



IAPD Report

BRIAN JAY GOLD

CRD# 2336491

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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

BRIAN JAY GOLD (CRD# 2336491)

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 **08/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	09/17/2015
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	09/18/2015

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **17** 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	AVENTURA, FL	03/08/2006 - 09/18/2015
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	AVENTURA, FL	03/08/2006 - 09/18/2015
IA	ADVEST, INC.	10	AVENTURA, FL	09/17/2004 - 03/08/2006

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	5
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 **17** 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 Representative	Approved	09/18/2015
B Cboe Exchange, Inc.	General Securities Representative	Approved	09/18/2015
B FINRA	General Securities Representative	Approved	09/18/2015
B NYSE American LLC	General Securities Representative	Approved	09/18/2015
B NYSE Arca, Inc.	General Securities Representative	Approved	09/18/2015
B NYSE Texas, Inc.	General Securities Representative	Approved	08/03/2022
B Nasdaq ISE, LLC	General Securities Representative	Approved	09/18/2015
B Nasdaq PHLX LLC	General Securities Representative	Approved	09/18/2015
B Nasdaq Stock Market	General Securities Representative	Approved	09/18/2015
B New York Stock Exchange	General Securities Representative	Approved	09/18/2015
B California	Agent	Approved	09/18/2015
B Colorado	Agent	Approved	07/07/2025
B Connecticut	Agent	Approved	01/31/2018



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	09/21/2015
B Florida	Agent	Approved	09/22/2015
B Georgia	Agent	Approved	11/18/2021
B Michigan	Agent	Approved	08/06/2020
B Nevada	Agent	Approved	05/24/2018
B New Hampshire	Agent	Approved	08/11/2025
B New Jersey	Agent	Approved	09/18/2015
B New York	Agent	Approved	09/18/2015
B North Carolina	Agent	Approved	07/19/2021
B Pennsylvania	Agent	Approved	09/18/2015
B Tennessee	Agent	Approved	08/27/2025
B Texas	Agent	Approved	09/18/2015
IA Texas	Investment Adviser Representative	Restricted Approval	09/17/2015
B Vermont	Agent	Approved	05/30/2025
B Virginia	Agent	Approved	12/11/2024
B Washington	Agent	Approved	09/23/2015

Branch Office Locations

UBS FINANCIAL SERVICES INC.
 1010 S. Federal Highway Suite 2601
 Hallandale Beach, FL 33009

UBS FINANCIAL SERVICES INC.
 Aventura, 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, 3 general industry/product exams, and 2 state securities law exams.




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
 National Commodity Futures Examination (S3)	Series 3	03/22/1999
 General Securities Representative Examination (S7)	Series 7	05/03/1993

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	10/15/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/17/1993

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	03/08/2006 - 09/18/2015	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	AVENTURA, FL
IA	03/08/2006 - 09/18/2015	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	AVENTURA, FL
IA	09/17/2004 - 03/08/2006	ADVEST, INC.	CRD# 10	AVENTURA, FL
B	09/03/2004 - 03/08/2006	ADVEST, INC.	CRD# 10	HARTFORD, CT
IA	07/06/2000 - 09/17/2004	MORGAN STANLEY	CRD# 7556	AVENTURA, FL
B	07/06/2000 - 09/17/2004	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	05/04/1993 - 07/11/2000	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
09/2015 - Present	UBS FINANCIAL SERVICES INC.	financial advisor	Y	aventura, 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.

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
Customer Dispute	5
Termination	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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The Customers allege unsuitable investment recommendations and misrepresentation from September 2014 to June 2015.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$75,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	16-00617
Filing date of arbitration/CFTC reparation or civil litigation:	02/24/2016

Customer Complaint Information

Date Complaint Received:	04/05/2016
Complaint Pending?	No



Status: Settled
Status Date: 12/01/2016
Settlement Amount: \$25,000.00
Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: Merrill Lynch, Pierce, Fenner & Smith Incorporated

Allegations: The Customers allege unsuitable investment recommendations and misrepresentation from September 2014 to June 2015.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$75,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 16-00617

Filing date of arbitration/CFTC reparation or civil litigation: 02/24/2016

Customer Complaint Information

Date Complaint Received: 04/05/2016

Complaint Pending? No

Status: Settled

Status Date: 12/01/2016

Settlement Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Broker Statement

This clients' investment plan was developed based solely on their stated investment objectives (income & growth), as well their willingness to assume risk. Their portfolio was broadly diversified, consisting of both equity and fixed income securities. Unfortunately, shortly after this investment plan was implemented, the financial markets were experiencing a significant correction in several areas within the clients' portfolio [i.e. Short Term Global Bonds & Energy stocks]. All recommendations were intended to be long term in nature and have since rebounded. I strongly believe that this case was settled by my former firm strictly for business reasons to avoid the cost and uncertainties of the arbitration forum. I was not asked to personally contribute any monies toward the settlement of this case.

