



IAPD Report

CHRISTOPHER MICHAEL ANDREACH

CRD# 2491323

| <u>Section Title</u> | <u>Page(s)</u> |
|-------------------------------------|-----------------------|
| Report Summary | 1 |
| Qualifications | 2 - 6 |
| Registration and Employment History | 7 - 8 |
| Disclosure Information | 9 |



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

CHRISTOPHER MICHAEL ANDREACH (CRD# 2491323)

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 **01/13/2026**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|-----------|--------------------------|------------|------------------|
| B | RBC CAPITAL MARKETS, LLC | CRD# 31194 | 11/22/2021 |
| IA | RBC CAPITAL MARKETS, LLC | CRD# 31194 | 11/22/2021 |

QUALIFICATIONS

This representative is currently registered in **22** 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 | UBS FINANCIAL SERVICES INC. | 8174 | RED BANK, NJ | 09/03/2021 - 11/19/2021 |
| IA | UBS FINANCIAL SERVICES INC. | 8174 | RED BANK, NJ | 09/03/2021 - 11/19/2021 |
| B | RBC CAPITAL MARKETS, LLC | 31194 | RED BANK, NJ | 04/08/2004 - 09/16/2021 |

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 |
|------------------|-------|
| Regulatory Event | 1 |
| 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 **33** 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 | 11/22/2021 |
| B Cboe BYX Exchange, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B Cboe BZX Exchange, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B Cboe C2 Exchange, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B Cboe EDGA Exchange, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B Cboe EDGX Exchange, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B Cboe Exchange, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B FINRA | General Securities Representative | Approved | 11/22/2021 |
| B Investors' Exchange LLC | General Securities Representative | Approved | 11/22/2021 |
| B Long-Term Stock Exchange, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B MEMX LLC | General Securities Representative | Approved | 11/22/2021 |
| B MIAX PEARL, LLC | General Securities Representative | Approved | 11/22/2021 |
| B NYSE American LLC | General Securities Representative | Approved | 11/22/2021 |



Qualifications

| Regulator | Registration | Status | Date |
|----------------------------------|-----------------------------------|----------|------------|
| B NYSE Arca, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B NYSE National, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B NYSE Texas, Inc. | General Securities Representative | Approved | 11/22/2021 |
| B Nasdaq GEMX, LLC | General Securities Representative | Approved | 11/22/2021 |
| B Nasdaq ISE, LLC | General Securities Representative | Approved | 11/22/2021 |
| B Nasdaq PHLX LLC | General Securities Representative | Approved | 11/22/2021 |
| B Nasdaq Stock Market | General Securities Representative | Approved | 11/22/2021 |
| B Nasdaq Texas, LLC | General Securities Representative | Approved | 11/22/2021 |
| B New York Stock Exchange | General Securities Representative | Approved | 11/22/2021 |
| B Arizona | Agent | Approved | 11/22/2021 |
| B California | Agent | Approved | 11/23/2021 |
| B Colorado | Agent | Approved | 12/16/2021 |
| B Connecticut | Agent | Approved | 12/22/2021 |
| B Delaware | Agent | Approved | 06/07/2022 |
| B District of Columbia | Agent | Approved | 11/22/2021 |
| B Florida | Agent | Approved | 01/07/2022 |
| B Georgia | Agent | Approved | 11/22/2021 |
| B Idaho | Agent | Approved | 11/22/2021 |
| B Illinois | Agent | Approved | 01/03/2022 |



Qualifications

| | Regulator | Registration | Status | Date |
|----|----------------|-----------------------------------|----------|------------|
| B | Maine | Agent | Approved | 12/17/2021 |
| B | Maryland | Agent | Approved | 11/22/2021 |
| B | Massachusetts | Agent | Approved | 12/01/2021 |
| B | Michigan | Agent | Approved | 11/22/2021 |
| B | New Hampshire | Agent | Approved | 01/05/2022 |
| B | New Jersey | Agent | Approved | 12/16/2021 |
| IA | New Jersey | Investment Adviser Representative | Approved | 12/16/2021 |
| B | New Mexico | Agent | Approved | 11/22/2021 |
| B | New York | Agent | Approved | 11/22/2021 |
| B | North Carolina | Agent | Approved | 01/03/2022 |
| B | North Dakota | Agent | Approved | 11/22/2021 |
| B | Ohio | Agent | Approved | 01/02/2022 |
| B | Oregon | Agent | Approved | 02/19/2022 |
| B | Pennsylvania | Agent | Approved | 12/22/2021 |
| B | Rhode Island | Agent | Approved | 11/22/2021 |
| B | South Carolina | Agent | Approved | 11/22/2021 |
| B | South Dakota | Agent | Approved | 11/22/2021 |
| B | Tennessee | Agent | Approved | 01/14/2022 |
| B | Texas | Agent | Approved | 11/22/2021 |



