



## IAPD Report

# ROBERT JOSEPH RYDER JR

CRD# 1385076

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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 JOSEPH RYDER JR (CRD# 1385076)

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 **01/11/2022**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	KINGSWOOD WEALTH ADVISORS, LLC	CRD# 288792	09/01/2020

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	MUTUAL ADVISORS, LLC	167658	Babylon, NY	07/15/2020 - 09/04/2020
IA	HSBC SECURITIES (USA) INC.	19585	MANHASSET, NY	04/07/2015 - 06/05/2020
B	HSBC SECURITIES (USA) INC.	19585	MANHASSET, NY	03/31/2015 - 06/05/2020

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
Criminal	1
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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **KINGSWOOD WEALTH ADVISORS, LLC**  
Main Address: 11440 W. BERNARDO COURT  
SUITE 300  
SAN DIEGO, CA 92127  
Firm ID#: 288792

Regulator	Registration	Status	Date
 Maryland	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
 New York	Investment Adviser Representative	Approved	07/28/2021

#### Branch Office Locations

**KINGSWOOD WEALTH ADVISORS, LLC**  
Severna Park, MD




## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	04/30/1992

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/26/1991
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/06/1985

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	11/26/2011
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/01/1985

### 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	07/15/2020 - 09/04/2020	MUTUAL ADVISORS, LLC	CRD# 167658	Babylon, NY
IA	04/07/2015 - 06/05/2020	HSBC SECURITIES (USA) INC.	CRD# 19585	MANHASSET, NY
B	03/31/2015 - 06/05/2020	HSBC SECURITIES (USA) INC.	CRD# 19585	MANHASSET, NY
B	10/01/2012 - 01/05/2015	J.P. MORGAN SECURITIES LLC	CRD# 79	WILLISTON PARK, NY
IA	10/01/2012 - 01/05/2015	J.P. MORGAN SECURITIES LLC	CRD# 79	WILLISTON PARK, NY
IA	11/29/2011 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	GARDEN CITY, NY
B	10/12/2011 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	GARDEN CITY, NY
B	08/28/2008 - 11/10/2010	LPL FINANCIAL CORPORATION	CRD# 6413	JERICHO, NY
B	06/21/2006 - 09/02/2008	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	HUNTINGTON STATION
B	10/05/2005 - 06/21/2006	PFIC SECURITIES CORPORATION	CRD# 34941	JERICHO, NY
B	04/05/2004 - 10/05/2005	FISERV INVESTOR SERVICES, INC.	CRD# 34637	HOUSTON, TX
B	01/24/2001 - 04/05/2004	PFIC SECURITIES CORPORATION	CRD# 34941	FRANKLIN, TN
B	10/06/2000 - 01/11/2001	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	06/01/1992 - 10/12/2000	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	05/17/1993 - 07/17/1995	FINANCIAL HORIZONS SECURITIES CORPORATION	CRD# 20221	
B	11/09/1990 - 06/01/1992	CITICORP FINANCIAL SERVICES, INC.	CRD# 14675	



### 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	08/29/1989 - 11/07/1990	EQUICO SECURITIES, INC.	CRD# 6627	NEW YORK, NY
B	08/29/1989 - 11/07/1990	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY
B	06/25/1985 - 09/01/1989	MUTUAL OF OMAHA FUND MANAGEMENT COMPANY	CRD# 611	OMAHA, NE

#### 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
08/2020 - Present	Kingswood Wealth Advisors, LLC	Investment Advisor	Y	San Diego, CA, United States
07/2020 - Present	MUTUAL ADVISORS, LLC.	INVESTMENT ADVISER REPRESENTATIVE	Y	CASPER, WY, United States
08/2016 - 06/2020	HSBC BANK USA, N.A.	PREMIER RELATIONSHIP ADVISOR	Y	MANHASSET, NY, United States
03/2015 - 06/2020	HSBC SECURITIES (USA) INC	PREMIER RELATIONSHIP ADVISOR	Y	MANHASSET, 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.

