



IAPD Report

CHARLES JOSEPH RAMOS

CRD# 1613649

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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

CHARLES JOSEPH RAMOS (CRD# 1613649)

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 **10/25/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BEACON POINTE ADVISORS, LLC	CRD# 119290	10/19/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	PRIVATE CAPITAL MANAGEMENT, INC.	120634	LARKSPUR, CA	04/07/2009 - 10/25/2023
IA	GENEOS WEALTH MANAGEMENT, INC.	120894	LARKSPUR, CA	01/05/2011 - 12/31/2011
IA	PRIVATE CONSULTING GROUP, INC.	45053	LARKSPUR, CA	05/21/2002 - 12/31/2008

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

Employment 1 of 1

Firm Name: **BEACON POINTE ADVISORS, LLC**
Main Address: 24 CORPORATE PLAZA
SUITE 150
NEWPORT BEACH, CA 92660
Firm ID#: 119290

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	10/19/2023

Branch Office Locations

BEACON POINTE ADVISORS, LLC
100 Larkspur Landing Circle
Suite 112
Larkspur, CA 94939



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.

No information reported.

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	04/07/2009 - 10/25/2023	PRIVATE CAPITAL MANAGEMENT, INC.	CRD# 120634	LARKSPUR, CA
IA	01/05/2011 - 12/31/2011	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	LARKSPUR, CA
IA	05/21/2002 - 12/31/2008	PRIVATE CONSULTING GROUP, INC.	CRD# 45053	LARKSPUR, CA

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
10/2023 - Present	Beacon Pointe Advisors	Managing Director	Y	Larkspur, CA, United States
10/2023 - Present	Beacon Pointe Insurance Services	Agent	N	Larkspur, CA, United States
04/2002 - 09/2023	PRIVATE CAPITAL MANAGEMENT INC	RIA/DBA	Y	LARKSPUR, CA, 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) DBA: PRIVATE CAPITAL MANAGEMENT,CEO OF RIA, INVESTMENT RELATED BUSINESS LOCATED AT 900 LARKSPUR LANDING CIR, SUITE 240, LARKSPUR, CA 2) INDEPENDANT REP WITH VARIOUS INSURANCE CARRIERS FOR FIXED INSURANCE BUSINESS.

2) Beacon Pointe Insurance Services, LLC, Not investment-related; Address: Main office located at 24 Corporate Plaza Dr., STE., 150, Newport Beach CA 92660; Position/Title: Agent; Start Date: 10/2023; HRS/MO During trading hours: 10 hrs./Mo.; Duties: Sale of insurance products (life/health/accident).



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	4

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:	PRIVATE CONSULTING GROUP INC
Allegations:	CLIENTS ALLEGE THAT REPRESENTATIVE RECOMMENDED A PRIVATE PLACEMENT THAT WAS UNSUITABLE AND MISREPRESENTED MATERIAL FACTS ABOUT THE INVESTMENT.
Product Type:	Other: PRIVATE PLACEMENT
Alleged Damages:	\$1,000,000.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	10-03960
Date Notice/Process Served:	09/23/2010
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/18/2011
Monetary Compensation Amount:	\$350,000.00
Individual Contribution Amount:	\$10,000.00



Broker Statement RAMOS SUGGESTED CUSTOMER FILE COMPLAINT AGAINST MULTIPLE PARTIES, DUE TO THE DEFAULT OF THE PRIVATE PLACEMENT PROMOTER. MULTIPLE PARTIES MEDIATED A SETTLEMENT, OF WHICH MR RAMOS WAS PERSONALLY RESPONSIBLE FOR A SMALL PORTION [\$10,000], APPROXIMATELY REPRESENTING HIS ADVISORY FEE.

Disclosure 2 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: PRIVATE CONSULTING GROUP, INC.

Allegations: CLAIMANTS ENGAGED C. JOSEPH RAMOS AND PRIVATE CONSULTING GROUP, INC. AS INVESTMENT ADVISOR FOR THE PURPOSES OF CREATING A FINANCIAL PLAN FOR CLAIMANTS ON 11/15/2002. CLAIMANTS HAVE FILED A DEMAND FOR ARBITRATION REQUESTING ARBITRATION OF CLAIMS ASSERTED AGAINST PRIVATE CONSULTING GROUP, INC., C. JOSEPH RAMOS AND RAMOS FINANCIAL CORPORATION. THE CLAIMS ALLEGE BREACH OF FIDUCIARY DUTY, IMPROPER MANAGEMENT AND MISREPRESENTATION.

Product Type: Other: BUSINESS VENTURE

Alleged Damages: \$2,000,000.00

Customer Complaint Information

Date Complaint Received: 12/26/2007
Complaint Pending? No
Status: Settled
Status Date: 10/27/2008
Settlement Amount: \$315,000.00
Individual Contribution Amount: \$0.00

Arbitration Information

Disposition: Settled
Disposition Date: 10/27/2008

Civil Litigation Information

Disposition: Dismissed
Disposition Date: 03/27/2009

Broker Statement MR RAMOS AND HIS RELATED ENTITY WERE DISMISSED. PLEASE NOTE THAT MR RAMOS' INVESTMENT ADVISORY FIRM IS NAMED PRIVATE CAPITAL MANAGEMENT, AND IT SHOULD NOT BE CONFUSED WITH THE OTHER PARTY NAMED IN THIS ACTION THAT IS SIMILARLY NAMED BUT WHOLLY SEPARATE [PRIVATE CONSULTING GROUP].

