



IAPD Report

EDMUNDO JAVIER GARZA

CRD# 2159416

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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

EDMUNDO JAVIER GARZA (CRD# 2159416)

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 **02/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CONSULTIVA WEALTH MANAGEMENT, CORP.	CRD# 111846	02/28/2014
B	SAVILE CAPITAL MARKETS LLC	CRD# 316748	02/18/2025

QUALIFICATIONS

This representative is currently registered in **1** 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
B	HUNTLEIGH SECURITIES CORPORATION	7456	San Juan, PR	07/29/2016 - 02/20/2025
B	FAIRBRIDGE CAPITAL MARKETS	103818	GUAYNABO, PR	05/02/2001 - 07/27/2016
IA	CONSULTIVA INTERNACIONAL, INC.	111846	SAN JUAN, PR	02/18/2005 - 02/19/2014

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	2



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 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **SAVILE CAPITAL MARKETS LLC**
Main Address: 2 N. MAIN STREET
SUITE 310
SHERIDAN, WY 82801
Firm ID#: 316748

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	02/18/2025
B FINRA	General Securities Representative	Approved	02/18/2025
B FINRA	Municipal Securities Principal	Approved	02/18/2025
B FINRA	Municipal Securities Representative	Approved	02/18/2025
B Puerto Rico	Agent	Approved	03/05/2025

Branch Office Locations

250 Munoz Rivera Ave
Suite 1420
San Juan, PR 00918

Employment 2 of 2

Firm Name: **CONSULTIVA WEALTH MANAGEMENT, CORP.**
Main Address: AMERICAN INTERNATIONAL PLAZA
250 AVE. MUÑOZ RIVERA, SUITE 1420
SAN JUAN, PR 00918
Firm ID#: 111846

Regulator	Registration	Status	Date
IA Puerto Rico	Investment Adviser Representative	Approved	02/28/2014



Qualifications

Branch Office Locations

CONSULTIVA WEALTH MANAGEMENT, CORP.
AMERICAN INTERNATIONAL PLAZA
250 AVE. MUÑOZ RIVERA, SUITE 1420
SAN JUAN, PR 00918






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 3 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	12/04/2002
 Municipal Securities Principal Examination (S53)	Series 53	08/10/2001
 Introducing Broker/Dealer Financial Operations Principal Examination (S28)	Series 28	07/11/2001

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	03/02/2004
 General Securities Representative Examination (S7)	Series 7	05/01/2001

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/28/2021
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/17/2002



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	07/29/2016 - 02/20/2025	HUNTLEIGH SECURITIES CORPORATION	CRD# 7456	San Juan, PR
B	05/02/2001 - 07/27/2016	FAIRBRIDGE CAPITAL MARKETS	CRD# 103818	GUAYNABO, PR
IA	02/18/2005 - 02/19/2014	CONSULTIVA INTERNACIONAL, INC.	CRD# 111846	SAN JUAN, PR
B	09/12/1991 - 09/29/1992	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	
B	09/12/1991 - 09/29/1992	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	

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
02/2025 - Present	SAVILE CAPITAL MARKETS LLC	REGISTERED REPRESENTATIVE / PRINCIPAL	Y	San Juan, PR, United States
10/2000 - Present	CONSULTIVA WEALTH MANAGEMENT CORP	PRESIDENT & CEO	Y	SAN JUAN, PR, United States
07/1988 - Present	INTERAMERICAN UNIVERSITY OF PR	PROFESSOR	N	Rio Piedras, PR, United States
07/2016 - 02/2025	HUNTLEIGH SECURITIES CORPORATION	REGISTERED REPRESENTATIVE / PRINCIPAL	Y	ST. LOUIS, MO, United States
08/2013 - 07/2016	FAIRBRIDGE CAPITAL MARKETS	REGISTERED REPRESENTATIVE / PRINCIPAL	Y	GUAYNABO, PR, 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.

CONSULTIVA WEALTH MANAGEMENT CORP/ IAR / INVESTMENT RELATED / SAN JUAN, PR/ ADVISORY FIRM/ 10-2000, 80HR MONTH
SAVILE CAPITAL MARKETS / REGISTERED REP/ INVESTMENT RELATED / SAN JUAN, PR/ INTRODUCING BD/ 02-2025, 80HR MONTH



Registration & Employment History



OTHER BUSINESS ACTIVITIES

CONSULTIVA INSURANCE / AGENT / INVESTMENT RELATED / SAN JUAN, PR / INSURANCE COMPANY / 2-2023 / APPROX 10 HRS MONTH
INTERAMERICAN UNIVERSITY OF PR / PROFESSOR/ NOT INVESTMENT RELATED / SAN JUAN, PR / UNIVERSITY / 07-1988 / 16HRS MONTH
VAQUERIA TRES MONJITAS / ECONOMICS CONSULTANT/ NOT INVESTMENT RELATED / ADVISES ECONOMIC MATTERS / SAN JUAN PR / 3HR MONTH
CSR, INC / OWNER / NOT INVESTMENT RELATED / NONPROFIT BOOK PUBLISHING / SAN JUAN PR / 06-2017 / 4 HRS MONTH
ACADEMIA MARIA REINA / BOARD MEMBER / NONPROFIT SCHOOL / NOT INVESTMENT RELATED / FINANCE & AUDIT COMMITTEE MEMBER / SAN JUAN PR / 08-2013 / 12HRS YR
INICIATIVA COMUNITARIA / BOARD MEMBER / NOT INVESTMENT RELATED / NONPROFIT COMMUNITY SERVICE / ATTEND MEETINGS / SAN JUAN, PR / 05-2018 / 2 HRS 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
Customer Dispute	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Consultiva Securities Inc.
Allegations:	Claim alleges unsuitable concentration in Puerto Rico municipal bonds from May 2010 through December 2017
Product Type:	Debt-Municipal
Alleged Damages:	\$10,000,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claim seeks compensatory damages of "at least \$10 million" from respondents jointly and severally.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	19-01210
Date Notice/Process Served:	06/25/2019
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/04/2020
Monetary Compensation Amount:	\$100,000.00



Individual Contribution Amount: \$5,000.00

Broker Statement The RR denies the allegations in the arbitration filing, and contends the claims are false and inaccurate. The RR hired outside counsel to represent his interests, and ultimately decided to settle the case to avoid the expense of litigation. The RR's portion of the settlement was \$5,000.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CONSULTIVA SECURITIES INC.

Allegations: ALLEGED UNAUTHORIZED TRADING BETWEEN MAY 2002 AND JULY 2002. CLIENT ALLEGES THAT TRANSACTIONS WERE NOT DONE WITH WRITTEN APPROVAL AS PER AGREEMENT.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): DEBT SECURITIES, GNMA, MUNIS, CORPORATES

Alleged Damages: \$2,000,000.00

Customer Complaint Information

Date Complaint Received: 07/07/2002

Complaint Pending? No

Status: Denied

Status Date: 09/02/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement ON 9/2/2003 RESPONDENT'S ATTORNEY WROTE TO CLAIMANT'S ATTORNEY DENYING ALL ALLEGATIONS AND REJECTING CLAIM. TO DATE RESPONDENT HAS RECEIVED NO FURTHER COMMUNICATION REGARDING MATTER, AND CONSIDERS IT CLOSED.



End of Report

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