



IAPD Report

EDWARD MARK LUBELL

CRD# 2449026

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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

EDWARD MARK LUBELL (CRD# 2449026)

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 **08/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	07/10/2002
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	07/15/2002

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **33** 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	DEUTSCHE BANK SECURITIES INC.	2525	NEW YORK, NY	01/13/2001 - 07/16/2002
B	DB ALEX. BROWN LLC	17790	BALTIMORE, MD	09/01/1997 - 01/13/2001
B	ALEX. BROWN & SONS INCORPORATED	20	BALTIMORE, MD	03/22/1994 - 09/01/1997

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



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 **33** 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
	BOX Exchange LLC	General Securities Representative	Approved	05/16/2012
	Cboe Exchange, Inc.	General Securities Representative	Approved	07/10/2002
	FINRA	General Securities Representative	Approved	07/10/2002
	NYSE American LLC	General Securities Representative	Approved	07/10/2002
	NYSE Arca, Inc.	General Securities Representative	Approved	07/10/2002
	NYSE Texas, Inc.	General Securities Representative	Approved	07/13/2022
	Nasdaq ISE, LLC	General Securities Representative	Approved	01/23/2008
	Nasdaq PHLX LLC	General Securities Representative	Approved	07/10/2002
	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
	New York Stock Exchange	General Securities Representative	Approved	07/10/2002
	Alabama	Agent	Approved	08/04/2026
	Arkansas	Agent	Approved	07/10/2002
	California	Agent	Approved	07/10/2002



Qualifications

	Regulator	Registration	Status	Date
B	Colorado	Agent	Approved	01/07/2015
IA	Colorado	Investment Adviser Representative	Approved	03/31/2021
B	Connecticut	Agent	Approved	05/10/2005
B	Delaware	Agent	Approved	03/16/2023
B	District of Columbia	Agent	Approved	09/04/2025
B	Florida	Agent	Approved	07/10/2002
IA	Florida	Investment Adviser Representative	Approved	07/15/2002
B	Georgia	Agent	Approved	07/10/2002
B	Idaho	Agent	Approved	03/20/2026
B	Illinois	Agent	Approved	09/30/2025
B	Indiana	Agent	Approved	08/03/2026
B	Kansas	Agent	Approved	03/25/2026
B	Maryland	Agent	Approved	07/10/2002
B	Massachusetts	Agent	Approved	07/25/2002
B	Michigan	Agent	Approved	07/10/2002
B	Minnesota	Agent	Approved	08/05/2026
B	Nevada	Agent	Approved	11/29/2011
B	New Hampshire	Agent	Approved	12/20/2022
B	New Jersey	Agent	Approved	07/18/2025



Qualifications

Regulator	Registration	Status	Date
B New Mexico	Agent	Approved	07/10/2002
B New York	Agent	Approved	07/10/2002
B North Carolina	Agent	Approved	05/04/2020
B Ohio	Agent	Approved	01/22/2004
B Oregon	Agent	Approved	02/02/2025
B Pennsylvania	Agent	Approved	01/08/2015
B Rhode Island	Agent	Approved	02/19/2026
B Tennessee	Agent	Approved	08/04/2026
B Texas	Agent	Approved	07/10/2002
IA Texas	Investment Adviser Representative	Restricted Approval	10/24/2006
B Utah	Agent	Approved	04/27/2026
B Virgin Islands	Agent	Approved	08/29/2012
B Virginia	Agent	Approved	01/27/2022
B Washington	Agent	Approved	11/14/2025

Branch Office Locations

UBS FINANCIAL SERVICES INC.
525 OKEECHOBEE BLVD
SUITE 1500
WEST PALM BEACH, FL 33401

UBS FINANCIAL SERVICES INC.
BOCA RATON, FL

UBS FINANCIAL SERVICES INC.
Basalt, CO



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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	12/27/2000
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	12/27/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	08/25/2003
	General Securities Representative Examination (S7)	Series 7	03/08/1994

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	04/14/1994
	Uniform Securities Agent State Law Examination (S63)	Series 63	02/18/1994

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](#).



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	01/13/2001 - 07/16/2002	DEUTSCHE BANK SECURITIES INC.	CRD# 2525	NEW YORK, NY
B	09/01/1997 - 01/13/2001	DB ALEX. BROWN LLC	CRD# 17790	BALTIMORE, MD
B	03/22/1994 - 09/01/1997	ALEX. BROWN & SONS INCORPORATED	CRD# 20	

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
07/2002 - Present	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	PALM BEACH, 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.

