



IAPD Report

PETER NWABUOKEI MEME

CRD# 1529666

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

PETER NWABUOKEI MEME (CRD# 1529666)

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 **04/28/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	05/20/2015
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	05/26/2015

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **16** 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	GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC	133088	SCOTCH PLAINS, NJ	01/08/2013 - 04/28/2015
B	GARDEN STATE SECURITIES, INC.	10083	SCOTCH PLAINS, NJ	02/18/2011 - 04/28/2015
IA	VALIC FINANCIAL ADVISORS, INC.	42803	BEDMINSTER, NJ	10/28/2010 - 02/28/2011

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	1
Judgment/Lien	5



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 **16** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Address: ONE BRYANT PARK
NEW YORK, NY 10036

Firm ID#: 7691

	Regulator	Registration	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/20/2015
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/20/2015
B	Cboe Exchange, Inc.	General Securities Representative	Approved	05/20/2015
B	FINRA	General Securities Representative	Approved	05/20/2015
B	Nasdaq Stock Market	General Securities Representative	Approved	05/20/2015
B	New York Stock Exchange	General Securities Representative	Approved	05/20/2015
B	California	Agent	Approved	08/16/2019
B	Connecticut	Agent	Approved	06/09/2015
B	Florida	Agent	Approved	09/23/2016
B	Georgia	Agent	Approved	06/24/2015
B	Illinois	Agent	Approved	06/21/2019
B	Maryland	Agent	Approved	06/09/2015
B	Massachusetts	Agent	Approved	07/15/2015



Qualifications

	Regulator	Registration	Status	Date
B	Minnesota	Agent	Approved	05/17/2018
B	New Jersey	Agent	Approved	05/26/2015
IA	New Jersey	Investment Adviser Representative	Approved	05/26/2015
B	New York	Agent	Approved	06/09/2015
B	North Carolina	Agent	Approved	06/10/2015
B	Ohio	Agent	Approved	09/07/2016
B	Pennsylvania	Agent	Approved	06/09/2015
B	South Carolina	Agent	Approved	04/21/2017
B	Tennessee	Agent	Approved	05/08/2019
B	Texas	Agent	Approved	04/20/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	04/20/2016

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
2 TOWER CENTER BLVD
EAST BRUNSWICK, NJ 08816



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

Principal/Supervisory Exams

Exam	Category	Date
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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	11/10/1995
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/18/1986

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	10/20/2010
B Uniform Securities Agent State Law Examination (S63)	Series 63	03/21/1995



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
IA	01/08/2013 - 04/28/2015	GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC	CRD# 133088	SCOTCH PLAINS, NJ
B	02/18/2011 - 04/28/2015	GARDEN STATE SECURITIES, INC.	CRD# 10083	SCOTCH PLAINS, NJ
IA	10/28/2010 - 02/28/2011	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	BEDMINSTER, NJ
B	04/15/2010 - 02/28/2011	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	BEDMINSTER, NJ
B	12/14/2004 - 08/21/2009	EQUITAS AMERICA, LLC	CRD# 39806	NEW BRUNSWICK, NJ
IA	12/04/2002 - 12/07/2004	MORGAN STANLEY	CRD# 7556	LAWRENCEVILL, NJ
B	10/07/2002 - 12/07/2004	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
IA	11/01/2000 - 07/12/2002	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	EAST BRUNSWICK, NJ
B	04/22/1996 - 07/12/2002	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	07/23/1986 - 04/16/1996	EQUICO SECURITIES, INC.	CRD# 6627	NEW YORK, NY
B	07/23/1986 - 04/16/1996	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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
11/2015 - Present	BANK OF AMERICA, N.A.	Financial Advisor	Y	EAST BRUNSWICK, NJ, United States
04/2015 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Advisor	Y	EAST BRUNSWICK, NJ, United States



Registration & 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
Customer Dispute	1
Judgment/Lien	5

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 1

Reporting Source: Regulator

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

Allegations: QUANTITATIVELY EXCESSIVE AND UNSUITABLE TRADING, IMPROPER DISCRETIONARY TRADING, UNAUTHORIZED TRADING, COMMON LAW FRAUD AND BREACH OF FIDUCIARY DUTIES.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$1,112,265.80

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #03-01151](#)

Date Notice/Process Served: 02/11/2003

Arbitration Pending? No

Disposition: Award

Disposition Date: 05/20/2004

Disposition Detail: STIPULATED AWARD: THE PARTIES REACHED A FULL AND FAIR RESOLUTION OF ALL CLAIMS, WHICH WERE BROUGHT, OR WHICH COULD HAVE BEEN BROUGHT, IN THE ARBITRATION. THE PARTIES FILED WITH NASD A STIPULATION OF DISMISSAL WITH PREJUDICE, WHEREIN THE PARTIES AGREED; ALL CLAIMS AGAINST RESPONDENTS BE DISMISSED



WITH PREJUDICE. NOW, IN LIEU OF A HEARING AND UPON MOTION OF BOTH PARTIES FOR ENTRY OF AN AWARD, ALL CLAIMS OF THE CLAIMANT AGAINST THE RESPONDENTS ARE HEREBY DISMISSED, WITH PREJUDICE.

