfo.sec.gov

IAPD Report

ROBERT TAYLOR

CRD# 1269613

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

ROBERT TAYLOR (CRD# 1269613)

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 **05/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MORGAN STANLEY	CRD# 149777	08/01/2025
IA	MORGAN STANLEY	CRD# 149777	08/01/2025

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **23** 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	UBS FINANCIAL SERVICES INC.	8174	SAN DIEGO, CA	04/27/2012 - 08/12/2025
IA	UBS FINANCIAL SERVICES INC.	8174	SAN DIEGO, CA	04/27/2012 - 08/12/2025
B	MORGAN STANLEY SMITH BARNEY	149777	SAN DIEGO, CA	06/01/2009 - 05/02/2012

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
Termination	1

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 **23** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MORGAN STANLEY**

Main Address: 2000 WESTCHESTER AVENUE
PURCHASE, NY 10577-2530

Firm ID#: 149777

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/01/2025
B	NYSE American LLC	General Securities Representative	Approved	08/01/2025
B	Nasdaq Stock Market	General Securities Representative	Approved	08/01/2025
B	New York Stock Exchange	General Securities Representative	Approved	08/01/2025
B	Arizona	Agent	Approved	08/01/2025
B	California	Agent	Approved	08/01/2025
IA	California	Investment Adviser Representative	Approved	08/01/2025
B	Colorado	Agent	Approved	08/01/2025
B	Connecticut	Agent	Approved	10/27/2025
B	Florida	Agent	Approved	08/01/2025
B	Georgia	Agent	Approved	08/01/2025
B	Idaho	Agent	Approved	08/05/2025
B	Illinois	Agent	Approved	08/01/2025

Qualifications

	Regulator	Registration	Status	Date
B	Indiana	Agent	Approved	08/05/2025
B	Kansas	Agent	Approved	08/01/2025
B	Louisiana	Agent	Approved	09/11/2025
B	Maryland	Agent	Approved	08/19/2025
B	Missouri	Agent	Approved	08/01/2025
B	Montana	Agent	Approved	08/06/2025
B	Nevada	Agent	Approved	08/01/2025
B	New Mexico	Agent	Approved	08/01/2025
B	New York	Agent	Approved	08/01/2025
B	Ohio	Agent	Approved	08/01/2025
B	Oregon	Agent	Approved	08/01/2025
B	Texas	Agent	Approved	08/01/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	08/01/2025
B	Utah	Agent	Approved	08/01/2025
B	Washington	Agent	Approved	08/12/2025
B	Wisconsin	Agent	Approved	08/01/2025

Branch Office Locations

MORGAN STANLEY
4350 La Jolla Village Drive
Suite 1000
San Diego, CA 92122

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, 2 general industry/product exams, and 2 state securities law exams.

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	General Securities Representative Examination (S7)	Series 7	05/19/1984

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/07/1992
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/16/1988

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.

 Report about ROBERT TAYLOR.

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	04/27/2012 - 08/12/2025	UBS FINANCIAL SERVICES INC.	CRD# 8174	SAN DIEGO, CA
IA	04/27/2012 - 08/12/2025	UBS FINANCIAL SERVICES INC.	CRD# 8174	SAN DIEGO, CA
B	06/01/2009 - 05/02/2012	MORGAN STANLEY SMITH BARNEY	CRD# 149777	SAN DIEGO, CA
IA	06/01/2009 - 05/02/2012	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	SAN DIEGO, CA
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	SAN DIEGO, CA
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	SAN DIEGO, CA
IA	02/23/2007 - 04/02/2007	MORGAN STANLEY	CRD# 7556	SAN DIEGO, CA
B	02/23/2007 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	SAN DIEGO, CA
IA	07/08/1997 - 03/06/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SAN DIEGO, CA
B	07/31/1993 - 03/06/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SAN DIEGO, CA
B	04/20/1992 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	02/12/1985 - 04/24/1992	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	06/26/1984 - 09/21/1984	BATEMAN EICHLER, HILL RICHARDS, INCORPORATED	CRD# 76	
B	05/23/1984 - 05/29/1984	DETWILER, RYAN & CO., INC.	CRD# 12956	

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
08/2025 - Present	MORGAN STANLEY PRIVATE BANK, N.A.	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2025 - Present	MORGAN STANLEY SMITH BARNEY LLC	FINANCIAL ADVISOR	Y	SAN DIEGO, CA, United States
04/2012 - 08/2025	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	SAN DIEGO, CA, 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.