Disclosure 3 of 4

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: PRIVATE CONSULTING GROUP, INC.

Allegations: CLAIMANTS ENGAGED PRIVATE CONSULTING GROUP, INC./[BROKER] AS INVESTMENT ADVISOR FOR THE PURPOSES OF CREATING A FINANCIAL PLAN FOR CLAIMANTS ON SEPTEMBER 4, 2003. CLAIMANTS ENGAGED RAMOS FINANCIAL CORPORATION AS RIA ON SEPTEMBER 4, 2003. CLAIMANTS HAVE FILED A DEMAND FOR ARBITRATION REQUESTING ARBITRATION OF CLAIMS ASSERTED AGAINST PRIVATE CONSULTING GROUP, INC., [BROKER], C. JOSEPH RAMOS AND RAMOS FINANCIAL CORPORATION. THE CLAIMS ALLEGE BREACH OF FIDUCIARY DUTY, IMPROPER MANAGEMENT AND MISREPRESENTATIONS REGARDING TRANSACTIONS ENTERED INTO BY CLAIMANTS WITH COMPANIES KNOWN AS CLASSICSTAR, LLC, OPTECH AND BJF PRINTS & ADS LLC.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$17,500,000.00

Customer Complaint Information

Date Complaint Received: 10/25/2007

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 10/25/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): EVOLVED INTO ARBITRATION

Docket/Case #: EVOLVED INTO ARBITRATION

Date Notice/Process Served: 10/25/2007

Arbitration Pending? No

Disposition: Other: EVOLVED INTO CIVIL LITIGATION

Disposition Date: 02/06/2008

Civil Litigation Information

Type of Court: State Court

Name of Court: STATE OF CALIFORNIA

Location of Court: COUNTY OF MARIN / STATE OF CALIFORNIA

Docket/Case #: CV#080588

Date Notice/Process Served: 02/06/2008

Litigation Pending? No

Disposition: Settled

Disposition Date: 01/29/2015



Monetary Compensation Amount: \$994,550.00

Individual Contribution Amount: \$994,550.00

Broker Statement The Broker-Dealer [Private Consulting Group] promoted an investment, that had been vetted through their in-house due diligence process, to its Registered Representatives. Ramos, a Registered Representative of the Broker-Dealer, introduced this investment, known as ClassicStar LLC, to one of his high-net-worth clients [claimant]. Several years after this investment was made, there was a Federal Investigation and it was discovered that ClassicStar was operating a Ponzi scheme, and this claimant suffered a multi-million-dollar loss, along with hundreds of other investors. Like most Ponzi schemes, it was well hidden and due diligence did not uncover the scheme. Mr Ramos had no connection, financial or otherwise, with ClassicStar, other than receiving a standard commission through his Broker-Dealer.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIVATE CONSULTING GROUP, INC.

Allegations: CLAIMANTS ENGAGED A REGISTERED INVESTMENT ADVISORY FIRM OWNED AND OPERATED BY AN ASSOCIATED PERSON OF PRIVATE CONSULTING GROUP, INC. AS INVESTMENT ADVISOR ON OR ABOUT AUGUST 5, 2004. CLAIMANTS HAVE FILED A DEMAND FOR ARBITRATION REQUESTING ARBITRATION OF CLAIMS ASSERTED AGAINST THE REGISTERED INVESTMENT ADVISORY FIRM, THE REGISTERED REPRESENTATIVE OF PRIVATE CONSULTING GROUP, INC. WHO OWNS AND OPERATES THE REGISTERED INVESTMENT ADVISORY FIRM, PRIVATE CONSULTING GROUP, INC. AND AN OFFICER OF PRIVATE CONSULTING GROUP, INC. THE CLAIMS ALLEGE BREACH OF FIDUCIARY DUTY, IMPROPER MANAGEMENT AND MISREPRESENTATIONS.

Product Type: Other: BUSINESS VENTURE

Alleged Damages: \$1,150,000.00

Customer Complaint Information

Date Complaint Received: 08/01/2007

Complaint Pending? No

Status: Settled

Status Date: 10/13/2008

Settlement Amount: \$300,000.00

Individual Contribution Amount: \$0.00

Arbitration Information

Disposition: Settled

Disposition Date: 10/13/2008

Civil Litigation Information

Disposition: Dismissed



Disposition Date:

02/20/2009

Broker Statement

MR RAMOS AND HIS RELATED ENTITY WERE DISMISSED. PLEASE NOTE THAT MR RAMOS' INVESTMENT ADVISORY FIRM IS NAMED PRIVATE CAPITAL MANAGEMENT, AND IT SHOULD NOT BE CONFUSED WITH THE OTHER PARTY NAMED IN THIS ACTION THAT IS SIMILARLY NAMED BUT WHOLLY SEPARATE [PRIVATE CONSULTING GROUP].



End of Report

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