



IAPD Report

Juan Manuel Ramos Fernandez

CRD# 1702099

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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

Juan Manuel Ramos Fernandez (CRD# 1702099)

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 **01/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	VECTORGLOBAL WMG	CRD# 32396	07/08/2021
IA	VECTORGLOBAL IAG, INC.	CRD# 147129	07/20/2021

QUALIFICATIONS

This representative is currently registered in **1** 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	WELLS FARGO CLEARING SERVICES, LLC	19616	SAN DIEGO, CA	08/01/2017 - 07/07/2021
B	WELLS FARGO CLEARING SERVICES, LLC	19616	SAN DIEGO, CA	07/31/2017 - 07/07/2021
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	SAN DIEGO, CA	02/05/2007 - 08/02/2017

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
Regulatory Event	2
Customer Dispute	1
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 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **VECTORGLOBAL IAG, INC.**
Main Address: 1001 BRICKELL BAY DRIVE
SUITE 1900
MIAMI, FL 33131
Firm ID#: 147129

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	07/22/2021
IA	Florida	Investment Adviser Representative	Approved	07/20/2021

Branch Office Locations

VECTORGLOBAL IAG, INC.
Chula Vista, CA

Employment 2 of 2

Firm Name: **VECTORGLOBAL WMG**
Main Address: 1001 BRICKELL BAY DRIVE
SUITE 1900
MIAMI, FL 33131
Firm ID#: 32396

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	07/08/2021
B	California	Agent	Approved	07/08/2021

Branch Office Locations

350 10th Avenue
Suite 1000
San Diego, CA 92101-7496



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	09/15/2006
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	10/12/2006
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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
IA	08/01/2017 - 07/07/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SAN DIEGO, CA
B	07/31/2017 - 07/07/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SAN DIEGO, CA
B	02/05/2007 - 08/02/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	SAN DIEGO, CA
IA	10/13/2006 - 08/02/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	SAN DIEGO, 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
07/2021 - Present	VECTORGLOBAL WMG	Broker	Y	Miami, FL, United States
07/2017 - 07/2021	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SAN DIEGO, CA, United States
12/2011 - 07/2017	BANK OF AMERICA, N.A.	INTL FINANCIAL ADVISOR	Y	SAN DIEGO, CA, United States
05/2006 - 07/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FINANCIAL ADVISOR	Y	SAN DIEGO, 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.

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	2
Customer Dispute	1
Termination	1

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 2

Reporting Source: Regulator

Regulatory Action Initiated By: NASD

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 09/14/1990

Docket/Case Number: NASD COMPLAINT LA-4267 AWC

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Other Product Type(s):

Allegations: RESPONDENT FAILED TO PAY FINES AND/OR COSTS OF IN CONNECTION WITH NASD COMPLAINT LA-4267-AWC.

Current Status: Final

Resolution: Other



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: 09/14/1990

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: NASD REGISTRATION REVOKED ON 9/14/90 FOR NON-PAYMENT OF FINES AND/OR COST IN NASD COMPLAINT LA-4267 AWC.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Revocation

Other Sanction(s) Sought: REVOCATION OF NASD REGISTRATION FOR NON PAYMENT OF FINE.

Date Initiated: 09/14/1990

Docket/Case Number: NASD COMPLAINT LA -4267 AWC

Employing firm when activity occurred which led to the regulatory action:

Product Type: Options

Other Product Type(s):

Allegations: ARTICLE III SECTION 1 OF THE RULES OF FAIR PRACTICE RESPONDENT EXECUTED AN OPTIONS TRANSACTION IN HIS PERSONAL SECURITIES ACCOUNT ON BEHALF OF A PUBLIC CUSTOMER , FAILED TO INFORM AND OBTAIN THE CONSENT OF HIS MEMBER FIRM TO ENGAGE IN SUCH ACTIVITY AND EXPOSED THE CUSTOMER UNDUE RISK IN THAT THE CUSTOMER'S BENEFICIAL OWNERSHIP IN RESPONDENT FERNANDEZ' ACCOUNT WAS NOT PROPERLY DOCUMENTED. ON JUNE 18 1990 THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO LA 4267 AWC (DISTRICT NO. 25) SUBMITTED BY RESPONDENT JUAN MANUEL RAMOS FERNANDEZ JR. WAS ACCEPTED. HE WAS CENSURED AND FINED \$2000.00.

