User Guidance

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IAPD Report

RONALD ALBERT GELOK JR

CRD# 1403352

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

RONALD ALBERT GELOK JR (CRD# 1403352)

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 **06/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RONALD GELOK & ASSOCIATES, LLC	CRD# 290950	11/17/2017
B	AAG CAPITAL, INC	CRD# 188	07/08/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	PURSHE KAPLAN STERLING INVESTMENTS	35747	ALBANY, NY	03/05/2020 - 03/17/2020
B	G.F. INVESTMENT SERVICES, LLC	132939	PARSIPPANY, NJ	06/17/2010 - 01/04/2018
IA	RONALD GELOK & ASSOCIATES	160849	PARSIPPANY, NJ	04/13/2017 - 12/31/2017

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	2

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 **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **AAG CAPITAL, INC**

Main Address: 2211 ASHLEY OAKS CIRCLE
WESLEY CHAPEL, FL 33544

Firm ID#: 188

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	07/08/2021
B	FINRA	General Securities Representative	Approved	07/08/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	07/08/2021
B	FINRA	Operations Professional	Approved	07/08/2021
B	Florida	Agent	Approved	07/27/2021
B	Massachusetts	Agent	Approved	01/31/2022
B	Michigan	Agent	Approved	04/29/2024
B	New Jersey	Agent	Approved	11/19/2021
B	New York	Agent	Approved	09/27/2023
B	Pennsylvania	Agent	Approved	04/12/2022
B	Puerto Rico	Agent	Approved	06/09/2022

Branch Office Locations

1415 Panther Lane
Naples, FL 34109

999 Vanderbilt Beach Road
Suite 200

Qualifications

Naples, FL 34108

1055 Parsippany Blvd
Suite 305b
Parsippany, NJ 07054

999 Vanderbilt Beach Road
Suite 200
Naples, FL 34108

Employment 2 of 2

Firm Name: **RONALD GELOK & ASSOCIATES, LLC**

Main Address: 999 VANDERBILT BEACH ROAD
SUITE 200
NAPLES, FL 34108

Firm ID#: 290950

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	01/19/2018
IA	New Jersey	Investment Adviser Representative	Approved	11/17/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	06/23/2023

Branch Office Locations

RONALD GELOK & ASSOCIATES, LLC
999 VANDERBILT BEACH ROAD
SUITE 200
NAPLES, FL 34108

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/22/2002

General Industry/Product Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	01/04/2018
B	General Securities Representative Examination (S7)	Series 7	01/02/2002
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/05/1986

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/14/2021
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/26/2002

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	03/05/2020 - 03/17/2020	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	ALBANY, NY
B	06/17/2010 - 01/04/2018	G.F. INVESTMENT SERVICES, LLC	CRD# 132939	PARSIPPANY, NJ
IA	04/13/2017 - 12/31/2017	RONALD GELOK & ASSOCIATES	CRD# 160849	PARSIPPANY, NJ
IA	06/17/2010 - 12/22/2017	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	CRD# 132070	PARSIPPANY, NJ
IA	07/25/2012 - 12/31/2016	RONALD GELOK & ASSOCIATES	CRD# 160849	Parsippany, NJ
IA	05/10/2012 - 12/31/2013	RONALD GELOK & ASSOCIATES	CRD# 160849	PARSIPPANY, NJ
IA	02/02/2011 - 09/07/2012	GELOK, SCORDATO & ASSOCIATES	CRD# 123704	PARSIPPANY, NJ
IA	11/20/2003 - 12/31/2010	GELOK, SCORDATO & ASSOCIATES	CRD# 123704	PARSIPPANY, NJ
IA	07/25/2007 - 06/17/2010	SPC	CRD# 110692	PARSIPPANY, NJ
B	05/31/2006 - 06/17/2010	SAMMONS SECURITIES COMPANY, LLC	CRD# 115368	PARSIPPANY, NJ
IA	06/06/2002 - 06/01/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	PARSIPPANY, NJ
B	05/19/1997 - 06/01/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	PARSIPPANY, NJ
B	02/25/1994 - 12/13/1996	PRINCETON EQUITY SECURITIES, INC.	CRD# 15374	NEW YORK, NY
B	10/31/1990 - 02/18/1992	PML SECURITIES COMPANY	CRD# 4082	NEWARK, DE
B	09/08/1986 - 09/05/1990	FIRST AMERICAN NATIONAL SECURITIES, INC.	CRD# 10111	DULUTH, GA