- 1) Renaissance Digital Investments Inc
- Not investment related
- 1083 Old Country Rd Sevena Park MD 21146
- DBA, S-Corp
- Owner
- 10/2021
- 120hrs/mo
- 120hrs/m during trading hrs
- It is the incorporated business name related to custody of services provided my clients



## 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
Criminal	1
Customer Dispute	3
Termination	1

### Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Formal Charges were brought in:</b>	State Court
<b>Name of Court:</b>	DISTRCT COURT OF THE COUNTY OF SUFFOLK, NEW YORK
<b>Location of Court:</b>	SUFFOLK NEW YORK
<b>Docket/Case #:</b>	10063/80
<b>Charge Date:</b>	05/31/1980
<b>Charge(s) 1 of 2</b>	
<b>Formal Charge(s)/Description:</b>	ASSAULT THIRD DEGREE
<b>No of Counts:</b>	1
<b>Felony or Misdemeanor:</b>	Felony
<b>Plea for each charge:</b>	NOT GUILTY
<b>Disposition of charge:</b>	Dismissed
<b>Date of Amended Charge:</b>	01/29/1981
<b>Charge was Amended or reduced to:</b>	DISMISSED
<b>Amended No of Counts:</b>	1
<b>Amended Charge:</b>	DISMISSED
<b>Amended Plea:</b>	N/A



**Disposition of Amended Charge:**

**Charge(s) 2 of 2**

**Formal Charge(s)/Description:** PETIT LARCENY

**No of Counts:** 1

**Felony or Misdemeanor:** Misdemeanor

**Plea for each charge:** NOT GUILTY

**Disposition of charge:** Dismissed

**Date of Amended Charge:** 01/29/1981

**Charge was Amended or reduced to:** DISMISSED

**Amended No of Counts:** 1

**Amended Charge:** DISMISSED

**Amended Plea:** N/A

**Disposition of Amended Charge:**

**Current Status:** Final

**Status Date:** 01/22/1981

**Disposition Date:** 01/29/1981

**Sentence/Penalty:** DISMISSED.

**Broker Statement** NON-SECURITIES RELATED MISDEMEANOR CHARGE IN 1979 AS A JUVENILE. CHARGE DISMISSED NOT GUILTY.



### 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:** Firm

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

**Allegations:** CLIENT ALLEGED SUITABILITY

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$111,329.32

#### Customer Complaint Information

**Date Complaint Received:** 01/31/2003

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 01/03/2004

**Settlement Amount:** \$35,000.00

**Individual Contribution Amount:** \$0.00

**Firm Statement** MATTER SETTLED IN ORDER TO AVOID THE COSTS AND UNCERTAINTIES ASSOCIATED WITH LITIGATION.

**Reporting Source:** Individual

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

**Allegations:** CLIENT ALLEGED SUITABILITY.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$111,329.32

**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:** 01/31/2003

**Complaint Pending?** No

**Status:** Settled



**Status Date:** 01/03/2004

**Settlement Amount:** \$35,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** MATTER SETTLED IN ORDER TO AVOID THE COSTS AND UNCERTAINTIES ASSOCIATED WITH LITIGATION. \*\*\*REP'S COMMENTS: CUSTOMER APPROACHED ME WITH OVER 10 YEARS INVESTMENT EXPERIENCE AND LIQUID NET WORTH IN EXCESS OF 2 MILLION DOLLARS. AFTER GOALS, RISK TOLERANCE AND EXPERIENCE ANALYZED, CUSTOMER WAS FOUND SUITABLE FOR GROWTH AND INCOME ORIENTED INVESTMENTS. V.A. OPENED FOR DEATH BENEFIT FEATURE. APPROPRIATE SIGNATURES OBTAINED FROM 2 REGISTERED PRINCIPALS, ONE BEING PRESIDENTIAL. SUITABILITY WAS NEVER IN QUESTION. INVESTMENT RISKS WERE DISCUSSED.

