



IAPD Report

DEAN ANDREW BAHNIUK

CRD# 2418525

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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

DEAN ANDREW BAHNIUK (CRD# 2418525)

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 **03/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RBC CAPITAL MARKETS, LLC	CRD# 31194	02/16/2024
IA	RBC CAPITAL MARKETS, LLC	CRD# 31194	02/16/2024

QUALIFICATIONS

This representative is currently registered in **22** SRO(s) and **51** 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	OPPENHEIMER & CO. INC.	249	CORAL GABLES, FL	02/23/2015 - 02/16/2024
B	OPPENHEIMER & CO. INC.	249	CORAL GABLES, FL	02/20/2015 - 02/16/2024
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	MIAMI, FL	05/04/2007 - 03/20/2015

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	2
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 **51** 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	02/16/2024
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	02/16/2024
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	02/16/2024
B Cboe C2 Exchange, Inc.	General Securities Representative	Approved	02/16/2024
B Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	02/16/2024
B Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	02/16/2024
B Cboe Exchange, Inc.	General Securities Representative	Approved	02/16/2024
B FINRA	General Securities Representative	Approved	02/16/2024
B Investors' Exchange LLC	General Securities Representative	Approved	02/16/2024
B Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	02/16/2024
B MEMX LLC	General Securities Representative	Approved	02/16/2024
B MIAX PEARL, LLC	General Securities Representative	Approved	02/16/2024
B NYSE American LLC	General Securities Representative	Approved	02/16/2024



Qualifications

Regulator	Registration	Status	Date
B NYSE Arca, Inc.	General Securities Representative	Approved	02/16/2024
B NYSE National, Inc.	General Securities Representative	Approved	02/16/2024
B NYSE Texas, Inc.	General Securities Representative	Approved	02/16/2024
B Nasdaq GEMX, LLC	General Securities Representative	Approved	02/16/2024
B Nasdaq ISE, LLC	General Securities Representative	Approved	02/16/2024
B Nasdaq PHLX LLC	General Securities Representative	Approved	02/16/2024
B Nasdaq Stock Market	General Securities Representative	Approved	02/16/2024
B Nasdaq Texas, LLC	General Securities Representative	Approved	02/16/2024
B New York Stock Exchange	General Securities Representative	Approved	02/16/2024
B Alabama	Agent	Approved	10/29/2025
B Alaska	Agent	Approved	10/30/2025
B Arizona	Agent	Approved	11/07/2025
B Arkansas	Agent	Approved	10/29/2025
B California	Agent	Approved	02/16/2024
B Colorado	Agent	Approved	10/29/2025
B Connecticut	Agent	Approved	10/31/2025
B Delaware	Agent	Approved	02/16/2024
B District of Columbia	Agent	Approved	02/16/2024
B Florida	Agent	Approved	02/16/2024



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	02/26/2024
B Georgia	Agent	Approved	02/16/2024
B Hawaii	Agent	Approved	03/30/2026
B Idaho	Agent	Approved	10/29/2025
B Illinois	Agent	Approved	02/16/2024
B Indiana	Agent	Approved	02/16/2024
B Iowa	Agent	Approved	03/07/2025
B Kansas	Agent	Approved	10/29/2025
B Kentucky	Agent	Approved	10/31/2025
B Louisiana	Agent	Approved	02/16/2024
B Maine	Agent	Approved	10/29/2025
B Maryland	Agent	Approved	02/16/2024
B Massachusetts	Agent	Approved	02/20/2024
B Michigan	Agent	Approved	10/31/2025
B Minnesota	Agent	Approved	10/30/2025
B Mississippi	Agent	Approved	10/29/2025
B Missouri	Agent	Approved	02/16/2024
B Montana	Agent	Approved	11/04/2025
B Nebraska	Agent	Approved	02/16/2024



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	02/16/2024
B New Hampshire	Agent	Approved	02/16/2024
B New Jersey	Agent	Approved	02/16/2024
B New Mexico	Agent	Approved	02/16/2024
B New York	Agent	Approved	02/16/2024
B North Carolina	Agent	Approved	02/21/2024
B North Dakota	Agent	Approved	11/06/2025
B Ohio	Agent	Approved	10/29/2025
B Oklahoma	Agent	Approved	02/16/2024
B Oregon	Agent	Approved	10/30/2025
B Pennsylvania	Agent	Approved	02/16/2024
B Rhode Island	Agent	Approved	11/10/2025
B South Carolina	Agent	Approved	02/16/2024
B South Dakota	Agent	Approved	10/29/2025
B Tennessee	Agent	Approved	02/16/2024
B Texas	Agent	Approved	02/16/2024
IA Texas	Investment Adviser Representative	Approved	02/16/2024
B Utah	Agent	Approved	10/30/2025
B Vermont	Agent	Approved	10/29/2025