3CINTERACTIVE CORP / 7800 CONGRESS AVE, SUITE 108 BOCA RATON, FLORIDA 33487 / COMPANY / TELECOMMUNICATIONS / MOBILE ENTERPRISE SOLUTIONS USING SMS TEXT MESSAGING PLATFORM / MEMBER OF BOARD OF DIRECTORS / ATTEND BOARD MEETINGS AND PARTICIPATE IN CONFERENCE CALLS. POSSIBLY ALSO HAVE ONE ON ONE CONVERSATIONS WITH OTHER BOARD MEMBERS OR EXECUTIVES / POTENTIAL DEALINGS WITH UBS: NO / START DATE - 09/15/2010 / AS NOTED ABOVE, I MAY NEED TO PARTICIPATE IN CALLS OR MEETINGS THAT MIGHT BE SCHEDULED DURING NORMAL WORKING HOURS.

J.A.B. Irrevocable Trust, this is a family trust funded from life insurance when my cousin died in 2018, I will oversee the investments and distributions for this trust, start date-2/19/2019, nyUnited States-10514.



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

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:	Individual
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	Time frame: January 2012 -January 2022 Allegations: Claimant alleges UBS recommended unsuitable and esoteric structured products and notes without adequate warnings and details.
Product Type:	No Product
Alleged Damages:	\$99,000.00
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 Arbitration
Docket/Case #:	22-00096
Filing date of arbitration/CFTC reparation or civil litigation:	02/09/2022

Customer Complaint Information

Date Complaint Received:	02/09/2022
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Complaint Pending? No

Status: Settled

Status Date: 11/30/2022

Settlement Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS Financial Services Inc.

Allegations: Time Frame: November 8, 2017 to September 18, 2018
The client alleges his Financial Advisors placed him in Structured Products without a conversation explaining the characteristics of the investments and confirming the long term investment objective and potential liquidity requirements. The client further alleges concentration risk by being in over 24 mutual funds. The alleged damages are estimated to be in excess of \$5,000.00

Product Type: Other: Structured Products

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): estimated to be in excess of \$5,000.00

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: 09/18/2018

Complaint Pending? No

Status: Denied

Status Date: 12/12/2018

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement I deny the allegations in their entirety. Regarding the structured notes, I presented an investment plan to the clients on September 14, 2016 at which time I highlighted the use of structured notes as a key component of the plan and fully explained their characteristics including liquidity and timeframe. Clients signed the standard UBS structured products prospectus delivery form a few days later, which form also specified these risks. These notes were designed to be a part of a larger and more diversified portfolio which overall had the stated and confirmed intention to be long term in nature and to target a 5% rate of return. I held a second meeting on November 7, 2017 with the client to review the portfolio after the first year of operation. At that meeting, we went over all allocations, all positions and reaffirmed



the strategy and time horizon. Client stated that he was happy with performance and with the "stewardship" of his family's interests. Clients never once made any mention of being unhappy or uncomfortable with the structured notes until this issue arose. Regarding the allegation of having concentration risk due to too many funds, I would point out that the funds in the portfolio were highly diversified and covered a vast array of potential allocations globally across equities, fixed/floating rate income and liquid alternatives. There was never any concentration risk in any particular sector or security. These allegations are factually inaccurate and I intend to defend myself against them.

Disclosure 3 of 5

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

UBS FINANCIAL SERVICES, INC.

Allegations:

CLIENT ALLEGES THAT THE INVESTMENT WAS SOLD AS A RISK-FREE, MONEY-MARKET ALTERNATIVE AND NOT ALL THE FACTS PERTAINING TO THESE INVESTMENTS WERE DISCLOSED TO THEM. CLIENT FURTHER STATES THEY SHOULD NOT HAVE BEEN PUT INTO THESE TYPES OF INVESTMENTS. TIME FRAME, 2008. THE FIRM CANNOT MAKE GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE LESS THAN \$5,000.

