User Guidance

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IAPD Report

CARY ALAN MOSKOWITZ

CRD# 1287997

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

CARY ALAN MOSKOWITZ (CRD# 1287997)

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 **01/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	09/12/2008
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	09/12/2008

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
B	MORGAN STANLEY & CO. INCORPORATED	8209	NEW YORK, NY	04/02/2007 - 09/23/2008
IA	MORGAN STANLEY & CO. INCORPORATED	8209	NEW YORK, NY	04/02/2007 - 09/23/2008
IA	MORGAN STANLEY	7556	NEW YORK, NY	06/20/2006 - 04/02/2007

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
Regulatory Event	1
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 1**0** 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	BOX Exchange LLC	General Securities Sales Supervisor	Approved	05/18/2020
B	Cboe Exchange, Inc.	General Securities Representative	Approved	09/12/2008
B	Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	09/12/2008
B	FINRA	General Securities Representative	Approved	09/12/2008
B	FINRA	General Securities Sales Supervisor	Approved	09/12/2008
B	NYSE American LLC	General Securities Representative	Approved	09/12/2008
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	NYSE Arca, Inc.	General Securities Representative	Approved	09/12/2008
B	NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	09/12/2008
B	NYSE Texas, Inc.	General Securities Representative	Approved	07/13/2022
B	NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	07/13/2022
B	Nasdaq ISE, LLC	General Securities Representative	Approved	09/12/2008

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	09/12/2008
B	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	09/12/2008
B	Nasdaq Stock Market	General Securities Representative	Approved	09/12/2008
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	09/12/2008
B	New York Stock Exchange	General Securities Representative	Approved	09/12/2008
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B	Alaska	Agent	Approved	07/21/2022
B	Arizona	Agent	Approved	07/23/2009
B	Arkansas	Agent	Approved	03/03/2015
B	California	Agent	Approved	09/12/2008
B	Colorado	Agent	Approved	03/07/2018
B	Connecticut	Agent	Approved	09/12/2008
IA	Connecticut	Investment Adviser Representative	Approved	11/09/2021
B	District of Columbia	Agent	Approved	03/06/2020
B	Florida	Agent	Approved	09/12/2008
B	Georgia	Agent	Approved	03/31/2015
B	Illinois	Agent	Approved	03/14/2022
B	Maine	Agent	Approved	04/27/2016

Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	09/12/2008
B	Massachusetts	Agent	Approved	09/18/2008
B	Michigan	Agent	Approved	03/04/2015
B	Minnesota	Agent	Approved	03/06/2015
B	Nevada	Agent	Approved	02/27/2024
B	New Hampshire	Agent	Approved	07/15/2013
B	New Jersey	Agent	Approved	09/12/2008
B	New York	Agent	Approved	09/12/2008
IA	New York	Investment Adviser Representative	Approved	10/26/2021
B	North Carolina	Agent	Approved	03/03/2015
B	Ohio	Agent	Approved	09/25/2023
B	Oregon	Agent	Approved	08/23/2019
B	Pennsylvania	Agent	Approved	09/12/2008
IA	Pennsylvania	Investment Adviser Representative	Approved	01/03/2025
B	Rhode Island	Agent	Approved	05/12/2015
B	South Carolina	Agent	Approved	01/25/2013
B	Texas	Agent	Approved	09/12/2008
IA	Texas	Investment Adviser Representative	Restricted Approval	09/12/2008

Qualifications

	Regulator	Registration	Status	Date
B	Vermont	Agent	Approved	03/12/2015
B	Virginia	Agent	Approved	11/09/2018
B	Washington	Agent	Approved	03/06/2015

Branch Office Locations

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th, & 11th Floors
NEW YORK, NY 10171

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	09/20/1995
B	General Securities Principal Examination (S24)	Series 24	04/30/1987

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	National Commodity Futures Examination (S3)	Series 3	09/06/1991
B	General Securities Representative Examination (S7)	Series 7	07/21/1984

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/13/1997
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/11/1984

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.

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	04/02/2007 - 09/23/2008	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	NEW YORK, NY
IA	04/02/2007 - 09/23/2008	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	NEW YORK, NY
IA	06/20/2006 - 04/02/2007	MORGAN STANLEY	CRD# 7556	NEW YORK, NY
B	01/25/1990 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	NEW YORK, NY
B	01/03/1989 - 01/17/1990	J F LOWE & COMPANY INCORPORATED	CRD# 11830	
B	01/08/1988 - 12/13/1988	GREENTREE SECURITIES CORP.	CRD# 7372	
B	01/30/1985 - 02/03/1988	BROOKS WEINGER ROBBINS & LEEDS INC.	CRD# 14156	

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
09/2008 - Present	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR, SENIOR VICE PRESIDENT INVESTMENTS	Y	NEW YORK, NY, 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.

