



IAPD Report

ROBERT STEVEN BECK

CRD# 2121454

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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

ROBERT STEVEN BECK (CRD# 2121454)

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 **03/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PINNACLE INVESTMENTS, LLC	CRD# 142910	01/18/2017
IA	PINNACLE INVESTMENTS, LLC	CRD# 142910	01/19/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	MORGAN STANLEY	149777	JENKINTOWN, PA	07/25/2013 - 06/10/2016
B	MORGAN STANLEY	149777	JENKINTOWN, PA	03/19/2012 - 06/10/2016
IA	MORGAN STANLEY SMITH BARNEY LLC	149777	JENKINTOWN, PA	04/03/2012 - 05/11/2012

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	3
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 **14** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PINNACLE INVESTMENTS, LLC**
Main Address: 5845 WIDEWATERS PKWY
STE 300
EAST SYRACUSE, NY 13057
Firm ID#: 142910

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/18/2017
B	Connecticut	Agent	Approved	01/19/2017
IA	Connecticut	Investment Adviser Representative	Approved	01/25/2017
B	Delaware	Agent	Approved	10/25/2021
B	Florida	Agent	Approved	09/11/2024
IA	Florida	Investment Adviser Representative	Approved	09/11/2024
IA	Georgia	Investment Adviser Representative	Approved	11/12/2020
B	Georgia	Agent	Approved	09/12/2024
B	Louisiana	Agent	Approved	05/08/2023
IA	Louisiana	Investment Adviser Representative	Approved	05/08/2023
B	Maryland	Agent	Approved	05/04/2022
B	New Jersey	Agent	Approved	02/23/2017
IA	New Jersey	Investment Adviser Representative	Approved	02/23/2017



Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	03/24/2017
IA	New York	Investment Adviser Representative	Approved	09/10/2024
B	North Carolina	Agent	Approved	05/24/2017
IA	North Carolina	Investment Adviser Representative	Approved	05/24/2017
B	Ohio	Agent	Approved	03/02/2026
B	Oregon	Agent	Approved	09/12/2024
IA	Oregon	Investment Adviser Representative	Approved	09/12/2024
B	Pennsylvania	Agent	Approved	01/19/2017
IA	Pennsylvania	Investment Adviser Representative	Approved	01/19/2017
B	South Carolina	Agent	Approved	01/20/2017
IA	South Carolina	Investment Adviser Representative	Approved	01/20/2017
B	Washington	Agent	Approved	03/21/2017
IA	Washington	Investment Adviser Representative	Approved	09/10/2024

Branch Office Locations

PINNACLE INVESTMENTS, LLC
1515 MARKET STREET, STE 1200
PHILADELPHIA, PA 19102



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 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
Futures Managed Funds Examination (S31)	Series 31	08/30/2005
General Securities Representative Examination (S7)	Series 7	03/18/1991

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	04/05/1991
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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	07/25/2013 - 06/10/2016	MORGAN STANLEY	CRD# 149777	JENKINTOWN, PA
B	03/19/2012 - 06/10/2016	MORGAN STANLEY	CRD# 149777	JENKINTOWN, PA
IA	04/03/2012 - 05/11/2012	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	JENKINTOWN, PA
IA	07/30/2009 - 03/27/2012	UBS FINANCIAL SERVICES INC.	CRD# 8174	PHILADELPHIA, PA
B	07/20/2001 - 03/27/2012	UBS FINANCIAL SERVICES INC.	CRD# 8174	PHILADELPHIA, PA
B	10/01/1999 - 07/25/2001	FIRST UNION SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO
B	01/13/1997 - 10/01/1999	FIRST UNION CAPITAL MARKETS CORP.	CRD# 6124	CHARLOTTE, NC
B	04/15/1991 - 01/10/1997	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
01/2017 - Present	PINNACLE INVESTMENTS, LLC	REGISTERED REPRESENTATIVE	Y	SYRACUSE, NY, United States
05/2016 - 01/2017	UNEMPLOYED	N/A	N	PHILADELPHIA, PA, 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.

RODMAN STREET RENTAL PROPERTY/1204 RODMAN STREET, PHILADELPHIA PA 19147/OWNER/FOR PROFIT/BOUGHT PROPERTY IN 2014/DUTIES INCLUDE-MAINTENANCE, FINDING TENANTS/1-2 HRS DEVOTED DURING BUSINESS HOURS A MONTH/1-2 HRS DEVOTED AFTER BUSINESS HOURS A 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
Regulatory Event	1
Customer Dispute	3
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 1

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 12/13/2016

Docket/Case Number: [2014042560001](#)

Employing firm when activity occurred which led to the regulatory action: Morgan Stanley Smith Barney LLC

Product Type: Other: Unspecified securities

Allegations: Without admitting or denying the findings, Beck consented to the sanctions and to the entry of findings that he effected 10 discretionary trades in a customer's brokerage account. The findings stated that although the customer verbally granted Beck discretion to place trades in her account, she did not provide written authorization for him to do so. Further, Beck's member firm did not accept the account for discretionary trading. The findings also stated that Beck submitted a compliance questionnaire to his firm that asked, "Do you have any accounts in which business is transacted on a discretionary basis?" Beck falsely responded "No."