**Disclosure 2 of 5**

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	THE CUSTOMERS ALLEGE MISREPRESENTATION, UNSUITABLE INVESTMENT RECOMMENDATIONS AND FAILURE TO OBTAIN PRIOR CONSENT BEFORE PURCHASING INVESTMENTS FROM OCTOBER 2006 TO MAY 2008.
Product Type:	Debt-Municipal
Alleged Damages:	\$550,000.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	10-03664
Date Notice/Process Served:	08/30/2010
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/26/2012
Monetary Compensation Amount:	\$125,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE [THIRD PARTY] REVOCABLE TRUST DATED 10/3/96, THE [THIRD PARTY] MARITAL TRUST DATED 5/31/2008 AND THE [THIRD PARTY] RESIDUARY TRUST DATED 5/31/2008.

Disclosure 3 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER, & SMITH INCORPORATED
Allegations:	THIS VERBAL COMPLAINT AROSE OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE PRIOR TO THE UNPRECEDENTED ILLIQUIDITY IN THE ARS MARKET THAT OCCURRED IN FEBRUARY 2008.
Product Type:	Other: AUCTION RATE SECURITIES-- CLOSED-END FUNDS
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: 04/13/2009

Complaint Pending? No

Status: Settled

Status Date: 04/13/2009

Settlement Amount: \$150,000.00

Individual Contribution
Amount: \$0.00

Broker Statement

THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.

Disclosure 4 of 5

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: MERRILL LYNCH

Allegations: CUSTOMER ALLEGES THAT FINANCIAL ADVISOR MADE UNSUITABLE INVESTMENT RECOMMENDATIONS.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 10/12/2006

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/28/2006

Settlement Amount:

Individual Contribution
Amount:

Arbitration Information



Arbitration/Reparation Claim filed with and Docket/Case No.: NASD DISPUTE RESOLUTION CASE NUMBER: 06-05300

Date Notice/Process Served: 12/28/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/26/2007

Monetary Compensation Amount: \$5,200.00

Individual Contribution Amount: \$0.00

Broker Statement THIS MATTER WAS SETTLED FOR NUISANCE VALUE TO AVOID THE COSTS AND UNCERTAINTY OF LITIGATION.

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CLIENT ALLEGES UNSUITABILITY.

Product Type: Other

Other Product Type(s): MANAGED FUTURES

Alleged Damages: \$9,000.00

Customer Complaint Information

Date Complaint Received: 09/07/2004

Complaint Pending? No

Status: Denied

Status Date: 03/11/2005

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Firm Statement ON MARCH 11, 2005 THE CLAIM WAS FOUND WITHOUT MERIT AND DENIED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CLIENT ALLEGES UNSUITABILITY

Product Type: Other

Alleged Damages: \$9,000.00

Customer Complaint Information



Date Complaint Received:	09/07/2004
Complaint Pending?	No
Status:	Denied
Status Date:	03/11/2005
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00



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: MSDW
Termination Type: Discharged
Termination Date: 08/20/2004
Allegations: BROKER DISCLOSED AND THE FIRM IS INVESTIGATING A VIOLATION OF FIRM POLICY IN CONNECTION WITH CLIENTS SIGNING AND THE FINANCIAL ADVISOR UTILIZING A MORGAN STANLEY DISCRETIONARY FORM WITHOUT FIRM APPROVAL.
Product Type: No Product

Other Product Types:
.....

Reporting Source: Individual
Firm Name: MORGAN STANLEY
Termination Type: Discharged
Termination Date: 08/20/2004
Allegations: UTILIZATION OF FIRM TRADING AUTHORITY FORM WITH CLIENT APPROVAL - WITHOUT FIRM APPROVAL NO CLIENT COMPLAINTS
Product Type: Equity Listed (Common & Preferred Stock)
Other Product Types:
Broker Statement N/A



End of Report

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