



IAPD Report

THOMAS JOHN CAVANAUGH II

CRD# 2335829

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

THOMAS JOHN CAVANAUGH II (CRD# 2335829)

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 **03/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	02/21/2012
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	02/21/2012

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **38** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	CHARLOTTE, NC	01/05/2007 - 02/29/2012
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	CHARLOTTE, NC	01/05/2007 - 02/29/2012
IA	MML INVESTORS SERVICES, INC.	10409	CHARLOTTE, NC	10/17/2002 - 01/09/2007

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	1
Judgment/Lien	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 **38** jurisdiction(s) and **10** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **UBS FINANCIAL SERVICES INC.**
Main Address: 1200 HARBOR BOULEVARD
WEEHAWKEN, NJ 07086
Firm ID#: 8174

Regulator	Registration	Status	Date
B BOX Exchange LLC	General Securities Principal	Approved	05/15/2012
B BOX Exchange LLC	General Securities Representative	Approved	05/15/2012
B BOX Exchange LLC	General Securities Sales Supervisor	Approved	05/18/2020
B Cboe Exchange, Inc.	General Securities Representative	Approved	02/21/2012
B Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	02/21/2012
B Cboe Exchange, Inc.	General Securities Principal	Approved	03/18/2026
B FINRA	General Securities Principal	Approved	02/21/2012
B FINRA	General Securities Representative	Approved	02/21/2012
B FINRA	General Securities Sales Supervisor	Approved	02/21/2012
B NYSE American LLC	General Securities Principal	Approved	02/21/2012
B NYSE American LLC	General Securities Representative	Approved	02/21/2012
B NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B NYSE Arca, Inc.	General Securities Principal	Approved	02/21/2012



Qualifications

Regulator	Registration	Status	Date
B NYSE Arca, Inc.	General Securities Representative	Approved	02/21/2012
B NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	02/21/2012
B NYSE Texas, Inc.	General Securities Representative	Approved	07/20/2022
B NYSE Texas, Inc.	General Securities Principal	Approved	03/18/2026
B NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	03/18/2026
B Nasdaq ISE, LLC	General Securities Principal	Approved	02/21/2012
B Nasdaq ISE, LLC	General Securities Representative	Approved	02/21/2012
B Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/01/2018
B Nasdaq PHLX LLC	General Securities Principal	Approved	02/21/2012
B Nasdaq PHLX LLC	General Securities Representative	Approved	02/21/2012
B Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	02/21/2012
B Nasdaq Stock Market	General Securities Principal	Approved	02/21/2012
B Nasdaq Stock Market	General Securities Representative	Approved	02/21/2012
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	02/21/2012
B New York Stock Exchange	General Securities Principal	Approved	02/21/2012
B New York Stock Exchange	General Securities Representative	Approved	02/21/2012
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B Alabama	Agent	Approved	03/09/2026
B Alaska	Agent	Approved	03/11/2026



Qualifications

Regulator	Registration	Status	Date
B Arizona	Agent	Approved	03/23/2026
B California	Agent	Approved	02/21/2012
B Colorado	Agent	Approved	03/10/2026
B Connecticut	Agent	Approved	03/09/2026
B Delaware	Agent	Approved	01/31/2013
B Florida	Agent	Approved	02/21/2012
B Georgia	Agent	Approved	07/31/2015
B Indiana	Agent	Approved	09/14/2020
B Iowa	Agent	Approved	03/09/2026
B Kansas	Agent	Approved	03/09/2026
B Louisiana	Agent	Approved	03/09/2026
B Maine	Agent	Approved	03/09/2026
B Maryland	Agent	Approved	03/09/2026
B Massachusetts	Agent	Approved	02/21/2012
B Michigan	Agent	Approved	03/11/2026
B Mississippi	Agent	Approved	03/20/2026
B Missouri	Agent	Approved	03/09/2026
B Nebraska	Agent	Approved	03/25/2025
B Nevada	Agent	Approved	03/10/2014



Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	02/21/2012
B	New Jersey	Agent	Approved	02/21/2012
B	New Mexico	Agent	Approved	03/11/2026
B	New York	Agent	Approved	03/11/2026
B	North Carolina	Agent	Approved	02/21/2012
IA	North Carolina	Investment Adviser Representative	Approved	02/21/2012
B	Ohio	Agent	Approved	03/09/2026
B	Oklahoma	Agent	Approved	03/09/2026
B	Oregon	Agent	Approved	03/09/2026
B	Pennsylvania	Agent	Approved	10/17/2016
B	South Carolina	Agent	Approved	02/21/2012
B	Tennessee	Agent	Approved	03/09/2026
B	Texas	Agent	Approved	03/10/2026
B	Vermont	Agent	Approved	03/09/2026
B	Virginia	Agent	Approved	02/21/2012
IA	Virginia	Investment Adviser Representative	Approved	07/29/2024
B	Washington	Agent	Approved	03/09/2026
B	West Virginia	Agent	Approved	02/12/2021
B	Wisconsin	Agent	Approved	03/11/2026



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

UBS FINANCIAL SERVICES INC.
13024 BALLANTYNE CORPORATE PLAZA
SUITE 650
CHARLOTTE, NC 28277

UBS FINANCIAL SERVICES INC.
Matthews, NC

UBS FINANCIAL SERVICES INC.
Mooresville, NC






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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	11/21/2000
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	11/17/2000
 General Securities Principal Examination (S24)	Series 24	03/19/1998

