



IAPD Report

ANTHONY THOMAS GONZALEZ

CRD# 224936

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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

ANTHONY THOMAS GONZALEZ (CRD# 224936)

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 **04/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	07/12/1988
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	07/26/2004

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **27** 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	BEAR, STEARNS & CO.	79	LOCATION	05/03/1983 - 07/22/1985
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	LOCATION	09/26/1978 - 05/31/1983
B	MERRILL LYNCH, PIERCE, FENNER & SMITH, 572 INC.		LOCATION	08/26/1974 - 09/26/1978

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 **27** 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	05/13/2014
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B Cboe Exchange, Inc.	General Securities Representative	Approved	03/03/1991
B FINRA	General Securities Representative	Approved	07/12/1988
B Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B New York Stock Exchange	General Securities Representative	Approved	07/13/1988
B California	Agent	Approved	12/22/1988
B Colorado	Agent	Approved	08/18/2006
B Connecticut	Agent	Approved	08/03/1988
B Delaware	Agent	Approved	11/10/2016
B District of Columbia	Agent	Approved	10/21/2013
B Florida	Agent	Approved	08/12/1988
IA Florida	Investment Adviser Representative	Approved	08/18/2005



Qualifications

Regulator	Registration	Status	Date
B Georgia	Agent	Approved	08/20/2019
B Idaho	Agent	Approved	08/10/2023
B Illinois	Agent	Approved	01/25/2019
B Indiana	Agent	Approved	11/06/2001
B Kentucky	Agent	Approved	03/23/2026
B Maine	Agent	Approved	04/04/2025
B Massachusetts	Agent	Approved	02/16/1993
B Missouri	Agent	Approved	04/21/2026
B Nevada	Agent	Approved	11/16/2016
B New Jersey	Agent	Approved	11/19/2015
B New York	Agent	Approved	08/19/1992
B North Carolina	Agent	Approved	01/25/2016
B Pennsylvania	Agent	Approved	06/22/2010
B South Carolina	Agent	Approved	02/11/2020
B South Dakota	Agent	Approved	04/05/2019
B Tennessee	Agent	Approved	12/26/2025
B Texas	Agent	Approved	01/26/2009
IA Texas	Investment Adviser Representative	Restricted Approval	09/07/2006



Qualifications

Regulator	Registration	Status	Date
B Vermont	Agent	Approved	11/20/2020
B Virgin Islands	Agent	Approved	05/29/2007
B Virginia	Agent	Approved	09/07/2006
B Washington	Agent	Approved	03/15/2018

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
701 BRICKELL AVE
MIAMI, FL 33131





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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	10/10/1979
 Registered Options Principal Examination (S4)	Series 4	09/27/1979

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Interest Rate Options Examination (S5)	Series 5	09/24/1981
 General Securities Representative Examination (S7)	Series 7	01/17/1981
 Registered Representative Examination (S1)	Series 1	08/21/1974

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	01/09/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/07/1992

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	05/03/1983 - 07/22/1985	BEAR, STEARNS & CO.	CRD# 79	
B	09/26/1978 - 05/31/1983	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	08/26/1974 - 09/26/1978	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	CRD# 572	

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
05/2017 - Present	BANK OF AMERICA, N.A.	SENIOR INTL FINANCIAL ADVISOR	Y	MIAMI, FL, United States
07/1988 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	SENIOR INTL FINANCIAL ADVISOR	Y	MIAMI, FL, 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.

I*784235
 For profit or not for profit: Entity For Profit
 Name of outside business organization: 2020 Laguna LLC
 Investment related: N
 Address of business: San Francisco, California, 94115
 Nature of business: ["Limited Liability Company"]
 Position, title, association: ["Other"],
 Start date of relationship: 4/1/2022
 Number of hours devoted: 2 hour(s) Yearly
 Number of hours devoted during trading hours: 0
 Duties: Passive Investor., Passive investor. No direct responsibility for the management of the property. That will be handled by my son Robert.

I*114987
 For profit or not for profit: For-Profit Organization
 Name of outside business organization: Buchanan LLC
 Investment related: Y
 Address of business:
 San Francisco, California 94115
 Nature of business: LLC,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Position, title, association: Limited Partner,
Start date of relationship: 6/3/2018
Number of hours devoted: 0 hour(s) Annually
Number of hours devoted during trading hours: 0
Duties: Bought the property for redevelopment in the future. This is part of my long term plan to diversify my portfolio, prior to retirement.