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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
Regulatory Event	1
Customer Dispute	3

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	IOWA SECURITIES BUREAU
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	04/30/1987
Docket/Case Number:	C87-08-022
Employing firm when activity occurred which led to the regulatory action:	BROOKS WEINGER ROBBINS & LEEDS, INC.
Product Type:	
Other Product Type(s):	
Allegations:	Not Provided
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/12/1987
Sanctions Ordered:	Censure Monetary/Fine $500.00
Other Sanctions Ordered:	
Sanction Details:	Not Provided

Regulator Statement	CARY A. MOSKOWITZ CONSENTED, WITHOUT ADMITTING OR DENYING THE ALLEGATIONS TO AN ORDER OF CENSURE AND $500 FINE FOR ENGAGING IN SECURITIES TRANSACTIONS ON BEHALF OF PERSONS WITHIN IOWA WHILE NOT LICENSED WITH THE IOWA BUREAU. MOSKOWITZ WAS ALLEGED TO HAVE ENGAGED IN 31 TRANSACTIONS ON BEHALF OF 8 PERSONS. CONTACT: GARY L. MARQUETT, ENFORCEMENT DIRECTOR, 515-281-4441

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE REGULATOR
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	04/30/1987
Docket/Case Number:	C87-08-022
Employing firm when activity occurred which led to the regulatory action:	BROOKS WEINGER ROBBINS & LEEDS, INC.
Product Type:	
Other Product Type(s):	
Allegations:	THE ALLEGATIONS WERE THAT I TRANSACTED BUSINESS IN THE STATE OF IOWA WHILE NOT BEING REGISTERED IN THAT STATE.
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/12/1987
Sanctions Ordered:	Censure Monetary/Fine $500.00
Other Sanctions Ordered:	
Sanction Details:	CENSURE AND FINE AS OUTLINED IN THE AGREEMENT $500 FINE PAID BY MY FORMER FIRM.
Broker Statement	THERE WAS NO FORMAL PROCEEDING THAT I WAS PRESENT FOR. MY FORMER SUPERVISOR CALLED A FEW BROKERS TO HIS OFFICE AND TOLD US TO SIGN THE AGREEMENT. SO THE FIRM COULD CLEAR UP A PROBLEM. IT SEEMS IOWA PICKED A FEW NAMES TO PUNISH THE FIRM (PLEASE SEE ATTACHED LETTER).

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: January 3, 2011 to December 12, 2017 What were the allegations against the individual? The client's attorney alleges the Financial Advisor wrote extremely speculative, high risk uncovered naked options, selling options short without having a sufficient number of shares in the account to cover the call in direct contravention to the client's risk tolerance and investment objectives. The attorney further alleges the Financial Advisor failed to explain the risks associated with the unsuitable naked transactions which caused significant and foreseeable damages.
Product Type:	Options
Alleged Damages:	$14,000,000.00
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:	10/03/2019
Complaint Pending?	No
Status:	Denied
Status Date:	10/19/2020
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	I strongly disagrees with the allegations in this claim. This customer is a wealthy and sophisticated businesswoman who has among other things been a CEO. She has been trading options since the 1990s, including at three other brokerages besides UBS. On many occasions she rejected my recommendations to reduce her outstanding options. She was aware of and understood all of the trading in her accounts, and it was all done at her direction in accounts over which I had no discretion. In addition, she has realized substantial gains as a result of her options trading. This claim is an unfounded attempt to achieve additional gains through litigation.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CLIENT ALLEGES THAT HER BROKER PROVIDED HER WITH UNSUIABLE RECOMMENDATIONS AND MISREPRESENTATIONS OR MISLEADING INFORMATION.

Product Type: Mutual Fund(s)

Alleged Damages: $200,000.00

Customer Complaint Information

Date Complaint Received: 07/08/2003

Complaint Pending? No

Status: Denied

Status Date: 06/24/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENTS CLAIMS WERE FOUND TO LACK MERIT.

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations: CUSTOMER ALLEGED THAT MISREPRESENTATIONS WERE MADE REGARDING HER INVESTMENT IN A CLOSED-END MUTUAL FUND, WHICH HAD BEEN AFFECTED BY THE CHANGES IN INTEREST RATES.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/28/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: $10,000.00

Individual Contribution Amount: $0.00

Broker Statement SETTLED FOR $10,000 WITHOUT DW HAVING ADMITTED ANY GUILT OR LIABILITY. THE BROKER CONTINUES TO STRENUOUSLY DENY THE CHARGES. THE MATTER WAS SETTLED FOR BUSINESS REASONS IN ORDER TO AVOID THE COSTS AND UNCERTAINTY OF LITIGATION.

I CONTINUE TO VEHEMENTLY DENY THE ALLEGATIONS. I
UNDERSTAND THE CASE WAS SETTLED TO AVOID THE COST OF
LITIGATION
AND THE FIRM DOES NOT EXPECT ME TO CONTRIBUTE TO THE
SETTLEMENT.

End of Report

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