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Reporting Source: Firm

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

Allegations: CUSTOMER ALLEGES CLAIMS OF UNSUITABILITY AND UNAUTHORIZED TRADING.

Product Type: Equity - OTC

Alleged Damages: \$1,112,265.80

Customer Complaint Information

Date Complaint Received: 03/03/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/03/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD ARB. NO. 03-01151;\[CUSTOMER\] V. MERRILL LYNCH, ET AL, \[THIRD PARTY\] AND PETER MEME.](#)

Date Notice/Process Served: 03/03/2003

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/12/2004

Monetary Compensation Amount: \$160,000.00

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

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

Allegations: CUSTOMER ALLEGES CLAIMS OF UNSUITABILITY AND UNAUTHORIZED TRADING.

Product Type: Equity - OTC

Alleged Damages: \$1,112,265.80

Customer Complaint Information



Date Complaint Received: 03/03/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 03/03/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD ARB NO. 03-01151; \[CUSTOMER\] V MERRILL LYNCH, ET AL, \[OTHER FIRM EMPLOYEE\] AND PETER MEME.](#)

Date Notice/Process Served: 03/03/2003
Arbitration Pending? No
Disposition: Settled
Disposition Date: 03/12/2004
Monetary Compensation Amount: \$160,000.00
Individual Contribution Amount: \$0.00



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 5

Reporting Source: Individual
Judgment/Lien Holder: Sodini & Spina LLC
Judgment/Lien Amount: \$21,514.51
Judgment/Lien Type: Civil
Date Filed with Court: 04/26/2007
Date Individual Learned: 04/26/2007
Type of Court: State Court
Name of Court: New Jersey Superior Court
Location of Court: Middlesex County, NJ
Docket/Case #: J107663-07
Judgment/Lien Outstanding? Yes

Disclosure 2 of 5

Reporting Source: Individual
Judgment/Lien Holder: New Jersey Division of Taxation
Judgment/Lien Amount: \$26,675.00
Judgment/Lien Type: Tax
Date Filed with Court: 07/29/2015
Date Individual Learned: 07/29/2015
Type of Court: State Court
Name of Court: New Jersey Superior Court
Location of Court: Mercer County, NJ
Docket/Case #: DJ12755115
Judgment/Lien Outstanding? Yes

Disclosure 3 of 5

Reporting Source: Individual
Judgment/Lien Holder: New Jersey Division of Taxation
Judgment/Lien Amount: \$24,780.04
Judgment/Lien Type: Tax
Date Filed with Court: 12/03/2013
Date Individual Learned: 12/03/2013
Type of Court: State Court
Name of Court: New Jersey Superior Court



Location of Court: Mercer County, NJ

Docket/Case #: DJ24687213

Judgment/Lien Outstanding? Yes

Disclosure 4 of 5

Reporting Source: Individual

Judgment/Lien Holder: New Jersey Division of Taxation

Judgment/Lien Amount: \$30,564.96

Judgment/Lien Type: Tax

Date Filed with Court: 12/03/2013

Date Individual Learned: 12/03/2013

Type of Court: State Court

Name of Court: New Jersey Superior Court

Location of Court: Mercer County, NJ

Docket/Case #: DJ24687113

Judgment/Lien Outstanding? Yes

Disclosure 5 of 5

Reporting Source: Individual

Judgment/Lien Holder: NEW JERSEY DIVISION OF TAXATION

Judgment/Lien Amount: \$45,044.91

Judgment/Lien Type: Tax

Date Filed with Court: 05/20/2011

Date Individual Learned: 12/10/2013

Type of Court: State Court

Name of Court: SUPERIOR COURT OF NEW JERSEY

Location of Court: TRENTON, NJ

Docket/Case #: DJ15152311

Judgment/Lien Outstanding? Yes

Broker Statement

THE JUDGMENT WAS ENTERED AGAINST CULTURE CUISINE, INC. AN OUTSIDE BUSINESS ACTIVITY I WAS A SHARE HOLDER IN. WHILE THE BUSINESS WAS IN OPERATION THERE WAS AN APPROVED INSTALLMENT PAYMENT PLAN. THE BUSINESS IS NOW CLOSED AND IS IN THE PROCESS OF SELLING ITS LIQUOR LICENSE AND AT CLOSING OF THE SALE THE BALANCE OF THE OUTSTANDING OBLIGATION WILL BE DEDUCTED BY THE STATE.



End of Report

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