Qualifications

| Regulator | Registration | Status | Date |
|-------------------|-----------------------------------|---------------------|------------|
| IA Texas | Investment Adviser Representative | Restricted Approval | 11/22/2021 |
| B Vermont | Agent | Approved | 12/17/2021 |
| B Virgin Islands | Agent | Approved | 11/22/2021 |
| IA Virgin Islands | Investment Adviser Representative | Approved | 12/20/2021 |
| B Virginia | Agent | Approved | 12/18/2021 |
| B Washington | Agent | Approved | 11/22/2021 |
| B Wisconsin | Agent | Approved | 11/22/2021 |

Branch Office Locations

RBC CAPITAL MARKETS, LLC
ATLANTIC HIGHLANDS, NJ

RBC CAPITAL MARKETS, LLC
328 NEWMAN SPRINGS ROAD
SUITE 380
RED BANK, NJ 07701-5687



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 |
|------|----------|------|
|------|----------|------|

No information reported.

General Industry/Product Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

| | | |
|---|-----|------------|
| B Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
|---|-----|------------|

| | | |
|---|----------|------------|
| B General Securities Representative Examination (S7) | Series 7 | 07/06/1994 |
|---|----------|------------|

State Securities Law Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

| | | |
|--|-----------|------------|
| IA Uniform Investment Adviser Law Examination (S65) | Series 65 | 07/28/1994 |
|--|-----------|------------|

| | | |
|---|-----------|------------|
| B Uniform Securities Agent State Law Examination (S63) | Series 63 | 07/15/1994 |
|---|-----------|------------|

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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 | 09/03/2021 - 11/19/2021 | UBS FINANCIAL SERVICES INC. | CRD# 8174 | RED BANK, NJ |
| IA | 09/03/2021 - 11/19/2021 | UBS FINANCIAL SERVICES INC. | CRD# 8174 | RED BANK, NJ |
| B | 04/08/2004 - 09/16/2021 | RBC CAPITAL MARKETS, LLC | CRD# 31194 | RED BANK, NJ |
| IA | 04/08/2004 - 09/16/2021 | RBC CAPITAL MARKETS, LLC | CRD# 31194 | RED BANK, NJ |
| IA | 11/28/1995 - 03/29/2004 | MERRILL LYNCH PIERCE FENNER & SMITH INC. | CRD# 7691 | EDISON, NJ |
| B | 07/07/1994 - 03/29/2004 | MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED | CRD# 7691 | 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 |
|-------------------|-----------------------------|---------------------------|--------------------|-----------------------------|
| 11/2021 - Present | RBC Capital Markets, LLC | Registered Representative | Y | Red Bank, NJ, United States |
| 12/2021 - 01/2025 | City National Bank | Employee of an Affiliate | Y | Red Bank, NJ, United States |
| 09/2021 - 11/2021 | UBS FINANCIAL SERVICES INC. | FINANCIAL ADVISOR | Y | RED BANK, NJ, United States |
| 08/2016 - 09/2021 | RBC/CITY NATIONAL BANK | EMPLOYEE OF AN AFFILIATE | Y | RED BANK, NJ, United States |
| 03/2008 - 09/2021 | RBC CAPITAL MARKETS LLC | FINANCIAL ADVISOR | Y | RED BANK, NJ, 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.