I*135291
For profit or not for profit: For-Profit Organization
Name of outside business organization: Willow LLC
Investment related: Y
Address of business:
San Francisco, California 94115
Nature of business: LLC,
Position, title, association: Limited Partner,
Start date of relationship: 1/15/2021
Number of hours devoted: 1 hour(s) Quarterly
Number of hours devoted during trading hours: 0
Duties: I am selling the apartment under Willow LLC and investing the proceeds in 1031 exchange for the property described above. I will have no direct responsibility in managing this property as my son will continue as GM.



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: MERRILL LYNCH

Allegations: UNSUITABLE INVESTMENT. DAMAGES OF \$500,000.00.

Product Type:

Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 11/16/1994

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$200,000.00

Individual Contribution Amount: \$0.00

Broker Statement MERRILL LYNCH PAID THE CUSTOMERS \$200,000.
GONZALEZ WAS NOT ASKED TO CONTRIBUTE TO SETTLEMENT.
Not Provided

Disclosure 2 of 4



Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MERRILL LYNCH
Allegations: UNSUITABLE INVESTMENT. DAMAGES OF \$500,000 WERE ALLEGED

Product Type:
Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 04/25/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$200,000.00

Individual Contribution Amount: \$0.00

Broker Statement MERRILL LYNCH PAID CUSTOMERS \$200,000. GONZALEZ WAS NOT ASKED TO CONTRIBUTE TO SETTLEMENT.
Not Provided

Disclosure 3 of 4

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: MERRILL LYNCH PIERCE FENNER & SMITH, INC
Allegations: MISREPRESENTATION; BRCH OF FIDUCIARY DT; ACCOUNT RELATED-NEGLIGENCE; OMISSION OF FACTS

Product Type:
Alleged Damages: \$1,314,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: UNKNOWN - CASE #95-00446

Date Notice/Process Served: 02/21/1995

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/04/1996

Disposition Detail: CASE CLOSED,SETTLED/OTHER
ACTUAL/COMPENSATORY DAMAGES, RELIEF
REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND
SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC,
AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF
REQUEST
IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY;



PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS
WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MERRILL LYNCH PIERCE FENNER & SMITH, INC
Allegations: UNSUITABLE PURCHASE OF CMO.
Product Type: Other: CMO
Alleged Damages: \$1,314,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/21/1995
Complaint Pending? No
Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date: 02/21/1995
Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): NASD
Docket/Case #: 95-00446
Date Notice/Process Served: 02/21/1995
Arbitration Pending? No
Disposition: Settled
Disposition Date: 09/04/1996
Monetary Compensation Amount: \$950,000.00
Individual Contribution Amount: \$0.00

Civil Litigation Information

Type of Court: State Court
Name of Court: CIRCUIT COURT OF DADE COUNTY
Location of Court: DADE COUNTY, FL
Docket/Case #: 94-20377



Date Notice/Process Served: 11/07/1994
Litigation Pending? No
Disposition: Other: LITIGATION WAS ADMINISTRATIVELY CLOSED BY THE COURT ON 10/21/1996.
Disposition Date: 10/21/1996
Broker Statement LITIGATION WAS ADMINISTRATIVELY CLOSED BY THE COURT ON 10/21/1996.

Disclosure 4 of 4

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations: BRCH OF FIDUCIARY DT; ACCOUNT RELATED-NEGLIGENCE; MISREPRESENTATION; ACCOUNT RELATED - FAILURE TO SUPERVISE

Product Type:

Alleged Damages: \$1,000,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #95-04953

Date Notice/Process Served: 10/20/1995

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/06/1996

Disposition Detail: CASE IS CLOSED, SETTLED
ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations: UNSUITABLE PURCHASE OF CMA. \$1 MILLION DAMAGES CLAIMED, PLUS INTEREST.

Product Type:

Alleged Damages: \$1,000,000.00

Customer Complaint Information

Date Complaint Received:



Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	National Assoc. of Securities Dealers; 95-04953
Date Notice/Process Served:	10/20/1995
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	12/06/1996
Monetary Compensation Amount:	\$692,000.00
Individual Contribution Amount:	
Broker Statement	MERRILL LYNCH AGREED TO PAY \$692,000 IN SETTLEMENT Not Provided



End of Report

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