



## IAPD Report

# JOEL SEBASTIAN POST

CRD# 2653863

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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

### JOEL SEBASTIAN POST (CRD# 2653863)

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 **02/26/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	12/16/2011
<b>IA</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	12/16/2011

### QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **27** 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>IA</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	08/29/2003 - 01/13/2012
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	08/15/2003 - 01/13/2012
<b>B</b>	LEHMAN BROTHERS INC.	7506	NEW YORK, NY	11/03/2000 - 02/26/2002

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	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 **27** 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
<b>B</b> BOX Exchange LLC	General Securities Representative	Approved	05/15/2012
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	12/16/2011
<b>B</b> FINRA	General Securities Representative	Approved	12/16/2011
<b>B</b> NYSE American LLC	General Securities Representative	Approved	12/16/2011
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	12/16/2011
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	07/20/2022
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	12/16/2011
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	12/16/2011
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	12/16/2011
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	12/16/2011
<b>B</b> Arizona	Agent	Approved	08/05/2015
<b>B</b> California	Agent	Approved	01/10/2017
<b>B</b> Colorado	Agent	Approved	01/18/2017



## Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	12/16/2011
IA	Connecticut	Investment Adviser Representative	Approved	11/02/2021
B	Delaware	Agent	Approved	06/01/2012
B	District of Columbia	Agent	Approved	01/11/2017
B	Florida	Agent	Approved	12/16/2011
IA	Florida	Investment Adviser Representative	Approved	12/17/2020
B	Georgia	Agent	Approved	12/09/2014
B	Illinois	Agent	Approved	12/13/2017
B	Kentucky	Agent	Approved	01/11/2017
B	Maine	Agent	Approved	12/16/2011
IA	Maine	Investment Adviser Representative	Approved	10/26/2023
B	Maryland	Agent	Approved	01/16/2015
B	Massachusetts	Agent	Approved	01/12/2017
B	Michigan	Agent	Approved	01/12/2017
B	New Hampshire	Agent	Approved	08/07/2023
B	New Jersey	Agent	Approved	09/16/2016
B	New York	Agent	Approved	12/16/2011
IA	New York	Investment Adviser Representative	Approved	11/08/2021
B	North Carolina	Agent	Approved	12/16/2011



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Ohio	Agent	Approved	01/10/2017
<b>B</b> Pennsylvania	Agent	Approved	12/16/2011
<b>B</b> Rhode Island	Agent	Approved	01/11/2017
<b>B</b> South Carolina	Agent	Approved	01/11/2017
<b>B</b> Tennessee	Agent	Approved	01/25/2017
<b>IA</b> Texas	Investment Adviser Representative	Approved	12/16/2011
<b>B</b> Texas	Agent	Approved	01/10/2017
<b>B</b> Virginia	Agent	Approved	06/28/2022
<b>B</b> Washington	Agent	Approved	02/13/2017
<b>B</b> Wisconsin	Agent	Approved	06/11/2020

### Branch Office Locations

**UBS FINANCIAL SERVICES INC.**  
West Palm Beach, FL

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



## 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 1 state securities law exam.**

#### 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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Futures Managed Funds Examination (S31)	Series 31	07/07/2005
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General Securities Representative Examination (S7)	Series 7	09/14/1995
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	08/28/2003
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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	08/29/2003 - 01/13/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	08/15/2003 - 01/13/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	11/03/2000 - 02/26/2002	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	07/01/1998 - 11/01/2000	CREDIT SUISSE FIRST BOSTON CORPORATION	CRD# 816	NEW YORK, NY
B	09/15/1995 - 10/10/1997	PARIBAS CORPORATION	CRD# 15794	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
12/2011 - Present	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	NEW YORK, NY, 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) AMERICAN FARM SCHOOL / MARINOU ANTIPA 12 THESSALONIKI 551 34 / OTHER / EDUCATION / AGRICULTURAL + TECHNICAL EDUCATION / MEMBER OF BOARD OF DIRECTORS / BOARD MEETING ATTENDANCE / START DATE 05/15/2007 / 2-3 HOURS PER MONTH . ///

2) THE FLY CLUB / 2 HOYOKE PLACE CAMBRIDGE MA 02138 / OTHER / OTHER COLLEGE FRATERNITY / FUNDRAISING / INVESTMENT MANAGEMENT / MEMBER OF BOARD OF DIRECTORS / BOARD MEETINGS / CONFERENCE CALLS / START DATE 02/07/2009 / 3 HOURS MONTHLY . ///