1) NAME OF ENTITY: SLH44 LLC
 ADDRESS: 344 Ocean Boulevard, Atlantic Highlands, NJ 07716
 INVESTMENT/NOT INVESTMENT RELATED: No
 BUSINESS DESCRIPTION: Rental Property



Registration & Employment History



OTHER BUSINESS ACTIVITIES

START DATE: 12.26.24
CAPACITY: Owner
DUTIES: Ownership of a residential rental property/condominium
HOURS DEVOTED PER MONTH: 1
HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0

2) NAME OF ENTITY: Monmouth Arts Council of Red Bank
ADDRESS: 130 Maple Avenue, 7B, Red Bank, NJ 07701
INVESTMENT/NOT INVESTMENT RELATED: No
BUSINESS DESCRIPTION: Foundation/Charitable Institution
START DATE: 01.21.25
CAPACITY: Board Member
DUTIES: Help organize, and attend various art events in the Monmouth County NJ area. Be a voice in general strategic planning for this 52 year old charity.
HOURS DEVOTED PER MONTH: 1
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 |
|------------------|-------|
| Regulatory Event | 1 |
| Termination | 1 |

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

| | |
|---|--|
| Reporting Source: | Regulator |
| Regulatory Action Initiated By: | NASD |
| Sanction(s) Sought: | |
| Date Initiated: | 08/17/2004 |
| Docket/Case Number: | C9B040081 |
| Employing firm when activity occurred which led to the regulatory action: | RBC DAIN RAUSCHER INC. |
| Product Type: | No Product |
| Allegations: | NASD CONDUCT RULE 2110 - CHRISTOPHER M. ANDREACH SIGNED THE NAMES OF THREE TRUSTEES FOR A 401(K) PLAN ON A LETTER OF AUTHORIZATION, WITHOUT THE KNOWLEDGE, AUTHORIZATION OR CONSENT OF THE TRUSTEES. |
| Current Status: | Final |
| Resolution: | Acceptance, Waiver & Consent(AWC) |
| Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? | No |
| Resolution Date: | 08/17/2004 |



Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Regulator Statement WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT CHRISTOPHER M. ANDREACH CONSENTED TO THE FINDING OF THE ALLEGATIONS AND TO THE FOLLOWING SANCTIONS: FINED \$20,000.00 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 30 DAYS. THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS ON SEPTEMBER 7, 2004, AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON OCTOBER 6, 2004. FINES PAID.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Other Sanction(s) Sought: MONETARY FINE

Date Initiated: 08/17/2004

Docket/Case Number: C9B040081

Employing firm when activity occurred which led to the regulatory action: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Product Type: No Product

Other Product Type(s):

Allegations: NASD CONDUCT RULE 2110- CHRISTOPHER M. ANDREACH SIGNED NAMES OF THREE TRUSTEES FOR A 401K PLAN ON A LETTER OF AUTHORIZATION WITHOUT KNOWLEDGE, AUTHORIZATION OR CONSENT OF THE TRUSTEES.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 08/17/2004

Sanctions Ordered: Monetary/Fine \$20,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT, CHRISTOPHER ANDREACH CONSENTED TO THE FINDING OF THE ALLEGATIONS AND TO THE FOLLOWING SANCTIONS: FINED \$20,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 30 CALENDAR DAYS BEGINNING 9/7/04. MR. ANDREACH PAID THE FINE IN FULL ON 9/2/04.

Broker Statement WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT, CHRISTOPHER ANDREACH CONSENTED TO THE FINDING OF THE ALLEGATIONS AND TO THE FOLLOWING SANCTIONS: FINED \$20,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 30 CALENDAR DAYS BEGINNING 9/7/04. MR. ANDREACH PAID THE FINE IN FULL ON 9/2/04.



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: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Termination Type: Discharged

Termination Date: 03/05/2004

Allegations: MR. ANDREAH WAS TERMINATED FOR SIGNING THE NAMES OF THIRD PARTIES TO A LETTER OF AUTHORIZATION TO COMPLETE A CUSTOMER AUTHORIZED TRANSFER OF ASSETS TO THE FIRM. THIS CONDUCT WAS IN VIOLATION OF FIRM POLICY. NO FUNDS WERE MISAPPROPRIATED. THERE WAS NO CUSTOMER COMPLAINT.

Product Type: No Product

Other Product Types:



End of Report

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