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	02/16/2024
B Washington	Agent	Approved	02/16/2024
B West Virginia	Agent	Approved	02/16/2024
B Wisconsin	Agent	Approved	10/29/2025
B Wyoming	Agent	Approved	11/12/2025

Branch Office Locations

RBC CAPITAL MARKETS, LLC
801 Brickell Avenue
Suite 2100
Miami, FL 33131

RBC CAPITAL MARKETS, LLC
COCONUT GROVE, 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, 2 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
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General Securities Representative Examination (S7)	Series 7	11/12/1993
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State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	05/13/1994
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Uniform Securities Agent State Law Examination (S63)	Series 63	12/08/1993
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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
IA	02/23/2015 - 02/16/2024	OPPENHEIMER & CO. INC.	CRD# 249	CORAL GABLES, FL
B	02/20/2015 - 02/16/2024	OPPENHEIMER & CO. INC.	CRD# 249	CORAL GABLES, FL
B	05/04/2007 - 03/20/2015	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MIAMI, FL
IA	05/04/2007 - 03/20/2015	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MIAMI, FL
IA	01/03/2003 - 05/08/2007	FAHNESTOCK ASSET MANAGEMENT	CRD# 249	WASHINGTON, DC
B	01/03/2003 - 05/08/2007	OPPENHEIMER & CO. INC.	CRD# 249	WASHINGTON, DC
IA	01/19/2001 - 01/03/2003	CIBC WORLD MARKETS CORP.	CRD# 630	WASHINGTON, DC
B	08/16/2000 - 01/03/2003	CIBC WORLD MARKETS CORP.	CRD# 630	NEW YORK, NY
B	09/27/1996 - 08/23/2000	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	04/13/1994 - 10/21/1996	WHEAT, FIRST SECURITIES, INC.	CRD# 6124	CHARLOTTE, NC
B	02/23/1994 - 04/08/1994	CAPITAL RESOURCES, INC.	CRD# 16899	ROCKVILLE, MD
B	11/15/1993 - 02/24/1994	WASHINGTON INVESTMENT CORPORATION	CRD# 25727	WASHINGTON, DC

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
02/2024 - Present	RBC CAPITAL MARKETS, LLC	Registered Representative	Y	VIENNA, VA, United States
02/2015 - 02/2024	OPPENHEIMER & CO. INC.	FINANCIAL CONSULTANT	Y	MIAMI, FL, United States



Registration & Employment History



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.

(1) NAME OF ENTITY: Black Marlin Publishing LLC

ADDRESS: 2322 Lincoln Ave, Coconut Grove, FL, 33133

INVESTMENT/NOT INVESTMENT RELATED: No

BUSINESS DESCRIPTION: Private Company

START DATE: 16/12/2009

CAPACITY: Owner

DUTIES: I am the sole owner and operator of Black Marlin Publishing LLC, an entity formed to hold the publishing rights to the book, The Art of Wealth, which I authored. Black Marlin was organized in Virginia and is current and in good standing. The Art of Wealth was published in 2012.

HOURS DEVOTED PER MONTH: 0 - 4 Hours

HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0 - 4 Hours

(2) NAME OF ENTITY: Palazzo Properties LLC

ADDRESS: 2322 Lincoln Ave, Coconut Grove, FL 33133-3927

INVESTMENT/NOT INVESTMENT RELATED: No

BUSINESS DESCRIPTION: Private Company

START DATE: Mar 17, 2026

CAPACITY: Other (Sole Owner/Managing Member)

DUTIES: Ownership and management of rental real estate (condominium at 3101 SW 27th Ave, Coconut Grove, FL)

HOURS DEVOTED PER MONTH: 2

HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0



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	2
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 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CIBC WORLD MARKETS CORP.

Allegations: THE CUSTOMER ALLEGES THAT MR. BAHNIUK SOLD THE CUSTOMER'S MUTUAL FUNDS WITHOUT AUTHORIZATION, FAILED TO INFORM THE CUSTOMER OF INVESTMENT OPTIONS, AND PLACED THE CUSTOMER ON MARGIN WITHOUT AUTHORIZATION. THE CUSTOMER SEEKS DAMAGES OF APPROXIMATELY \$25,000.

