IAPD Report

JOSEPH ANTHONY SANTOS

CRD# 2745089

Section Title	**Page(s)**

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

JOSEPH ANTHONY SANTOS (CRD# 2745089)

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 **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TD PRIVATE CLIENT WEALTH LLC	CRD# 164484	08/25/2013
B	TD PRIVATE CLIENT WEALTH LLC	CRD# 164484	08/28/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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	HSBC SECURITIES (USA) INC.	19585	NEW YORK, NY	10/21/2008 - 08/22/2013
IA	HSBC SECURITIES (USA) INC.	19585	NEW YORK, NY	10/21/2008 - 08/22/2013
B	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	NEW YORK, NY	10/20/2004 - 10/21/2008

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	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 **29** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **TD PRIVATE CLIENT WEALTH LLC**

Main Address: 1 VANDERBILT AVENUE
23RD FLOOR
NEW YORK, NY 10017

Firm ID#: 164484

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/28/2013
B	Alabama	Agent	Approved	10/06/2021
IA	Alabama	Investment Adviser Representative	Approved	10/06/2021
B	Arizona	Agent	Approved	01/25/2021
IA	Arizona	Investment Adviser Representative	Approved	02/19/2021
B	California	Agent	Approved	08/28/2013
IA	California	Investment Adviser Representative	Approved	08/28/2013
B	Colorado	Agent	Approved	09/19/2013
IA	Colorado	Investment Adviser Representative	Approved	09/23/2013
B	Connecticut	Agent	Approved	08/13/2014
IA	Connecticut	Investment Adviser Representative	Approved	08/13/2014
B	Delaware	Agent	Approved	02/15/2017
IA	Delaware	Investment Adviser Representative	Approved	02/15/2017

Qualifications

	Regulator	Registration	Status	Date
B	District of Columbia	Agent	Approved	02/11/2019
IA	District of Columbia	Investment Adviser Representative	Approved	02/21/2019
B	Florida	Agent	Approved	08/28/2013
IA	Florida	Investment Adviser Representative	Approved	08/29/2013
B	Georgia	Agent	Approved	04/12/2022
IA	Georgia	Investment Adviser Representative	Approved	04/13/2022
IA	Illinois	Investment Adviser Representative	Approved	08/25/2013
B	Illinois	Agent	Approved	08/28/2013
B	Indiana	Agent	Approved	05/16/2014
IA	Indiana	Investment Adviser Representative	Approved	05/16/2014
B	Kansas	Agent	Approved	10/13/2022
IA	Kansas	Investment Adviser Representative	Approved	10/13/2022
B	Maryland	Agent	Approved	10/06/2020
IA	Maryland	Investment Adviser Representative	Approved	10/06/2020
B	Massachusetts	Agent	Approved	02/11/2019
IA	Massachusetts	Investment Adviser Representative	Approved	02/11/2019
B	Michigan	Agent	Approved	02/04/2019
IA	Michigan	Investment Adviser Representative	Approved	02/04/2019
B	Nevada	Agent	Approved	09/24/2024

 Report about JOSEPH ANTHONY SANTOS.

Qualifications

	Regulator	Registration	Status	Date
IA	Nevada	Investment Adviser Representative	Approved	09/25/2024
B	New Jersey	Agent	Approved	08/28/2013
IA	New Jersey	Investment Adviser Representative	Approved	09/25/2013
B	New Mexico	Agent	Approved	09/21/2018
IA	New Mexico	Investment Adviser Representative	Approved	09/24/2018
B	New York	Agent	Approved	08/28/2013
IA	New York	Investment Adviser Representative	Approved	08/19/2021
B	North Carolina	Agent	Approved	02/04/2019
IA	North Carolina	Investment Adviser Representative	Approved	02/04/2019
B	Ohio	Agent	Approved	02/04/2019
IA	Ohio	Investment Adviser Representative	Approved	02/04/2019
B	Pennsylvania	Agent	Approved	08/28/2013
IA	Pennsylvania	Investment Adviser Representative	Approved	08/29/2013
B	Rhode Island	Agent	Approved	10/17/2014
IA	Rhode Island	Investment Adviser Representative	Approved	10/17/2014
B	South Carolina	Agent	Approved	02/04/2019
IA	South Carolina	Investment Adviser Representative	Approved	02/04/2019
B	Texas	Agent	Approved	02/04/2019
IA	Texas	Investment Adviser Representative	Approved	02/04/2019

