IAPD Report

MICHAEL BRIAN KEMP

CRD# 2409599

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

MICHAEL BRIAN KEMP (CRD# 2409599)

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 **04/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RBC CAPITAL MARKETS, LLC	CRD# 31194	05/03/2021
IA	RBC CAPITAL MARKETS, LLC	CRD# 31194	05/03/2021

QUALIFICATIONS

This representative is currently registered in **22** SRO(s) and **30** 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	UBS FINANCIAL SERVICES INC.	8174	ROANOKE, VA	02/27/2012 - 05/13/2021
IA	UBS FINANCIAL SERVICES INC.	8174	ROANOKE, VA	02/27/2012 - 05/13/2021
B	MORGAN STANLEY SMITH BARNEY	149777	ROANOKE, VA	06/01/2009 - 03/05/2012

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	3
Termination	1

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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 **30** jurisdiction(s) and 22 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RBC CAPITAL MARKETS, LLC**

Main Address: 200 VESEY ST.
NEW YORK, NY 10281

Firm ID#: 31194

	Regulator	Registration	Status	Date
B	BOX Exchange LLC	General Securities Representative	Approved	05/03/2021
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/03/2021
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/03/2021
B	Cboe C2 Exchange, Inc.	General Securities Representative	Approved	05/03/2021
B	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	05/03/2021
B	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	05/03/2021
B	Cboe Exchange, Inc.	General Securities Representative	Approved	05/03/2021
B	FINRA	General Securities Representative	Approved	05/03/2021
B	Investors' Exchange LLC	General Securities Representative	Approved	05/03/2021
B	Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	05/03/2021
B	MEMX LLC	General Securities Representative	Approved	05/03/2021
B	MIAX PEARL, LLC	General Securities Representative	Approved	05/03/2021
B	NYSE American LLC	General Securities Representative	Approved	05/03/2021

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Qualifications

	Regulator	Registration	Status	Date
B	NYSE Arca, Inc.	General Securities Representative	Approved	05/03/2021
B	NYSE National, Inc.	General Securities Representative	Approved	05/03/2021
B	NYSE Texas, Inc.	General Securities Representative	Approved	05/03/2021
B	Nasdaq GEMX, LLC	General Securities Representative	Approved	05/03/2021
B	Nasdaq ISE, LLC	General Securities Representative	Approved	05/03/2021
B	Nasdaq PHLX LLC	General Securities Representative	Approved	05/03/2021
B	Nasdaq Stock Market	General Securities Representative	Approved	05/03/2021
B	Nasdaq Texas, LLC	General Securities Representative	Approved	05/03/2021
B	New York Stock Exchange	General Securities Representative	Approved	05/03/2021
B	Arkansas	Agent	Approved	04/21/2026
B	California	Agent	Approved	05/04/2021
B	Colorado	Agent	Approved	05/03/2021
B	Connecticut	Agent	Approved	05/03/2021
B	Delaware	Agent	Approved	05/04/2021
B	Florida	Agent	Approved	05/03/2021
B	Georgia	Agent	Approved	05/03/2021
B	Hawaii	Agent	Approved	11/20/2024
B	Illinois	Agent	Approved	08/24/2021
B	Indiana	Agent	Approved	05/03/2021

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Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	03/25/2025
B	Kentucky	Agent	Approved	05/03/2021
B	Maryland	Agent	Approved	05/03/2021
B	Massachusetts	Agent	Approved	05/03/2021
B	Missouri	Agent	Approved	05/03/2021
B	Nevada	Agent	Approved	05/03/2021
B	New Hampshire	Agent	Approved	03/07/2022
B	New York	Agent	Approved	05/03/2021
B	North Carolina	Agent	Approved	05/03/2021
B	Ohio	Agent	Approved	05/03/2021
B	Pennsylvania	Agent	Approved	05/03/2021
B	South Carolina	Agent	Approved	05/20/2021
B	Tennessee	Agent	Approved	05/03/2021
B	Texas	Agent	Approved	05/03/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	05/03/2021
B	Utah	Agent	Approved	02/27/2026
B	Vermont	Agent	Approved	05/03/2021
B	Virginia	Agent	Approved	05/03/2021

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Qualifications

	Regulator	Registration	Status	Date
IA	Virginia	Investment Adviser Representative	Approved	05/03/2021
B	West Virginia	Agent	Approved	05/03/2021
B	Wisconsin	Agent	Approved	05/03/2021
B	Wyoming	Agent	Approved	03/11/2025

Branch Office Locations

RBC CAPITAL MARKETS, LLC
110 Franklin Road SE
Suite 400
Roanoke, VA 24011

RBC CAPITAL MARKETS, LLC
Salem, VA

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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
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	12/16/2002
B	General Securities Representative Examination (S7)	Series 7	12/21/1993

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	01/28/1994
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/21/1994

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.