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/02/1993

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/01/1993
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/26/1993

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	01/05/2007 - 02/29/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	CHARLOTTE, NC
IA	01/05/2007 - 02/29/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	CHARLOTTE, NC
IA	10/17/2002 - 01/09/2007	MML INVESTORS SERVICES, INC.	CRD# 10409	CHARLOTTE, NC
B	08/27/2002 - 01/09/2007	MML INVESTORS SERVICES, INC.	CRD# 10409	CHARLOTTE, NC
IA	12/31/2001 - 08/06/2002	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	CHARLOTTE, NC
B	07/25/2001 - 08/06/2002	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	01/12/2001 - 07/05/2001	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	03/15/2000 - 02/07/2001	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	04/05/1993 - 12/21/1999	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	04/05/1993 - 12/21/1999	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
02/2012 - Present	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	CHARLOTTE, NC, 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.

CCS GLOBAL D/B/A BREWBURGERS / 4195 34TH STREET SOUTH ST. PETERSBURG, FLORIDA 33711 / COMPANY / RETAILERS (APPAREL, FOOD, GENERAL) / RESTAURANTS / PARTNER / HIGH LEVEL ADVISORY, NOT DAY TO DAY OPERATIONS / START DATE 06/16/2012 /



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2) George C. Marshall 45th Reunion Committee / 332 Robinlynn Road Matthews, North Carolina 28105 / Other/ Other Social Organization / Treasurer / Member of a committee with management or supervisory functions / / Collect fees and pay expenses / Start Date Non-Profit Committee 12/1/15-9/1/16/



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	1
Judgment/Lien	1

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: Firm

Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES, LLC

Allegations: IT IS ALLEGED THAT BEGINNING IN OR AROUND 2005, THE PRODUCER PROVIDED ERRONEOUS INFORMATION TO THE PLAINTIFFS, LATER TRYING TO CONCEAL THIS THROUGH MISREPRESENTATIONS, WHICH CAUSED THE PLAINTIFF TO INCUR UNNECESSARY TAXES, PENALTIES AND INTEREST.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): NO SPECIFIC DAMAGE AMOUNT WAS ALLEGED.

Civil Litigation Information

Type of Court: Federal Court

Name of Court: UNITED STATES DISTRICT COURT WESTERN DISTRICT OF NORTH CAROLINA

Location of Court: WESTERN DISTRICT OF NORTH CAROLINA

Docket/Case #: 3:12-CV-00823

Date Notice/Process Served: 12/19/2012



Litigation Pending? No
Disposition: Settled
Disposition Date: 04/18/2013
Monetary Compensation Amount: \$57,000.00
Individual Contribution Amount: \$0.00
Firm Statement INTERNAL CASE #201218046.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES, LLC
Allegations: IT IS ALLEGED THAT BEGINNING IN OR AROUND 2005, THE PRODUCER PROVIDED ERRONEOUS INFORMATION TO THE PLAINTIFFS, LATER TRYING TO CONCEAL THIS THROUGH MISREPRESENTATIONS, WHICH CAUSED THE PLAINTIFF TO INCUR UNNECESSARY TAXES, PENALTIES AND INTEREST.
Product Type: Annuity-Variable
Alleged Damages: \$0.00
Alleged Damages Amount Explanation (if amount not exact): NO SPECIFIC DAMAGE AMOUNT WAS ALLEGED.

Civil Litigation Information

Type of Court: Federal Court
Name of Court: UNITED STATES DISTRICT COURT WESTERN DISTRICT OF NORTH CAROLINA
Location of Court: WESTERN DISTRICT OF NORTH CAROLINA
Docket/Case #: 3:12-CV-00823
Date Notice/Process Served: 12/19/2012
Litigation Pending? No
Disposition: Settled
Disposition Date: 04/18/2013
Monetary Compensation Amount: \$57,000.00
Individual Contribution Amount: \$0.00
Broker Statement THE DECISION TO SETTLE THE CASE WAS A BUSINESS DECISION MADE BY MASS MUTUAL WITHOUT INPUT FROM ME OR MY COUNSEL. THE SETTLEMENT DOES NOT REFLECT ANY ADMISSION OF LIABILITY OR WRONGDOING ON MY PART WHATSOEVER. MASS MUTUAL, ALONG WITH MYSELF AND OTHERS NAMED IN THE LITIGATION DENY ANY AND ALL CLAIMS ASSERTED IN THE ACTION AND ANY AND ALL LIABILITY FOR ALLEGED DAMAGE. MASS MUTUAL RESOLVED THIS CASE TO AVOID THE



UNCERTAINIES OF AND THE COST OF THE LITIGATION. I WAS NOT ASK TO
CONTRIBUTE ANY MONIES TOWARD THE SETTLEMENT OF THIS MATTER
SUPPORTING MY POSITION THAT I DID NOTHING WRONG.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	INDIVIDUAL CAPITAL ONE BANK
Judgment/Lien Amount:	\$9,404.00
Judgment/Lien Type:	Civil
Date Filed:	04/01/1994
Court Details:	CITY OF RICHMOND GENERAL DISTRICT COURT, STATE COURT. RICHMOND VA, USA. DOCET NUMBER NOT KNOWN
Judgment/Lien Outstanding?	Yes
Broker Statement	THIS IS A DISPUTE OVER WARRANTY WORK. I HAVE TURNED THE VEHICLE IN TO THE BANK VOLUNTARILY.



End of Report

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