3) POPPASQUASH, LLC / 141 ROCKLAND AVENUE BALA CYNWYD PA 19004-1827 / OTHER / OTHER INVESTMENT VEHICLE / INVEST POOLED FAMILY ASSETS / OTHER MEMBER, INVESTMENT ADVISOR / INVESTMENT SELECTION AND MONITORING / START DATE 04/15/2008 / NORMAL CLIENT TIME. ///

4) New York Farmers, The entity donates approx. \$ p.a in total to agricultural schools at the "land grant" universities: University of Massachusetts, University of Pennsylvania, Rutgers, Cornell University and University of Connecticut, Member of a committee with management / supervisor functions, Investment Committee member, start date-9/17/2020, MillbrookNY United States-12545.



## 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	2
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 2

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	Bureau of Licensing, Department of Financial Services, State of Florida
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	11/10/2025
<b>Docket/Case Number:</b>	4891417
<b>Employing firm when activity occurred which led to the regulatory action:</b>	UBS Financial Services, Inc.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Not in compliance with continuing education requirements for the following License Category Group: Non-Title.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Stipulation and Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	12/08/2025
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Other: Pursuant to authority granted the Department by Section 626.2815, Florida



Statutes, Respondent shall pay to the Department the sum of \$250 as a non-refundable administrative fine in this matter, within 30days of the issuance of the Consent Order.

**Monetary Sanction 1 of 1**

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

**Total Amount:** \$250.00

**Portion Levied against individual:** \$250.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 12/15/2025

**Was any portion of penalty waived?** No

**Amount Waived:**

**Broker Statement**

I AM CHECKING "YES" TO THIS ITEM IN ORDER TO ACKNOWLEDGE RECEIPT OF A SETTLEMENT STIPULATION FOR CONSENT ORDER FROM THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES AND PAYMENT OF A CONTINUING EDUCATION ADMINISTRATIVE FINE. ALTHOUGH INSURANCE IS NOT A SIGNIFICANT PART OF MY PRACTICE AS A FINANCIAL ADVISOR, I MAINTAIN A LIFE INCL VAR ANNUITY & HEALTH INSURANCE LICENSE IN FLORIDA, MY STATE OF RESIDENCE. FLORIDA REQUIRES THAT LICENSED AGENTS COMPLETE 24 HOURS OF CONTINUING EDUCATION CREDITS EVERY TWO YEARS. DUE TO AN OVERSIGHT ON MY PART, I COMPLETED THESE CONTINUING EDUCATION CREDITS ON OCTOBER 8TH 2025, WHICH WAS EIGHT DAYS PAST THE DEADLINE OF SEPTEMBER 30TH. I PAID AN ADMINISTRATIVE FINE OF \$250, AND THE STATUS OF MY INSURANCE LICENSE WAS MAINTAINED AS "ACTIVE".

I PARTICIPATED IN INTERNAL DISCUSSIONS ABOUT THIS MATTER AND HAVE COOPERATED FULLY AND DILIGENTLY WITH MY FIRM AND THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES. PRIOR TO THIS DISCLOSURE, I HAVE NEVER BEEN THE SUBJECT OF ANY CUSTOMER COMPLAINT OR DISCIPLINARY INVESTIGATION OR ACTION BY ANY FEDERAL SECURITIES REGULATOR OR ANY SELF-REGULATORY ORGANIZATION.

**Disclosure 2 of 2**

**Reporting Source:** Individual

**Regulatory Action Initiated By:** Bureau of Licensing, Department of Financial Services, State of Florida

**Sanction(s) Sought:** Civil and Administrative Penalty(ies)/Fine(s)

**Date Initiated:** 11/06/2023

**Docket/Case Number:** 4191600

**Employing firm when activity occurred which led to the regulatory action:** UBS Financial Services, Inc.

**Product Type:** No Product



**Allegations:** Not in compliance with continuing education requirements for the following License Category: Non-Title

**Current Status:** Final

**Resolution:** Stipulation and Consent

**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:** 11/18/2023

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Other: Pursuant to authority granted by the Department by Section 626.2815, Florida Statutes, Respondent shall pay to the Department the sum of \$250 as a non-refundable administrative fine in this matter, within 30 days of the issuance of the Consent Order.