### Disclosure 2 of 3

**Reporting Source:** Firm

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

**Allegations:** CLIENT ALLEGES "[HE WAS] NEVER ASKED [ABOUT] INVESTMENT OBJECTIVES." CLIENT ALSO ALLEGES [HE WAS] NOT EXPLAINED ABOUT THE POTENTIAL LOSS."

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$29,214.62

### Customer Complaint Information

**Date Complaint Received:** 08/24/2001

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 10/04/2001

**Settlement Amount:**

**Individual Contribution Amount:**

**Firm Statement** CLAIM DENIED AS WITHOUT MERIT.

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**Reporting Source:** Individual

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

**Allegations:** CLIENT ALLEGES HE WAS NEVER ASKED ABOUT INVESTMENT OBJECTIVES. CLIENT ALSO ALLEGES HE WAS NOT EXPLAINED ABOUT THE POTENTIAL LOSS.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$29,214.62

**Customer Complaint Information**

Date Complaint Received: 08/24/2001

Complaint Pending? No

Status: Denied

Status Date: 10/04/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED AS WITHOUT MERIT.

**Disclosure 3 of 3**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: CLIENT ALLEDGED "[HE] WAS NEVER TOLD [HE] COULD SELL THESE UNITS AT ANY TIME, ONLY THAT 'THEY WOULD EXPIRE IN ONE YEAR'."

Product Type: Unit Investment Trust(s)

Other Product Type(s): N/A

Alleged Damages: \$10,136.08

**Customer Complaint Information**

Date Complaint Received: 02/28/2001

Complaint Pending? No

Status: Denied

Status Date: 03/07/2001

Settlement Amount:

Individual Contribution Amount:

Firm Statement CLAIM DENIED AS WITHOUT MERIT.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: CLIENT ALLEGED HE WAS NEVER TOLD HE COULD SELL HIS UNIT INVESTMENT TRUST AT ANY TIME. ONLY THAT THEY WOULD EXPIRE IN ONE YEAR.

Product Type: Unit Investment Trust(s)

Other Product Type(s): N/A

Alleged Damages: \$10,136.08



### Customer Complaint Information

<b>Date Complaint Received:</b>	02/28/2001
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	03/07/2001
<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	CLAIM DENIED AS WITHOUT MERIT



### 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:** JPMORGAN SECURITIES LLC  
**Termination Type:** Discharged  
**Termination Date:** 12/08/2014  
**Allegations:** REGISTERED REP ACCEPTED EMAIL INSTRUCTION AND A FAXED DOCUMENT TO PROCESS A WITHDRAWAL FROM A CLIENT'S IRA WITHOUT VERBALLY CONFIRMING THE TRANSACTION WITH THE CLIENT IN VIOLATION OF FIRM POLICY. THE TRANSACTION RESULTED IN A LOSS TO THE FIRM.  
**Product Type:** Other: IRA

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**Reporting Source:** Individual  
**Firm Name:** JPMORGAN SECURITIES LLC  
**Termination Type:** Discharged  
**Termination Date:** 12/08/2014  
**Allegations:** REGISTERED REP ACCEPTED EMAIL INSTRUCTION AND A FAXED DOCUMENT TO PROCESS A WITHDRAWAL FROM A CLIENTS IRA WITHOUT VERBALLY CONFIRMING THE TRANSACTION WITH THE CLIENT IN VIOLATION OF FIRM POLICY. THE TRANSACTION RESULTED IN A LOSS TO THE FIRM.  
**Product Type:** Mutual Fund

**Broker Statement** I PROCESSED THE TRADE IN QUESTION BASED ON EMAIL AND WRITTEN INSTRUCTIONS THAT I BELIEVED WERE AUTHENTIC PROPERLY INITIATED AND AUTHORIZED BY THE CUSTOMER ON FORM REQUIRED BY JPMORGAN. SIGNATURE AND EMAIL WERE VERIFIED TO INTERNAL RECORDS. TERMINATION WAS AN INTERNAL DECISION AND WAS NOT A VIOLATION OF ANY SECURITIES POLICIES OR RULES.



## End of Report

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