Registration & Employment History

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
11/2018 - Present	RGA Advisory LLC	President	N	Guaynabo, San Juan, PR, United States
10/2017 - Present	Ronald Gelok & Associates LLC	President	Y	Parsippany, NJ, United States
01/2012 - Present	RONALD GELOK & ASSOCIATES	IAR	Y	PARSIPPANY, NJ, United States
06/1996 - Present	RONALD A GELOK JR ATTORNEY-AT-LAW	OTHER - PART-TIME LAW PRACTICE	N	EDISON, NJ, United States
11/1993 - Present	RONALD A GELOK JR INC	OTHER - INS AGENCY/MGR	N	EDISON, NJ, United States
12/2019 - 03/2020	Purshe Kaplan Sterling Investments, Inc.	REGISTERED REPRESENTATIVE	Y	Albany, NY, United States
06/2010 - 12/2017	GF INVESTMENT SERVICES, LLC	REGISTERED REP	Y	SARASOTA, FL, United States
06/2010 - 12/2017	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SARASOTA, 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.

1) Ronald A. Gelok Jr., Inc. Non-Investment Related. 2001 US Highway 46E, Suite 209 Parsippany, NJ 07054. Insurance. President; Financial Consultant. Start 1993. 150hrs/mo, 1/hr during trading hours.

2) Ronald Gelok and Associates LLC. Investment Related. 2001 US Highway 46E, Suite 209 Parsippany, NJ 07054. Managing Assets. President; Financial Advisor. Start 2017. 150hrs/mo, 4hrs during trading hours. Wealth Management, investment planning.

3) RGA Advisory LLC. Non-Investment related. Metro Parque Seven, Street 1, Suite 204 Guaynabo, San Juan, PR 00968. Export Services. President. Start 2018. 100hrs/mo, 1hr during trading hours. Export marketing services to the insurance agency.

4) Ronald A Gelok Jr. Attorney at Law. Non-investment related. Part-Time occasional practice of law. Attorney. Start 9/2008. 20hr/mo, all during trading hours. Attorney.

5) Fixed Insurance. Non-Investment Related. 2001 US Highway 46E, Suite 209 Parsippany, NJ 07054. Fixed Insurance Products, Sales Management. Start 7/1993. 8hrs/mo, all during trading hours. Sales management for insurance related products.

6) Ron&Ruby, LLC; non-investment related; 999 Vanderbilt Beach Road, Suite 312, Naples, FL, 34108; Currently an inactive company; Manager; Dec 20,2013; 0 month; 0 hours; investing in real estate with ex-wife

Registration & Employment History

OTHER BUSINESS ACTIVITIES

7) Corey J Schneider real estate agency, licensed real estate agent; Passaic, NJ, non investment related; 1 hour/month

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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Ronald Gelok & Associates
Allegations:	client claimed not to understand indexed life insurance policy from Minnesota Life
Product Type:	Insurance
Alleged Damages:	$50,000.00
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:	08/28/2023
Complaint Pending?	No
Status:	Settled
Status Date:	05/23/2024
Settlement Amount:	$50,000.00
Individual Contribution Amount:	$50,000.00

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Ronald Gelok & Associates LLC
Allegations:	Plaintiffs allege that Defendant unlawfully sold a deferred annuity and life insurance policy. Specifically, Plaintiffs claim that the purchase of the annuity and life insurance was inappropriate given their financial condition and knowledge and further claim the risks of these products were not properly disclosed
Product Type:	Annuity-Fixed Insurance
Alleged Damages:	$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	The complaint did not specify any dollar amount

Civil Litigation Information

Type of Court:	State Court
Name of Court:	Superior Court of New Jersey, Law Division, Somerset County
Location of Court:	Somerset County, New Jersey
Docket/Case #:	SOM-L-1641-21
Date Notice/Process Served:	12/17/2021
Litigation Pending?	Yes

End of Report

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