



## IAPD Report

# KENNETH JOHN ARELLANO

CRD# 2660786

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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

### KENNETH JOHN ARELLANO (CRD# 2660786)

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 **03/18/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	VANDERBILT SECURITIES, LLC	CRD# 5953	08/02/2024
<b>IA</b>	VANDERBILT ADVISORY SERVICES	CRD# 116537	08/02/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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>	CADARET GRANT & CO INC	10641	Rochester, NY	10/21/2019 - 08/02/2024
<b>B</b>	CADARET, GRANT & CO., INC.	10641	Rochester, NY	10/21/2019 - 08/02/2024
<b>B</b>	LPL FINANCIAL LLC	6413	ROCHESTER, NY	10/15/2013 - 10/17/2019

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
Customer Dispute	1
Termination	2



## 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 9 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **VANDERBILT SECURITIES, LLC**  
Main Address: 125 FROEHLICH FARM BLVD.  
WOODBURY, NY 11797  
Firm ID#: 5953

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	08/02/2024
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	08/02/2024
<b>B</b> Colorado	Agent	Approved	10/17/2024
<b>B</b> Connecticut	Agent	Approved	08/02/2024
<b>B</b> Illinois	Agent	Approved	10/23/2024
<b>B</b> New York	Agent	Approved	09/17/2024
<b>B</b> North Carolina	Agent	Approved	10/04/2024
<b>B</b> Pennsylvania	Agent	Approved	08/30/2024
<b>B</b> South Carolina	Agent	Approved	08/02/2024
<b>B</b> Texas	Agent	Approved	08/02/2024
<b>B</b> Wisconsin	Agent	Approved	08/02/2024

### Branch Office Locations

755 Jefferson RD, 2nd Floor Suite 200  
Rochester,, NY 14623

224 Harrison Street  
Syracuse, NY 13202



## Qualifications

### Employment 2 of 2

Firm Name: **VANDERBILT ADVISORY SERVICES**  
 Main Address: 125 FROEHLICH FARM BLVD.  
 WOODBURY, NY 11797  
 Firm ID#: 116537

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	09/20/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	09/06/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	08/02/2024

### Branch Office Locations

**VANDERBILT ADVISORY SERVICES**  
 755 Jefferson RD., 2nd Floor, Suite 200  
 Rochester, NY 14623

**VANDERBILT ADVISORY SERVICES**  
 224 Harrison Street  
 Syracuse, NY 13202



## 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 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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 Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/09/1995

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	09/20/2024
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/20/1995

### 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	10/21/2019 - 08/02/2024	CADARET GRANT & CO INC	CRD# 10641	Rochester, NY
B	10/21/2019 - 08/02/2024	CADARET, GRANT & CO., INC.	CRD# 10641	Rochester, NY
B	10/15/2013 - 10/17/2019	LPL FINANCIAL LLC	CRD# 6413	ROCHESTER, NY
IA	10/11/2013 - 10/17/2019	LPL FINANCIAL LLC	CRD# 6413	ROCHESTER, NY
IA	02/23/2011 - 10/14/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PITTSFORD, NY
B	02/18/2011 - 10/14/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PITTSFORD, NY
B	11/02/2007 - 02/25/2011	RBC CAPITAL MARKETS, LLC	CRD# 31194	ROCHESTER, NY
IA	11/02/2007 - 02/25/2011	RBC CAPITAL MARKETS, LLC	CRD# 31194	ROCHESTER, NY
B	11/01/2004 - 11/20/2007	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	ROCHESTER, NY
B	05/23/2003 - 11/05/2004	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
B	03/16/2001 - 05/28/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	12/16/1999 - 03/28/2001	HSBC BROKERAGE (USA) INC.	CRD# 6956	NEW YORK, NY
B	10/12/1998 - 11/29/1999	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	06/24/1998 - 09/28/1998	ZWEIG SECURITIES CORP.	CRD# 22898	HARTFORD, CT
B	11/10/1995 - 12/23/1997	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY



## Registration & Employment History

### 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
08/2024 - Present	Vanderbilt Financial Group	Registered Representative	Y	Woodbury, NY, United States
10/2019 - 08/2024	Cadaret Grant & Co., Inc.	Registered Representative	Y	Rochester, NY, United States
10/2013 - 10/2019	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	ROCHESTER, 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) Fixed Insurance Sales. Non-Variable Insurance. Not investment related. Start date: 8/10/2015. Address: 755 Jefferson Road Suite 200, Rochester NY, 14623. Title: Agent. Duties: Sale of Fixed Insurance. Time spent during regular hours: 25%.
- 2) The Retirement Optimization Group "ROGFA". Investment related. Start date: 02/5/2019. Address: 755 Jefferson Road Suite 200, Rochester NY, 14623. Title: President. Duties: Used for tax and marketing purposes. Time spent during regular hours: 50%.



## 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
Customer Dispute	1
Termination	2

### 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:** FINRA

**Sanction(s) Sought:**

**Date Initiated:** 10/17/2023

**Docket/Case Number:** 2019064285601

**Employing firm when activity occurred which led to the regulatory action:** LPL Financial

**Product Type:** No Product

**Allegations:** Without admitting or denying the findings, Arellano consented to the sanctions and to the entry of findings that he caused his member firm to maintain incomplete books and records. The findings stated that Arellano used a text messaging service that was not approved by the firm to exchange securities-related business communications, including information concerning customers' investment profiles and account balances. Arellano did not retain copies of any of such communications for his firm to preserve.