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:

12/13/2016

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: Any capacity
Duration: 15 business days
Start Date: 12/19/2016
End Date: 01/10/2017

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00
Payment Plan: Deferred
Is Payment Plan Current: Yes
Date Paid by individual: 01/09/2017
Was any portion of penalty waived? No

Amount Waived:

.....
Reporting Source: Individual
Regulatory Action Initiated By: FINRA
Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Date Initiated: 12/01/2015
Docket/Case Number: AWC201404256001



Employing firm when activity occurred which led to the regulatory action:	MORGAN STANLEY
Product Type:	Equity-OTC Equity Listed (Common & Preferred Stock)
Allegations:	NOVEMBER 2013 THRU JUNE 2014 BECK AFFECTED 10 DISCRETIONARY TRADES IN A CUSTOMERS SECURITY ACCOUNT WITHOUT OBTAINING PRIOR WRITTEN AUTHORIZATION FROM THE CUSTOMER OR WRITTEN ACCEPTANCE OF THE ACCOUNT BEING DISCRETIONARY. ALTHOUGH THE CUSTOMER VERBALLY GRANTED BECK DISCRETION SHE DID NOT PROVIDE WRITTEN AUTHORIZATION FOR HIM TO DO SO.
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:	12/16/2016
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	15 BUSINESS DAYS
Start Date:	12/19/2016
End Date:	01/10/2017
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	01/06/2017
Was any portion of penalty waived?	No
Amount Waived:	



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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY SMITH BARNEY
Allegations:	CLIENT VERBALLY ALLEGED, INTER ALIA, EXCESSIVE TRADING WITH RESPECT TO TRADES IN THE ACCOUNT - MAY 2013 TO MAY 2014.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	UNSPECIFIED
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/08/2014
Complaint Pending?	No
Status:	Settled
Status Date:	09/08/2014
Settlement Amount:	\$35,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST UNION SECURITIES, INC.
Allegations:	CUSTOMER ALLEGES THAT LOSSES IN THE ACCOUNT A RESULT OF BEING INVESTED IN UNSUITABLE INVESTMENTS.
Product Type:	Equity - OTC
Alleged Damages:	\$80,000.00

Customer Complaint Information



Date Complaint Received: 03/22/2001
Complaint Pending? No
Status: Denied
Status Date: 04/25/2001
Settlement Amount:
Individual Contribution Amount:
Broker Statement CLAIM DENIED. INVESTMENTS NOT SUITABLE. LOSSES DUE TO MARKET DECLINE.

Disclosure 3 of 3

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: FIRST UNION CAPITAL MARKETS CORP.
Allegations: ATTORNEY FOR CLIENT ALLEGES THAT FINANCIAL ADVISOR DID NOT HAVE REASONABLE GROUNDS TO RECOMMEND HYBRID NETWORKS AND THAT SAFETY AND SECUTIRY OF STOCK WAS MIS-REPRESENTED TO CLIENTS. SEEKING DAMAGES OF \$6000.00. FIRST UNION CAPITAL MARKETS CORP. IS THE EMPLOYING FIRM.
Product Type: Equity Listed (Common & Preferred Stock)
Alleged Damages: \$6,000.00

Customer Complaint Information

Date Complaint Received: 06/22/1999
Complaint Pending? No
Status: Withdrawn
Status Date: 12/21/1999
Settlement Amount:
Individual Contribution Amount:
Broker Statement CLIENT WRITES ASKING FIRM TO DISREGARD PREVIOUS COMPLAINT LETTER STATING THAT HE DOES NOT HOLD MR. BECK RESPONSIBLE FOR LOSSES IN ACCOUNT.



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: Firm
Firm Name: Morgan Stanley Wealth Management
Termination Type: Discharged
Termination Date: 05/12/2016
Allegations: Concerns relating to employee's disclosures relating to outside activities.
Product Type: No Product

Reporting Source: Individual
Firm Name: Morgan Stanley
Termination Type: Discharged
Termination Date: 05/12/2016
Allegations: Concerns relating to employee's disclosures relating to outside activities.
Product Type: No Product



End of Report

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