Current Status: Final

Resolution: Other

Resolution Date: 09/14/1990

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: ON JUNE 18 1990 THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO LA 4267 AWC (DISTRICT NO 25) SUBMITTED BY RESPONDENT JUAN MANUEL RAMOS FERNANDEZ, JR WAS ACCEPTED; THEREFORE HIS IS CENSURED AND FINED \$2000.00



Broker Statement ON 09/14/1990, MR. FERNANDEZ' REGISTRATION WAS REVOKED FOR NON PAYMENT. THE FIND WAS PAID ON DECEMBER 12, 2006.

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: NASD

Sanction(s) Sought:

Date Initiated: 06/18/1990

Docket/Case Number: LA-4267 AWC

Employing firm when activity occurred which led to the regulatory action:

Product Type: Options

Allegations: ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE RESPONDENT EXECUTED AN OPTIONS TRANSACTION IN HIS PERSONAL SECURITIES ACCOUNT ON BEHALF OF A PUBLIC CUSTOMER, FAILED TO INFORM AND OBTAIN THE CONSENT OF HIS MEMBER FIRM TO ENGAGE IN SUCH ACTIVITY, AND EXPOSED THE CUSTOMER TO UNDUE RISK IN THAT THE CUSTOMER'S BENEFICIAL OWNERSHIP IN RESPONDENT FERNANDEZ' ACCOUNT WAS NOT PROPERLY DOCUMENTED.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

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: 06/18/1990

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

Regulator Statement ON JUNE 18, 1990, THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. LA-4267-AWC (DISTRICT NO. 2S) SUBMITTED BY RESPONDENT JUAN MANUEL RAMOS FERNANDEZ, JR. WAS ACCEPTED; THEREFORE, HE IS CENSURED AND FINED \$2,000. FINES PAID 12/12/2006.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Censure

Other Sanction(s) Sought: FINE OF \$2000.00

Date Initiated: 06/18/1990

Docket/Case Number: LA-4267 AWC



Employing firm when activity occurred which led to the regulatory action:

Product Type: Options

Other Product Type(s):

Allegations: ARTICLE III, SECITON 1 OF THE RULES OF FAIR PRACTICE RESPONDENT EXECUTED AN OPTIONS TRANSACTION IN HIS PERSONAL SECURITIES ACCOUNT ON BEHALF OF A PUBLIC CUSTOMER, FAILED TO INFORM AND OBTAIN THE CONSENT OF HIS MEMBER FIRM TO ENGAGE IN SUCH ACTIVITY, AND EXPOSED THE CUSTOMER TO UNDUE RISK IN THAT THE CUSTOMER'S BENEFICIAL OWNERSHIP IN RESPONDENT FERNANDEZ' ACCOUNT WAS NOT PROPERLY DOCUMENTED.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 06/18/1990

Sanctions Ordered: Censure
Monetary/Fine \$2,000.00

Other Sanctions Ordered:

Sanction Details: ON JUNE 18 1990 THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO LA 4267 AWC (DISTRICT NO 25) SUBMITTED BY RESPONDENT JUAN MANUEL RAMOS FERNANDEZ, JR WAS ACCEPTED; THEREFORE HIS IS CENSURED AND FINED \$2000.00



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:	Individual
Employing firm when activities occurred which led to the complaint:	GAF FINANCIAL AND INSURANCE SERVICES AND PAMCO SECURITIES
Allegations:	CLIENT ALLEGED THAT MR. FERNANDEZ FALSE STATED RETURNS ON AN INVESTMENT SWITCH OF \$46,903.94 INTO PUTNAM FUND FOR GROWTH AND INCOME WITHOUT DISCLOSING THE MARKET RISKS.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$46,903.94

Customer Complaint Information

Date Complaint Received:	10/09/1987
Complaint Pending?	No
Status:	Settled
Status Date:	07/25/1988
Settlement Amount:	\$18,000.00
Individual Contribution Amount:	\$0.00



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:	Individual
Firm Name:	GAF FINANCIAL AND INSURANCE SERVICES AND PAMCO SECURITIES
Termination Type:	Discharged
Termination Date:	11/23/1987
Allegations:	JUAN FERNANDEZ WAS DISCHARGED DUE TO CUSTOMER ALLEGATIONS OF THEFT.
Product Type:	Options
Other Product Types:	



End of Report

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