IAPD Report

RICHARD PAUL GRODZICKI

CRD# 230547

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

RICHARD PAUL GRODZICKI (CRD# 230547)

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 **12/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MORGAN STANLEY	CRD# 149777	05/30/2024
IA	MORGAN STANLEY	CRD# 149777	05/31/2024

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **24** 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	UBS FINANCIAL SERVICES INC.	8174	ATLANTA, GA	03/11/2009 - 06/10/2024
B	UBS FINANCIAL SERVICES INC.	8174	ATLANTA, GA	02/27/2009 - 06/10/2024
IA	CITIGROUP GLOBAL MARKETS INC.	7059	ATLANTA, GA	04/17/2003 - 03/20/2009

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	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 **24** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MORGAN STANLEY**
Main Address: 2000 WESTCHESTER AVENUE
PURCHASE, NY 10577-2530
Firm ID#: 149777

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/30/2024
B	NYSE American LLC	General Securities Representative	Approved	05/30/2024
B	Nasdaq Stock Market	General Securities Representative	Approved	05/30/2024
B	New York Stock Exchange	General Securities Representative	Approved	05/30/2024
B	Alabama	Agent	Approved	06/10/2024
B	Arizona	Agent	Approved	05/31/2024
B	California	Agent	Approved	05/31/2024
B	Colorado	Agent	Approved	06/13/2024
B	Connecticut	Agent	Approved	06/24/2025
B	Delaware	Agent	Approved	06/24/2025
B	District of Columbia	Agent	Approved	05/31/2024
B	Florida	Agent	Approved	05/31/2024
IA	Florida	Investment Adviser Representative	Approved	05/31/2024

Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	05/30/2024
IA	Georgia	Investment Adviser Representative	Approved	06/03/2024
B	Illinois	Agent	Approved	08/06/2024
B	Iowa	Agent	Approved	05/31/2024
B	Kansas	Agent	Approved	05/31/2024
B	Louisiana	Agent	Approved	08/01/2024
B	Maryland	Agent	Approved	05/31/2024
B	Massachusetts	Agent	Approved	07/17/2024
B	Michigan	Agent	Approved	05/31/2024
B	Nebraska	Agent	Approved	06/27/2024
B	New York	Agent	Approved	05/31/2024
B	North Carolina	Agent	Approved	05/31/2024
B	Ohio	Agent	Approved	05/31/2024
B	South Carolina	Agent	Approved	06/05/2024
B	Tennessee	Agent	Approved	05/31/2024
B	Texas	Agent	Approved	05/31/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	05/31/2024
B	Virginia	Agent	Approved	05/31/2024

Qualifications

Branch Office Locations

MORGAN STANLEY
3280 Peachtree Road Northeast
Suite 1900
Atlanta, GA 30305

MORGAN STANLEY
Santa Rosa Beach, FL

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	AMEX Put and Call Exam (PC)	PC	08/29/1977
B	Registered Representative Examination (S1)	Series 1	01/23/1974

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/31/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/18/1980

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	03/11/2009 - 06/10/2024	UBS FINANCIAL SERVICES INC.	CRD# 8174	ATLANTA, GA
B	02/27/2009 - 06/10/2024	UBS FINANCIAL SERVICES INC.	CRD# 8174	ATLANTA, GA
IA	04/17/2003 - 03/20/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	ATLANTA, GA
B	05/23/1988 - 03/20/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	ATLANTA, GA
B	06/03/1982 - 05/23/1988	KIDDER, PEABODY & CO. INCORPORATED	CRD# 7613	
B	01/17/1977 - 06/10/1982	DREXEL BURNHAM LAMBERT INCORPORATED	CRD# 7323	
B	01/28/1974 - 01/31/1977	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
08/2024 - Present	Morgan Stanley Private Bank, N.A	Financial Advisor	Y	New York, NY, United States
05/2024 - Present	MORGAN STANLEY SMITH BARNEY LLC	FINANCIAL ADVISOR	Y	SANTA ROSA BEACH, FL, United States
05/2024 - Present	MORGAN STANLEY SMITH BARNEY LLC	FINANCIAL ADVISOR	Y	ATLANTA, GA, United States
02/2009 - 05/2024	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	ATLANTA, GA, 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	1
Customer Dispute	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:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	04/03/2024
Docket/Case Number:	117538-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	UBS Financial Services Inc.
Product Type:	No Product
Allegations:	Rendered investment advice, from a location within Florida, without being registered by the Office.
Current Status:	Final
Resolution:	Order
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:	04/03/2024

Sanctions Ordered:	Cease and Desist
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$45,500.00
Portion Levied against individual:	$45,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	04/03/2024
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	On April 3, 2024, the Office of Financial Regulation (Office) entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Richard Paul Grodzicki (Grodzicki). Grodzicki neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Grodzicki violated section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Grodzicki agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and to pay an administrative fine in the amount of $45,500. The Office agreed to approve Grodzicki's application as an associated person (RA) with UBS Financial Services Inc. effective April 3, 2024.

Reporting Source:	Individual
Regulatory Action Initiated By:	State of Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/27/2024
Docket/Case Number:	117538-SR
Employing firm when activity occurred which led to the regulatory action:	UBS Financial Services, Inc.
Product Type:	No Product
Allegations:	On May 9, 2023, an application for the investment adviser representative registration of financial advisor was submitted to the Florida Office of Financial Regulation ("Office"). At the time, financial advisor was already registered with the Office as an associated person for UBS with respect to broker-dealer activity. After the Office requested additional information, financial adviser submitted a written statement describing his business activity for UBS in Florida since 2009. The Office maintained that the described activity indicated that the financial adviser rendered investment advice in Florida since 2009, while financial adviser was not registered with the Office as an associated person of UBS for its activities as an investment adviser. The Office also received documentation through UBS indicating UBS was aware that the financial adviser resided in Florida for six months of each year during this period but did not submit an application to register

	financial adviser until May 9, 2023. Financial adviser agreed to resolve the matter without admitting or denying the Office's findings and conclusions of law.
Current Status:	Final
Resolution:	Stipulation and Consent
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:	03/27/2024
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$45,500.00
Portion Levied against individual:	$45,500.00
Payment Plan:	The administrative fine shall be submitted in the form of a certified check, money order, or wire transfer
Is Payment Plan Current:	Yes
Date Paid by individual:	04/03/2024
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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SALOMON SMITH BARNEY
Allegations:	CLIENT ALLEGED "THAT THERE HAVE BEEN MANY VIOLATIONS OF SECURITIES LAWS ON [HER ACCOUNT]" AND THAT HER "REGISTERED REPRESENTATIVE HAS VIOLATE HIS FIDUCIARY RESPONSIBILITIES" WITH RESPECT TO TWO STOCKS THAT WERE TRANSFERRED OUT OF HER ACCOUNT WITHOUT HER AUTHORIZATION.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	01/05/2000
Complaint Pending?	No
Status:	Denied
Status Date:	03/07/2000
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE CLAIM WAS DENIED.

End of Report

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