**Monetary Sanction 1 of 1**

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

**Total Amount:** \$250.00

**Portion Levied against individual:** \$250.00

**Payment Plan:**

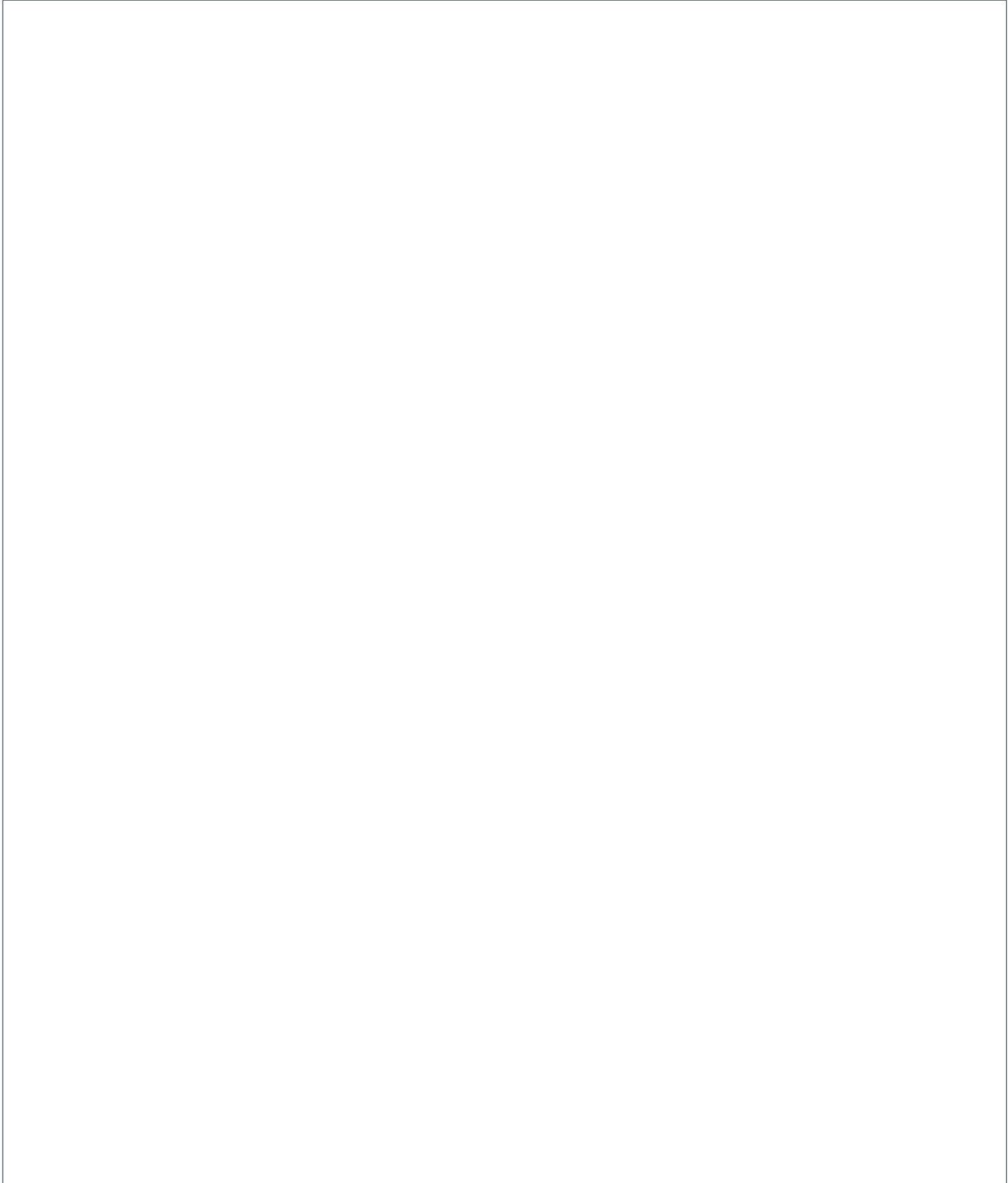
**Is Payment Plan Current:**

**Date Paid by individual:** 11/28/2023

**Was any portion of penalty waived?** No

**Amount Waived:**

**Broker Statement** I AM CHECKING "YES" TO THIS ITEM IN ORDER TO ACKNOWLEDGE RECEIPT OF A SETTLEMENT STIPULATION FOR CONSENT ORDER FROM THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES AND PAYMENT OF A CONTINUING EDUCATION ADMINISTRATIVE FINE. ALTHOUGH INSURANCE IS NOT A SIGNIFICANT PART OF MY PRACTICE AS A FINANCIAL ADVISOR, I MAINTAIN A LIFE INCL VAR ANNUITY & HEALTH INSURANCE LICENSE IN FLORIDA, MY STATE OF RESIDENCE. FLORIDA REQUIRES THAT LICENSED AGENTS COMPLETE 24 HOURS OF CONTINUING EDUCATION CREDITS EVERY TWO YEARS. DUE TO SOME UNEXPECTED PERSONAL COMMITMENTS, I COMPLETED THESE CONTINUING EDUCATION CREDITS ON OCTOBER 3RD 2023, WHICH WAS FOUR DAYS PAST THE DEADLINE OF SEPTEMBER 30TH. I PAID AN ADMINISTRATIVE FINE OF \$250, AND THE STATUS OF MY INSURANCE LICENSE WAS MAINTAINED AS "ACTIVE". THIS U4 DISCLOSURE WAS NOT MADE UNTIL 2025 DUE TO AN OVERSIGHT ON THE PART OF MY EMPLOYER, UBS FINANCIAL SERVICES. I PARTICIPATED IN INTERNAL DISCUSSIONS ABOUT THIS MATTER AND HAVE COOPERATED FULLY AND DILIGENTLY WITH MY FIRM AND THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES. PRIOR TO THIS DISCLOSURE, I HAVE NEVER BEEN THE SUBJECT OF ANY CUSTOMER COMPLAINT OR DISCIPLINARY INVESTIGATION OR ACTION BY ANY FEDERAL OR STATE SECURITIES REGULATOR OR ANY SELF-REGULATORY ORGANIZATION.





## 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:** 12/16/2011  
**Allegations:** ALLEGATIONS INVOLVING REPRESENTATIVE'S ROLE IN EMAIL COMMUNICATIONS THAT HAD NOT BEEN APPROVED BY THE FIRM BUT WERE SENT TO PROSPECTS.  
**Product Type:** Other: PRIVATE EQUITY FUND

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**Reporting Source:** Individual  