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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	02/27/2012 - 05/13/2021	UBS FINANCIAL SERVICES INC.	CRD# 8174	ROANOKE, VA
IA	02/27/2012 - 05/13/2021	UBS FINANCIAL SERVICES INC.	CRD# 8174	ROANOKE, VA
B	06/01/2009 - 03/05/2012	MORGAN STANLEY SMITH BARNEY	CRD# 149777	ROANOKE, VA
IA	06/01/2009 - 03/05/2012	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	ROANOKE, VA
IA	06/15/2001 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	ROANOKE, VA
B	05/11/2001 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	ROANOKE, VA
B	12/22/1993 - 06/08/2001	UBS PAINEWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ

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
03/2022 - Present	City National Bank	Employee of an Affiliate	Y	Roanoke, VA, United States
05/2021 - Present	RBC Capital Markets, LLC	Registered Representative	Y	Roanoke, VA, United States
02/2012 - 04/2021	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	ROANOKE, VA, 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.

YMCA / 520 CHURCH AVE. ROANOKE,VA 24016 / EXERCISE / COMMUNITY SERVICE / MEMBER OF BOARD OF DIRECTORS / / ENDOWMENT / FINANCE COMMITTEE / BOD / START DATE 1/22/2013 / 2 HRS PER QUARTER YMCA - Join Us In Something Bigger Campaign / 520 Church Ave. Roanoke,Virginia 24016 / Charity/ Charity / Fund Raising / Leadership role with political campaign, action committee, party or committee / / Help raise money for the Y / Start Date 1/1/2019 /

(2) NAME OF ENTITY: Fellow of Christian Athletes VMI ADDRESS: 8701 Leeds Rd, Kansas City, MO 64129 INVESTMENT/NOT INVESTMENT RELATED: No BUSINESS DESCRIPTION: Charity CAPACITY: Board of Directors START DATE: 8/31/19

Registration & Employment History

OTHER BUSINESS ACTIVITIES

DUTIES: Meet approx. 1 time per month. Help support the ministry at VMI. HOURS DEVOTED PER MONTH: .50 HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0

(3) NAME OF ENTITY: Carolina In My Mind LLC ADDRESS: 408 Carolina Blvd., Isle of Palms, SC 29451 INVESTMENT/NOT INVESTMENT RELATED: No BUSINESS DESCRIPTION: Rental CAPACITY: Owner - Active START DATE: 06/26/20 DUTIES: Help my wife with rental duties when I am down at the rental house. Upkeep and normal maintenance. HOURS DEVOTED PER MONTH: 1 HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0

(4) NAME OF ENTITY: YMCA / Exec. Comm ADDRESS: INVESTMENT/NOT INVESTMENT RELATED: No BUSINESS DESCRIPTION: Executive Committee CAPACITY: Committee/Council Member (not associated with the Board of Directors) START DATE: 09.01.2022 DUTIES: Executive Committee HOURS DEVOTED PER MONTH: 0.25 HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0

(5) NAME OF ENTITY: YMCA of Virginia's Blue Ridge
ADDRESS: 520 Church Ave. Roanoke VA 24016
INVESTMENT/NOT INVESTMENT RELATED: No
BUSINESS DESCRIPTION: YMCA We combine spirit, mind, and body in an integrated approach to well-being that goes beyond just
START DATE: 09/01/23
CAPACITY: Other - Secretary of the BOD
DUTIES: The Secretary shall issue notices of all meetings of the BOD, shall keep minutes of all meetings of the BOD and the Executive Committee, shall be custodian of all corporate records, and shall perform other duties as are incident to the office or as are properly requested by the Chair or BODs.
HOURS DEVOTED PER MONTH: 1
HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0

(6) NAME OF ENTITY: Virginia Military Institute (VMI) Keydet Club
ADDRESS: Lexington VA 24450
INVESTMENT/NOT INVESTMENT RELATED: No
BUSINESS DESCRIPTION: Raises funds for VMI athletics
START DATE: 09/01/23
CAPACITY: Other - to serve on the Finance Committee.
DUTIES: Help the Keydet Club at VMI with managing their assets.
HOURS DEVOTED PER MONTH: 0.25
HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0

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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.

