



IAPD Report

ARTHUR JOSEPH CAHILL III

CRD# 1487974

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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

ARTHUR JOSEPH CAHILL III (CRD# 1487974)

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 **03/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	05/20/2022
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	05/24/2022

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **18** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	RED BANK, NJ	03/28/2013 - 05/23/2022
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	RED BANK, NJ	03/28/2013 - 05/23/2022
B	MORGAN STANLEY	149777	RED BANK, NJ	06/01/2009 - 04/12/2013

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	4



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 **18** 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 BOX Exchange LLC	General Securities Representative	Approved	05/20/2022
B Cboe Exchange, Inc.	General Securities Representative	Approved	05/20/2022
B FINRA	General Securities Representative	Approved	05/20/2022
B NYSE American LLC	General Securities Representative	Approved	05/20/2022
B NYSE Arca, Inc.	General Securities Representative	Approved	05/20/2022
B NYSE Texas, Inc.	General Securities Representative	Approved	05/20/2022
B Nasdaq ISE, LLC	General Securities Representative	Approved	05/20/2022
B Nasdaq PHLX LLC	General Securities Representative	Approved	05/20/2022
B Nasdaq Stock Market	General Securities Representative	Approved	05/20/2022
B New York Stock Exchange	General Securities Representative	Approved	05/20/2022
B California	Agent	Approved	05/20/2022
B Colorado	Agent	Approved	05/20/2022
B Connecticut	Agent	Approved	05/20/2022



Qualifications

Regulator	Registration	Status	Date
B Delaware	Agent	Approved	03/26/2026
B District of Columbia	Agent	Approved	05/20/2022
B Florida	Agent	Approved	06/10/2022
IA Florida	Investment Adviser Representative	Approved	11/29/2022
B Georgia	Agent	Approved	05/26/2022
B Illinois	Agent	Approved	04/07/2026
B Maine	Agent	Approved	05/20/2022
B Maryland	Agent	Approved	05/20/2022
B New Hampshire	Agent	Approved	05/20/2022
B New Jersey	Agent	Approved	05/20/2022
IA New Jersey	Investment Adviser Representative	Approved	05/24/2022
B New York	Agent	Approved	05/20/2022
B North Carolina	Agent	Approved	05/20/2022
B Pennsylvania	Agent	Approved	05/20/2022
B Texas	Agent	Approved	05/20/2022
B Vermont	Agent	Approved	05/20/2022
B Virginia	Agent	Approved	05/20/2022

Branch Office Locations

UBS FINANCIAL SERVICES INC.
140 Broad Street



Qualifications

Suite 100
RED BANK, NJ 07701

UBS FINANCIAL SERVICES INC.
West Palm Beach, 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 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	04/19/1986
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State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	04/24/1986
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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	03/28/2013 - 05/23/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	RED BANK, NJ
IA	03/28/2013 - 05/23/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	RED BANK, NJ
B	06/01/2009 - 04/12/2013	MORGAN STANLEY	CRD# 149777	RED BANK, NJ
IA	06/01/2009 - 04/12/2013	MORGAN STANLEY	CRD# 149777	RED BANK, NJ
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	RED BANK, NJ
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	RED BANK, NJ
IA	05/05/2006 - 04/02/2007	MORGAN STANLEY	CRD# 7556	RED BANK, NJ
B	05/05/2006 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	RED BANK, NJ
IA	07/23/2002 - 05/25/2006	UBS FINANCIAL SERVICES INC.	CRD# 8174	RED BANK, NJ
B	05/06/1991 - 05/25/2006	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
B	11/14/1988 - 05/15/1991	SMITH BARNEY, HARRIS UPHAM & CO., INCORPORATED	CRD# 7059	NEW YORK, NY
B	04/23/1986 - 11/28/1988	HALPERT AND COMPANY, INC.	CRD# 7094	

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
05/2022 - Present	UBS Financial Services	Financial Advisor	Y	Red Bank, NJ, United States
05/2013 - 05/2022	BANK OF AMERICA, N.A	SVP; FINANCIAL ADVISOR	Y	RED BANK, NJ, United States
03/2013 - 05/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FINANCIAL ADVISOR	Y	RED BANK, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

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
Regulatory Event	1
Customer Dispute	4

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:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	11/29/2022
Docket/Case Number:	112043-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Product Type:	No Product
Allegations:	Rendered investment advice, from a location within Florida, without being registered by the Office.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/29/2022



Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$18,000.00

Portion Levied against individual: \$18,000.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual: 11/29/2022

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement On November 29, 2022, the Office of Financial Regulation (Office) entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Arthur Joseph Cahill III (Cahill). Cahill neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Cahill violated Section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Cahill agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and to pay an administrative fine in the amount of \$18,000. The Office agreed to approve Cahill's application as an associated person (RA) with UBS Financial Services Inc. effective November 29, 2022.