*655251- Olivenhain Advisors LLC; Investment related: Yes; Encinitas, California; Rental Property; Partner (proprietor, partner, officer, director, employee, trustee, agent); 01/2010; During business hours: 0; After business hours: 10; Administrative

*665979 - Loan to son to purchase home; Investment Related-No; San Diego, California; Real Estate; Father helping son buy a home (Proprietor, Partner, Officer, Director, Employee, Trustee, Agent); 08/2023; During Business Hours: 0; After Business Hours: 1; Accounting/Bookkeeping

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
Termination	1

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:	CITIGROUP GLOBAL MARKETS, INC.
Allegations:	CLIENT ALLEGED THAT BONDS AND CDS WERE PURCHASED IN THEIR ACCOUNTS WITHOUT THEIR AUTHORIZATION - 2006. DAMAGES UNSPECIFIED.
Product Type:	Debt - Municipal
Other Product Type(s):	CERTIFICATES OF DEPOSIT
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	02/16/2006
Complaint Pending?	No
Status:	Denied
Status Date:	07/10/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLAIM DENIED.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY

Allegations: THE CLIENT ALLEGED UNSUITABILITY WITH REGARD TO EQUITIES AND MUTUAL FUNDS. JANUARY 2000 THROUGH JUNE 2000. ALLEGED DAMAGES UNSPECIFIED.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): MUTUAL FUNDS

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 02/08/2001

Complaint Pending? No

Status: Denied

Status Date: 05/16/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLIENT'S CLAIM WAS DENIED.

Disclosure 3 of 3

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: DEAN WITTER

Allegations: ACCOUNT RELATED-NEGLIGENCE; ACCOUNT RELATED-BREACH OF CONTRACT; BRCH OF FIDUCIARY DT; MISREPRESENTATION

Product Type:

Alleged Damages: $74,986.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #92-03928

Date Notice/Process Served: 11/30/1992

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/04/1993

Disposition Detail: CASE IS CLOSED, BY HEARING ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST HAS BEEN DENIED IN FULL; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST HAS BEEN DENIED IN FULL; OTHER COSTS, RELIEF

	REQUEST HAS BEEN DENIED IN FULL; ATTORNEY'S FEES, RELIEF REQUEST HAS BEEN DENIED IN FULL; INTEREST, RELIEF REQUEST HAS BEEN DENIED IN FULL; OTHER MONETARY RELIEF, RELIEF REQUEST HAS BEEN DENIED IN FULL

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	DEAN WITTER
Allegations:	CLAIMANTS RAISED CLAIMS ARISING FROM THE PURCHASE IN APRIL 1992, OF ALLEGEDLY UNSUITABLE COMMON STOCK. CLAIMANTS SOUGHT COMPENSATORY DAMAGES IN THE ALLEGED AMOUNT OF $74,985.77
Product Type:	
Alleged Damages:	$74,986.00

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.:	National Association of Securities Dealers, Inc.; 92-03928
Date Notice/Process Served:	11/30/1992
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/04/1993
Monetary Compensation Amount:	$17,000.00
Individual Contribution Amount:	
Firm Statement	THIS INDIVIDUAL ADVISES DEAN WITTER THAT ALL NON-SETTLED CLAIMS REMAINING IN THE ARBITRATION WERE DECIDED IN HIS FAVOR AND DISMISSED IN THEIR ENTIRETY. Not Provided

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	DEAN WITTER
Allegations:	CLAIMANT ALLEGED RESPONDENT RECOMMENDED THE PURCHASE OF 10,000 SHARES OF THE INITIAL PRICE OFFERING OF ERO INC., A SECURITY WHICH WAS NOT SUITABLE FOR CLAIMANTS' NEEDS AS RETIREES LOOKING FOR INCOME. CLAIMANTS REQUESTED DAMAGES OF $74,985.77 PLUS PUNITIVE DAMAGES.
Product Type:	
Alleged Damages:	$74,986.00

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.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 92-03928
Date Notice/Process Served:	11/30/1992
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/04/1993
Monetary Compensation Amount:	$17,000.00
Individual Contribution Amount:	
Broker Statement	ALL CLAIMS, INCLUDING CLAIMS FOR PUNITIVE DAMAGES WERE DISMISSED IN THEIR ENTIRETY. SETTLED ALL CLAIMS AGAINST THEM FOR $17,000.00. CLAIMANTS WERE ACTIVE INVESTORS, TRADING OVER $175,000 IN INDEX OPTIONS IN 1992. CLAIMANTS HAD INVESTED IN HI YIELD BONDS AND OTHER INITIAL PRICE OFFERING AND MADE MONEY. [CUSTOMER] WAS AN INFORMED AND EXPERIENCED INVESTOR, THE ACCOUNT WAS CORRECTLY CODED FOR RISK INVESTMENTS. FINALLY, I LEFT DEAN WITTER ONE WEEK AFTER STOCK PURCHASE. CLAIMANT REALIZED LOSS FIVE MONTHS LATER AT DEAN WITTER.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	UBS FINANCIAL SERVICES INC.
Termination Type:	Voluntary Resignation
Termination Date:	08/01/2025
Allegations:	Employee voluntarily resigned after review determined he violated firm investment advisory policy by shadowing investment strategies in the firm's portfolio management tool.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	UBS FINANCIAL SERVICES INC.
Termination Type:	Voluntary Resignation
Termination Date:	08/01/2025
Allegations:	Employee voluntarily resigned after review determined he violated firm investment advisory policy by shadowing investment strategies in the firm's portfolio management tool.
Product Type:	No Product
Broker Statement	I voluntarily left UBS for Morgan Stanley on 8-1-2025. On 9-2 UBS filed an amendment saying I violated firm investment policy. UBS never inquired into my trading conduct. There were no discussions between me and the firm regarding trading or shadowing strategies, nor were any firm emails sent to me on the matter. These allegations were fabricated by UBS over a month after my departure to join a competitor.

End of Report

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