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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	3
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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS Financial Services, Inc.
Allegations:	Time Frame: June 30, 2015 to March 23, 2018 Allegations: The client alleges that his stock position was moved from his non-discretionary account to his discretionary account without his knowledge and then sold without his authorization.
Product Type:	Other: Managed Wrap Accounts/In House Money Manager
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages estimated to be in excess of $5,000.
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:	06/22/2018
Complaint Pending?	No

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Status: Settled

Status Date: 07/17/2018

Settlement Amount: $4,000.00

Individual Contribution Amount: $0.00

Broker Statement The stock position was never in a non-discretionary account but was sold in a discretionary account where I have discretion as the client's portfolio manager. Client facts are false and erroneous.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: CLIENT CLAIMS THAT HE "NEVER AUTHORIZED ANY MONIES TO BE INVESTED AGGRESSIVELY AT ALL." DAMAGES ESTIMATED TO EXCEED $5000.

Product Type: Mutual Fund(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 07/29/2003

Complaint Pending? No

Status: Denied

Status Date: 07/30/2003

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC

Allegations: CLIENT CLAIMS THAT HE "NEVER AUTHORIZED ANY MONIES TO BE INVESTED AGGRESSIVLEY AT ALL" DAMAGES ESTIMATED TO EXCEED $5000.

Product Type: Mutual Fund(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 07/29/2003

Complaint Pending? No

Status: Denied

Status Date: 07/30/2003

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Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	UBS PAINEWEBBER INC.
Allegations:	CLIENT VERBALLY ALLEGES THAT THE PURCHASE OF TECH STOCKS WERE UNAUTHORIZED AND NOT SUITABLE FOR A CONSERVATIVE PORTFOLIO.
Product Type:	Equity - OTC
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	11/09/2001
Complaint Pending?	No
Status:	Settled
Status Date:	01/08/2001
Settlement Amount:	$13,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS/PAINE WEBBER
Allegations:	CLIENT VERBALLY ALLEGED THAT THE PRUCHASE OF TECHNOLOGY STOCKS WERE UNAUTHORIZED AND NOT SUITABLE FOR A CONSERVATIVE PORTFOLIO. COMPLAINT WAS NOT MADE DURNING EMPLOYMENT TENURE OF MIKE KEMP
Product Type:	Other
Other Product Type(s):	STOCKS/EQUITY-OTC
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	11/09/2001
Complaint Pending?	No
Status:	Settled
Status Date:	01/08/2001
Settlement Amount:	$13,000.00
Individual Contribution Amount:	$0.00

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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:	Individual
Firm Name:	UBS/PAINE WEBBER
Termination Type:	Voluntary Resignation
Termination Date:	05/11/2001
Allegations:	AT THE TIME OF MY RESIGNATION FROM PAINE WEBBER. I HAD BEEN NOTIFIED THAT AN INTERNAL INVESTIGATION REGARDING SHORT TERM TRADES OF UNIT INVESMTNET TRUST PRODUCTS WAS BEING CONDUCTED BY THE FIRM. THIS INVESTIGATION WAS NOT INITIATED BY CUSTOMER COMPLAINTS AND INVESTIGATION WAS CONCLUDED WITHOUT ANY SIGNIFICANT FINDING OF INAPPROPRIATE ACTIONS BY ME (MIKE KEMP).
Product Type:	Other
Other Product Types:	UNIT INVESTMENT TRUSTS (PAINE WEBBER ANALYSTS BEST CALL (ABC) UNIT TRUST)
Broker Statement	SEPARATION FROM PAINE WEBBER WAS VOLUNTARY AND WAS IN NO WAY RELATED TO ANY INVESTIGATION UNDER WAY PRIOR TO MY RESIGNATION. I LEFT PAINE WEBBER TO ACCEPT AN OFFER FOR EMPLOYMENT AT SALOMON SMITH BARNEY

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End of Report

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