Product Type:

Other: AUCTION RATE SECURITIES

Alleged Damages:

\$0.00

Alleged Damages Amount Explanation (if amount not exact):

THE CUSTOMER DID NOT MAKE A CLAIM FOR COMPENSATORY DAMAGES AND/OR DAMAGES WERE DETERMINED TO BE LESS THAN \$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:

02/29/2008

Complaint Pending?

No

Status:

Settled

Status Date:

12/23/2008

Settlement Amount:

\$1,000,000.00

Individual Contribution Amount:

\$0.00

Broker Statement

THE COMPLAINT AROSE IN CONNECTION WITH THE INDUSTRY WIDE BREAKDOWN OF THE LIQUIDITY IN THE MARKET FOR AUCTION RATE SECURITIES ("ARS"). THE FIRM AGREED TO REPURCHASE THE ARS SECURITIES AT ISSUE AT PAR VALUE FROM THE CLIENT PURSUANT TO A GLOBAL REPURCHASE AGREEMENT IT ENTERED INTO WITH SEVERAL REGULATORY BODIES. THIS WAS NOT A SETTLEMENT OF A DISPUTE BETWEEN THE CLIENT AND THE REPRESENTATIVE AND WAS NOT BASED ON THE MERITS OF THE CLIENT'S SPECIFIC CONCERNS OR ANY FINDING



OF FAULT OR WRONGDOING BY THE NAMED REPRESENTATIVE. THE NAMED REPRESENTATIVE WAS NOT A PARTY TO, AND DID NOT AGREE TO OR PARTICIPATE IN, THE REPURCHASE AGREEMENT BETWEEN THE FIRM AND THE RELEVANT REGULATORY BODIES. THE NAMED REPRESENTATIVE DID NOT MAKE ANY PAYMENTS TO THE CLIENT AND THE NAMED REPRESENTATIVE WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE SETTLEMENT AMOUNT. THE LISTED "SETTLEMENT AMOUNT" REPRESENTS ONLY THE GROSS INITIAL PAR VALUE OF THE ARS POSITION AND DOES NOT TAKE INTO ACCOUNT THE ACTUAL VALUE OF THE ARS POSITION AT THE TIME THE FIRM RECEIVED IT BACK FROM THE CLIENT IN CONNECTION WITH THE SETTLEMENT. THIS MATTER IS BEING REPORTED AS A SETTLEMENT PURSUANT TO THE REQUIREMENTS OF FINRA REGULATORY NOTICE 09-12.

Disclosure 4 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: DEUTSCHE BANK SECURITIES INC.

Allegations: CLIENTS ALLEGE POOR PERFORMANCE, EXCESSIVE TRADING, FAILURE TO FOLLOW INSTRUCTIONS AND BREACH OF FIDUCIARY DUTY.

Product Type: Equity - OTC

Alleged Damages: \$250,000.00

Customer Complaint Information

Date Complaint Received: 06/26/2002

Complaint Pending? No

Status: Denied

Status Date: 08/30/2002

Settlement Amount:

Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: DEUTSCHE BANK SECURITIES INC.

Allegations: CLIENTS ALLEGE POOR PERFORMANCE, EXCESSIVE TRADING, FAILURE TO FOLLOW INSTRUCTIONS AND BREACH OF FIDUCIARY DUTY.

Product Type: Equity - OTC

Alleged Damages: \$250,000.00

Customer Complaint Information

Date Complaint Received: 06/26/2002

Complaint Pending? No

Status: Denied

Status Date: 07/15/2002



Settlement Amount:

**Individual Contribution
Amount:**

Disclosure 5 of 5

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** ALEX BROWN & SONS INCORPORATED

Allegations: THE CLIENT STATES THAT THE INVESTMENT REPRESENTATIVE, EMPLOYED AT BT ALEX. BROWN INCORPORATED, ADVISED HIM THAT AN OPTION HEDGE WAS THE BEST WAY TO ENSURE AGAINST A MAJOR DROP IN PRICE OF VINCAM STOCK AND SUBSEQUENTLY RECOMMENDED REMOVING THE HEDGE WITHOUT REGARD TO HIS FINANCIAL POSITION AND RISK TOLERANCE. TH CLIENT ALLEGES THAT BY UNDOING THE HEDGE HE LOST OVER ONE MILLION DOLLARS.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 09/30/1998

Complaint Pending? No

Status: Denied

Status Date: 10/14/1998

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement CLIENT CLAIM DENIED.
NOT PROVIDED



End of Report

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