



IAPD Report

RAMON ANTONIO GONZALEZ

CRD# 2540873

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

i 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

RAMON ANTONIO GONZALEZ (CRD# 2540873)

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 **11/10/2020**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KOVACK SECURITIES INC.	CRD# 44848	06/17/2009
IA	KOVACK ADVISORS, INC.	CRD# 140808	06/17/2009

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and 2 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	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	GUAYNABO, PR	09/06/2002 - 06/17/2009
B	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	GUAYNABO, PR	11/03/2000 - 06/17/2009
B	ORIENTAL FINANCIAL SERVICES CORP.	29753	SAN JUAN, PR	07/16/1997 - 11/02/2000

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



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 2 jurisdiction(s) and 2 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KOVACK ADVISORS, INC.**
Main Address: 6451 N. FEDERAL HWY
SUITE 1201
FT. LAUDERDALE, FL 33308
Firm ID#: 140808

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	11/02/2018
IA Puerto Rico	Investment Adviser Representative	Approved	06/17/2009

Branch Office Locations

KOVACK ADVISORS, INC.
3162 Commadore Plaza
Suite 3E
Miami, FL 33133

Employment 2 of 2

Firm Name: **KOVACK SECURITIES INC.**
Main Address: 6451 N. FEDERAL HWY.
SUITE 1201
FT. LAUDERDALE, FL 33308
Firm ID#: 44848

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	06/17/2009
B FINRA	General Securities Principal	Approved	06/24/2014
B Nasdaq Stock Market	General Securities Representative	Approved	06/17/2009
B Nasdaq Stock Market	General Securities Principal	Approved	06/24/2014



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	06/17/2009
B Puerto Rico	Agent	Approved	06/17/2009

Branch Office Locations

RK ADVISORS

150 SE 2nd Ave Suite 300
Miami, FL 33131




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 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	06/24/2014

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/01/1994

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	10/27/2008

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
IA	09/06/2002 - 06/17/2009	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	GUAYNABO, PR
B	11/03/2000 - 06/17/2009	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	GUAYNABO, PR
B	07/16/1997 - 11/02/2000	ORIENTAL FINANCIAL SERVICES CORP.	CRD# 29753	SAN JUAN, PR
B	03/06/1996 - 07/11/1997	ALLMERICA INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	10/04/1994 - 12/31/1995	CHUBB SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN

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
06/2009 - Present	KOVACK ADVISORS, INC.	INVESTMENT ADVISOR AGENT	Y	FT. LAUDERDALE, FL, United States
06/2009 - Present	KOVACK SECURITIES, INC	REGISTERED REPRESENTATIVE	Y	FT. LAUDERDALE, FL, United States
02/1983 - Present	JIMMY STEVENS PRODUCTIONS	OTHER - MUSICIAN	N	ALTAMIRA GNBO, PR, 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) G V INVESTMENTS & RETIREMENT SOLUTIONS - URB. CARIBE, CARIBE BLDG, SUITE 303, 1569 ALDA STREET, SAN JUAN, PR 00926; SECURITIES, INVESTMENT ADVISOR, FIXED INSURANCE AND FINANCIAL CONSULTANTS; INVESTMENT RELATED; INVESTMENT ADVISOR; FINANCIAL CONSULTING, INSURANCE AND SALE OF SECURITIES; 90% OF TIME SPENT
- 2) FIXED INSURANCE - CARIBE BLDG, 1569 ALDA STREET, SAN JUAN, PR 00926, FIXED INSURANCE, LONG TERM CARE, LIFE INSURANCE SALES, AGENT, 5% OF TIME SPENT.
- 3) MUSICIAN, SCREENPLAY - 12231 SW TERRACE, MIAMI, FL 33186, MUSICIAN & SCREENPLAY WRITING, MUSICIAN, COMPOSER, SCREENPLAY WRITER, 1% OF TIME SPENT, PAID FOR MUSIC PERFORMANCE AND POSSIBLE PAYMENT FOR SCREENPLAY IN THE FUTURE.
- 4) REFERRAL FEES - SAN JUAN, PR 00936; REFERRALS TO FERNANDEZ, CUYAR, ROVIRA, TREBILCOCK & PLA LAW FIRM; CONTACT PERSON; REFER TO LAW FIRM POTENTIAL CLIENTS WHO ARE INTERESTED IN RECEIVING THEIR SERVICES. THIS INCLUDES THE CREATION OF CORPORATIONS, WILLS, TRUSTS, AND OTHER LEGAL DOCUMENTS.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

NOTE: THIS LAW OFFICE SERVICES ALL OUR QUALIFIED RETIREMENT PLANS SINCE 2010; 5% OF TIME SPENT



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

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:	Florida Office of Financial Regulation
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	11/02/2018
Docket/Case Number:	88181-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Kovack Advisors, Inc.
Product Type:	No Product
Allegations:	Conducted investment advisory business from offices within this state without the benefit of lawful registration.
Current Status:	Final
Resolution:	Order
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:	11/02/2018
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1****Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$9,000.00**Portion Levied against individual:** \$9,000.00**Payment Plan:****Is Payment Plan Current:****Date Paid by individual:** 11/02/2018**Was any portion of penalty waived?** No**Amount Waived:****Regulator Statement**

On 11/2/2018, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Ramon Antonio Gonzalez. Mr. Gonzalez accepts, consents and agrees, prior to a hearing and without an adjudication of any issue of law or fact, to the findings of the Office. The Office found that Ramon Antonio Gonzalez engaged in investment advisory business from offices within this state without the benefit of lawful registration in the state of Florida, pursuant to section 517.12(4), F. S. Mr. Gonzalez agreed to cease and desist from all present and future violations of Chapter 517, F. S. and the administrative rules thereunder; and to pay an administrative fine in the amount of \$9,000. The Office agreed to approve Ramon Antonio Gonzalez's application as an associated person (RA) with Kovack Advisors, Inc. effective 11/2/2018.

Reporting Source: Individual**Regulatory Action Initiated By:** State of Florida**Sanction(s) Sought:** Civil and Administrative Penalty(ies)/Fine(s)**Date Initiated:** 10/29/2018**Docket/Case Number:** 88181-SR**Employing firm when activity occurred which led to the regulatory action:** Kovack Securities, Inc.**Product Type:** Other: Advisory account**Allegations:** Had established 2(TWO) third party managed advisory accounts. RR thought he was still registered to do advisory business in Florida, when the firm had inadvertently took him out of Florida.**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: 11/02/2018
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$9,000.00

Portion Levied against individual: \$9,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 10/30/2018

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

Due to a clerical error at his firm, Mr. Gonzalez's registration as an Investment Advisor Representative in Florida was withdrawn. Not realizing that his advisory license was inactive, he opened investment advisory accounts for two clients while he was unregistered. Mr. Gonzalez was registered in Florida as a Registered Representative at all times. No damages to investors are alleged.



End of Report

This page is intentionally left blank.