Product Type: Mutual Fund(s)

Alleged Damages: \$25,000.00

Customer Complaint Information

Date Complaint Received: 10/24/2001

Complaint Pending? No

Status: Denied

Status Date: 11/05/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement IN WAKE OF THE SPETEMBER 11, CUSTOMER DECIDED HE NO LONGER WANTED ANY EXPOSURE TO EQUITIES. UNDER HIS SPECIFIC AND



EXPLICIT INSTRUCTIONS, I SOLD HIS EQUITY FUNDS AND BOUGHT MUNICIPAL BONDS. IN ADDITION TO VERBALLY CONFIRMING THE TRANSACTIONS, I SENT A DETAILED E-MAIL. ONLY AFTER THE EQUITY MARKETS RECOVERED DID HE ATTEMPT TO REVERSE HIS TRADES WITH A BOGUS CLAIM. HIS ALLEGATIONS ARE FALSE AND INAPPROPRIATE. IN HIS DISCUSSIONS WITH THE BRANCH AND OPS MANAGER, CUSTOMER DID NOT ALLEGE UNAUTHORIZED TRADING USE OF MARGIN OR FAILURE TO INFORM HIM OF ALTERNATIVES. HE SIMPLY HAS REMORSE OVER AN EMOTIONAL DECISION.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINWEBBER INC.

Allegations: CLIENT ALLEGES THAT FA MARGINED HER ACCOUNT WITHOUT HER KNOWLEDGE. DAMAGES NOT SPECIFIED, BUT MARGIN INTEREST IS GREATER THAN \$5,000.

Product Type: Other

Other Product Type(s): PRODUCTS NOT SPECIFIED

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/07/1999

Complaint Pending? No

Status: Denied

Status Date: 10/20/1999

Settlement Amount:

Individual Contribution Amount:

Broker Statement ACCOUNT WAS RECEIVED WITH MARGIN BALANCE. CLIENT EXECUTED NUMEROUS UNSOLICITED TRADES ON MARGIN. CLIENT'S ACCOUNT HAD REALIZED GAINS EXCEEDING \$100,000.



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: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Termination Type: Voluntary Resignation

Termination Date: 02/20/2015

Allegations: ALLEGATIONS INTO CONDUCT INCONSISTENT WITH FIRM POLICY REGARDING PERSONAL BANK ACCOUNTS. THIS CONDUCT DID NOT INVOLVE MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED CUSTOMERS OR CUSTOMER ACCOUNTS.

Product Type: No Product

Reporting Source: Individual

Firm Name: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Termination Type: Voluntary Resignation

Termination Date: 02/20/2015

Allegations: ALLEGATIONS INTO CONDUCT INCONSISTENT WITH FIRM POLICY REGARDING PERSONAL BANK ACCOUNTS. THIS CONDUCT DID NOT INVOLVE MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED CUSTOMERS OR CUSTOMER ACCOUNTS.

Product Type: No Product

Broker Statement

I WAS UNAWARE OF A MATERIAL VIOLATION OF MERRILL LYNCH POLICY THAT REQUIRED DISCLOSURE. I BELIEVED THIS WAS A MINOR ERROR THAT WAS RESOLVED AND CLOSED.

LAST FALL I BOUNCED A CHECK TO MYSELF AS A DIRECT RESULT OF A DEPOSIT BEING DISHONORED. THE CHECK THAT BOUNCED WAS INTENDED TO TRANSFER FUNDS BETWEEN MY TWO CHECKING ACCOUNTS (FROM MY BURKE AND HERBERT BANK ACCOUNT TO MY BANK OF AMERICA ACCOUNT). SHORTLY THEREAFTER I RECEIVED AN EMAIL FROM MERRILL ASKING ME TO EXPLAIN WHAT HAPPENED AND PROVIDE STATEMENTS OF THE OUTSIDE ACCOUNT THAT THE FUNDS WERE DRAWN ON. I PROVIDED THE STATEMENTS THAT DEMONSTRATED THAT THE BURKE AND HERBERT ACCOUNT HAD A CHARGE BACK FOR A DISHONORED DEPOSIT THEREBY TRIGGERING MY CHECK TO BOUNCE. THIS DID NOT INVOLVE A CLIENT, BROKERAGE ACCOUNT, OR ANYONE OTHER THAN MYSELF. THE ONLY DAMAGES WAS THE EMBARRASSMENT OF BOUNCING A CHECK, TO MYSELF.

THE MORNING OF FEBRUARY 20TH, THE DAY I RESIGNED, I RECEIVED AN EMAIL FROM THE BRANCH COMPLIANCE MANAGER ASKING ME TO DISCUSS THIS. THE MEETING DID NOT OCCUR AS I RESIGNED HOURS LATER. I DID NOT DISCLOSE THIS AS I NEVER RECEIVE A NOTICE THAT CONCLUDED THAT I HAD VIOLATED A POLICY, ONLY THAT THEY WANTED DOCUMENTATION. DOCUMENTATION CONCISELY THAT THIS WAS A ONETIME MISHAP DUE TO SOMEONE ELSE BOUNCING A CHECK TO MYSELF.



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End of Report

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