Reporting Source: Individual

Regulatory Action Initiated By: Florida Office of Financial Regulation

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 11/29/2022

Docket/Case Number: 112043-SR

Employing firm when activity occurred which led to the regulatory action: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Product Type: No Product

Allegations: RESPONDANT VIOLATED SECTION 517.12 (4) , FLORIDA STATUTES, BY RENDERING INVESTMENT ADVICE, FROM A LOCATION WITHIN FLORIDA, WITHOUT BEING REGISTERED BY THE OFFICE AS AN ASSOCIATED PERSON OF A FEDERAL COVERED ADVISER.

Current Status: Final

Resolution: Order



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 11/29/2022

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$18,000.00

Portion Levied against individual: \$18,000.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual: 11/17/2022

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

Although I acted in good faith and believed that I had maintained all necessary licenses and registrations, I rendered investment advice from a residential location in Florida, while employed by Merrill Lynch, when I was not IAR registered in Florida. Without admitting to or denying the FLOFR's allegation, I agreed to the entry of a Stipulation & Consent Agreement whereby I agreed to the imposition of an \$18,000 fine and the FLOFR agreed to approve my IAR registration in Florida.



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 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: THE CUSTOMER ALLEGES UNAUTHORIZED TRADING FROM FEBRUARY 2014 TO MAY 2015.

Product Type: Debt-Corporate

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES ARE NOT SPECIFIED.

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: 05/20/2015

Complaint Pending? No

Status: Denied

Status Date: 06/08/2015

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: THE COMPLAINT AROSE OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE PRIOR TO THE WIDESPREAD ILLIQUIDITY IN THE ARS MARKET THAT OCCURRED IN FEBRUARY 2008. TIME FRAME: FEBRUARY 13, 2008 - APRIL 1, 2010

Product Type: Other: AUCTION RATE SECURITIES - CLOSED END FUNDS

Alleged Damages: \$100,000.00



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: 04/01/2010

Complaint Pending? No

Status: Denied

Status Date: 05/20/2010

Settlement Amount:

Individual Contribution
Amount:

Firm Statement THE COMPLAINT AROSE BECAUSE OF UNPRECEDENTED MARKET EVENTS
THAT CAUSED THE BREAKDOWN OF LIQUIDITY IN THE MARKET FOR
AUCTION RATE SECURITIES.

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: TIME FRAME: FEBRUARY 13, 2008 - APRIL 1, 2010 THE COMPLAINT AROSE
OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE
PRIOR TO THE WIDESPREAD ILLIQUIDITY IN THE ARS MARKET THAT
OCCURRED IN FEBRUARY 2008.

Product Type: Other: AUCTION RATE SECURITIES - CLOSED END FUNDS

Alleged Damages: \$100,000.00

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: 04/01/2010

Complaint Pending? No

Status: Denied

Status Date: 05/20/2010

Settlement Amount:

Individual Contribution
Amount:

Broker Statement THE COMPLAINT AROSE BECAUSE OF UNPRECEDENTED MARKET EVENTS
THAT CAUSED THE BREAKDOWN OF LIQUIDITY IN THE MARKET FOR
AUCTION RATE SECURITIES.

**Disclosure 3 of 4**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: EXECUTOR WRITES: "IN MY CONVERSATIONS WITH [CUSTOMER] PRIOR TO HIS DEATH, HE INDICATED THAT HE HAD AN AGREEMENT WITH UBS TO PAY A TOTAL FEE OF 1% FOR THE BOND TRADES THAT WERE BEING EXECUTED. [I]T IS MY BELIEF THAT FEES IN EXCESS OF THE 1% AGREED TO BY [CUSTOMER] ARE EXCESSIVE." TIME PERIOD IS 2003.

Product Type: Debt - Municipal

Alleged Damages: \$5,520.00

Customer Complaint Information

Date Complaint Received: 11/11/2004

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/12/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENT REJECTED SETTLEMENT OFFER.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: CLIENT ALLEGES THAT "TRANSACTIONS WERE DONE WITHOUT MY KNOWLEDGE" AND "SOLICITED TRANSACTIONS IN MY ACCOUNT WERE NOT SUITABLE". ALLEGED DAMAGES: ESTIMATED TO EXCEED \$5000. TIME PERIOD: 10/00 TO PRESENT.

Product Type: Equity - OTC

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 02/03/2004

Complaint Pending? No

Status: Denied

Status Date: 05/24/2004

Settlement Amount:

Individual Contribution Amount:



End of Report

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