**Firm Name:** MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED  
**Termination Type:** Voluntary Resignation  
**Termination Date:** 12/16/2011  
**Allegations:** ALLEGATIONS INVOLVING REPRESENTATIVE'S ROLE IN EMAIL COMMUNICATIONS THAT HAD NOT BEEN APPROVED BY THE FIRM BUT WERE SENT TO PROSPECTS.  
**Product Type:** Other: PRIVATE EQUITY FUND

**Broker Statement** I AM CHECKING "YES" TO THIS ITEM WITHOUT ADMISSION OF ANY WRONGDOING, AND ONLY TO ACKNOWLEDGE RECEIPT OF WHAT MY FORMER EMPLOYER, MERRILL LYNCH, HAS SAID ABOUT THE CIRCUMSTANCES SURROUNDING MY VOLUNTARY RESIGNATION FROM THAT FIRM. I DISAGREE WITH MERRILL LYNCH'S STATEMENT, WHICH ATTEMPTS TO FALSELY CAST A CLOUD OVER MY DEPARTURE. AT NO TIME BEFORE OR UPON MY VOLUNTARY RESIGNATION WAS I EVER MADE AWARE OF ANY ALLEGATIONS AGAINST ME. WHILE STILL EMPLOYED AT MERRILL LYNCH, I PARTICIPATED IN AN INTERNAL REVIEW CONCERNING WHETHER OR NOT CERTAIN POTENTIAL CLIENTS (EACH OF WHOM I KNEW PERSONALLY AND KNEW TO BE QUALIFIED) WERE IN FACT KNOWN TO ME AND QUALIFIED TO RECEIVE AN INFORMATIONAL INVESTMENT EMAIL. I COOPERATED FULLY AND DILIGENTLY WITH THE REVIEW. AFTER NOT HAVING HEARD ANYTHING FURTHER FROM MERRILL LYNCH MANAGEMENT OR LEGAL FOR SEVERAL WEEKS, I REASONABLY BELIEVED THEY HAD NO FURTHER CONCERNS. I DO NOT BELIEVE, NOR WAS I EVER TOLD, THAT THE EMAIL AT ISSUE VIOLATED ANY INDUSTRY LAWS OR REGULATIONS. MY ACCEPTANCE OF AN OFFER TO WORK AT UBS, A FIRM WITH WHICH I HAVE HAD LONGSTANDING CONTACT, WAS NOT RELATED TO THE INTERNAL REVIEW AT MERRILL LYNCH. I HAVE NEVER BEEN THE SUBJECT OF ANY CUSTOMER COMPLAINT OR DISCIPLINARY INVESTIGATION OR ACTION BY ANY FEDERAL OR STATE SECURITIES REGULATOR OR ANY SELF-REGULATORY ORGANIZATION.



## End of Report

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