**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:**

10/17/2023

**Sanctions Ordered:**

Civil and Administrative Penalty(ies)/Fine(s)  
Suspension

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All Capacities
<b>Duration:</b>	30 days
<b>Start Date:</b>	11/20/2023
<b>End Date:</b>	12/19/2023

**Monetary Sanction 1 of 1**

<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	10/31/2023
<b>Was any portion of penalty waived?</b>	No

**Amount Waived:**

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<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	10/17/2023
<b>Docket/Case Number:</b>	2019064285601
<b>Employing firm when activity occurred which led to the regulatory action:</b>	LPL Financial



<b>Product Type:</b>	No Product
<b>Allegations:</b>	Without admitting or denying the findings, Arellano consented to the findings that he caused his member firm to maintain incomplete books and records. The findings stated that Arellano used a text messaging service that was not approved by the firm to exchange securities-related business communications, including information concerning customers' investment profiles and account balances. Arellano did not retain copies of any of such communications for his firm to preserve.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<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>	10/17/2023
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All Capacities
<b>Duration:</b>	30 days
<b>Start Date:</b>	11/20/2023
<b>End Date:</b>	12/19/2023
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	10/31/2023
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	



### 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 1

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** LPL FINANCIAL LLC

**Allegations:** CUSTOMERS ALLEGE MISREPRESENTATIONS WITH RESPECT TO PURCHASES OF STRUCTURED NOTES AND A FIXED ANNUITY. ACTIVITY PERIOD: 8/8/19 - 11/5/19.

**Product Type:** Annuity-Fixed  
Other: STRUCTURED NOTES

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** ALLEGED DAMAGES UNSPECIFIED, BUT BELIEVED TO BE GREATER THAN \$5,000.

**Is this an oral complaint?** Yes

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 11/05/2019

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/11/2020

**Settlement Amount:** \$141,087.50

**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** LPL Financial LLC

**Allegations:** CUSTOMERS ALLEGE MISREPRESENTATIONS WITH RESPECT TO PURCHASES OF STRUCTURED NOTES AND A VARIABLE ANNUITY. ACTIVITY PERIOD: 8/8/19 - 11/5/19.

**Product Type:** Annuity-Variable  
Other: Structured Notes

**Alleged Damages:** \$0.00



**Alleged Damages Amount Explanation (if amount not exact):** ALLEGED DAMAGES UNSPECIFIED, BUT BELIEVED TO BE GREATER THAN \$5,000.

**Is this an oral complaint?** Yes

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 11/05/2019

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/11/2020

**Settlement Amount:** \$141,087.50

**Individual Contribution Amount:** \$0.00

### Broker Statement

Investments were accurately and thoroughly explained to customers on numerous occasions prior to customers' investment decision. Additionally, written documentation detailing all aspects of the investments was provided to, and signed by customers. Despite an abundance of evidence disproving the allegations, including emails, notes, documents, and the like, the Firm unilaterally decided to settle the matter without my knowledge.



### 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 2

**Reporting Source:** Firm

**Firm Name:** LPL Financial LLC

**Termination Type:** Discharged

**Termination Date:** 09/20/2019

**Allegations:** In connection with Internal Review, Representative was discharged after allegations that he utilized internal office text messaging via non-Firm issued or approved devices to conduct internal electronic correspondence that could not be monitored by the Firm.

**Product Type:** No Product

**Reporting Source:** Individual

**Firm Name:** LPL Financial LLC

**Termination Type:** Discharged

**Termination Date:** 09/20/2019

**Allegations:** Discharged after allegations were made of utilizing non-Firm issued or approved devices in violation of Firm policy.

**Product Type:** No Product

**Broker Statement** Mr. Arellano vehemently denies the substantive allegations and reporting. Not investment related, no investor involvement.

#### Disclosure 2 of 2

**Reporting Source:** Firm

**Firm Name:** H&R BLOCK FINANCIAL ADVISORS, INC.

**Termination Type:** Voluntary Resignation

**Termination Date:** 11/02/2007

**Allegations:** REVIEW OF BUSINESS PRACTICES IN CONNECTION WITH THE SALE OF VARIABLE ANNUITIES AND SUBMISSION OF CONTRACT PAPERWORK. THE FIRM FOUND INSTANCES WHERE, CONTRARY TO FIRM POLICY, PAPERWORK WAS BEING SUBMITTED DIRECTLY TO THE CARRIER IN ADDITION TO SUBMITTING IT TO THE FIRM. INTERNAL REVIEW CONCLUDED; NO ACTION TAKEN.

**Product Type:** Annuity(ies) - Variable

#### Other Product Types:

**Reporting Source:** Individual

**Firm Name:** H&R BLOCK



<b>Termination Type:</b>	Voluntary Resignation
<b>Termination Date:</b>	11/02/2007
<b>Allegations:</b>	REVIEW OF BUSINESS PRACTICES IN CONNECTION WITH THE SALE OF VARIABLE ANNUITIES AND SUBMISSION OF CONTRACT PAPERWORK. THE FIRM FOUND INSTANCES WHERE, CONTRARY TO FIRM POLICY, PAPERWORK WAS BEING SUBMITTED DIRECTLY TO THE CARRIER IN ADDITION TO SUBMITTING IT TO THE FIRM. INTERNAL REVIEW CONCLUDED; NO ACTION TAKEN.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Other Product Types:</b>	



## End of Report

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