Qualifications

	Regulator	Registration	Status	Date
B	Utah	Agent	Approved	01/25/2021
IA	Utah	Investment Adviser Representative	Approved	01/25/2021
B	Vermont	Agent	Approved	04/26/2023
IA	Vermont	Investment Adviser Representative	Approved	04/26/2023
B	Virginia	Agent	Approved	02/04/2019
IA	Virginia	Investment Adviser Representative	Approved	02/04/2019
B	Wyoming	Agent	Approved	05/28/2026
IA	Wyoming	Investment Adviser Representative	Approved	05/28/2026

Branch Office Locations

TD PRIVATE CLIENT WEALTH LLC
1 Vanderbilt Avenue
23rd Floor
NEW YORK, NY 10017

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	05/18/1996

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/03/2004
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/28/1996

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	10/21/2008 - 08/22/2013	HSBC SECURITIES (USA) INC.	CRD# 19585	NEW YORK, NY
IA	10/21/2008 - 08/22/2013	HSBC SECURITIES (USA) INC.	CRD# 19585	NEW YORK, NY
B	10/20/2004 - 10/21/2008	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	NEW YORK, NY
IA	10/20/2004 - 10/21/2008	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	NEW YORK, NY
IA	06/04/2004 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	05/22/2003 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	10/04/1996 - 04/16/2003	UBS PAINEWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ

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
08/2013 - Present	TD BANK NA	INVESTMENT ADVISOR	Y	RAMSEY, NJ, United States
08/2013 - Present	TD PRIVATE CLIENT WEALTH LLC	REGISTERED REPRESENTATIVE	Y	RAMSEY, 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.

No information reported.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	TD PRIVATE CLIENT WEALTH, LLC
Allegations:	IN CONNECTION WITH THE CUSTOMER'S DISCRETIONARILY MANAGED REGISTERED INVESTMENT ADVISORY ACCOUNT, THE CUSTOMER ALLEGES THAT BETWEEN APPROXIMATELY SEPTEMBER 2014 AND MARCH 2015, HIS INVESTMENT ADVISOR DID NOT CONTACT HIM ON A REGULAR BASIS AS HE WAS TOLD HE WOULD, THAT CERTAIN LIQUIDATIONS IN HIS ACCOUNT OCCURRED THAT WERE NOT AS AGREED, THAT THE CLIENT WAS NOT CONTACTED OR CONSULTED PRIOR TO THE LIQUIDATIONS, THAT THE LIQUIDATIONS MAY HAVE BEEN MADE TO MEET SALES GOALS, AND THAT AN ATTEMPT TO OBTAIN HIS COST BASIS WAS NOT MADE PRIOR TO THE LIQUIDATIONS, RESULTING IN UNANTICIPATED CAPITAL GAINS.
Product Type:	Other: MANAGED/WRAP ACCOUNT
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE CLIENT IS SEEKING REIMBURSEMENT OF CAPITAL GAINS INCURRED FROM THE SALE OF POSITIONS; HOWEVER, WE ARE UNABLE TO DETERMINE THE EXACT AMOUNT BECAUSE WE DO NOT HAVE THE ENTIRE COST-BASIS FOR THE CLIENT'S SOLD POSITIONS.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/02/2015
Complaint Pending?	No
Status:	Denied
Status Date:	07/20/2015
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	AT THE OUTSET OF THE RELATIONSHIP WITH TD WEALTH, THE CLIENT WAS MADE AWARE OF THE SERVICES AND PROFESSIONALS THAT WOULD BE AVAILABLE TO HIM. SPECIFICALLY, A CERTIFIED FINANCIAL PLANNER TO DRAFT A COMPREHENSIVE FINANCIAL PLAN, AND THAT A QUARTERLY PERFORMANCE REPORT WOULD BE PREPARED. IN ADDITION, THERE WERE 25 DOCUMENTED EMAIL EXCHANGES ALONG WITH FOLLOW UP PHONE CALLS DURING THE PERIOD OF TIME. ON AUGUST 15, 2014 THE CLIENT EXECUTED A STATEMENT OF INVESTOR SELECTION (SIS) ALLOWING TD PRIVATE CLIENT WEALTH, A REGISTERED INVESTMENT ADVISOR, TO DISCRETIONARILY MANAGE THE ACCOUNT PER THE SELECTED INVESTMENT GOALS AND RISK TOLERANCE. OVER MULTIPLE CONVERSATIONS AND PORTFOLIO REVIEWS NO INSTRUCTIONS WERE GIVEN TO RESTRICT THE LIQUIDATIONS TO UNDERPERFORMING SECURITIES OR TO CONTACT CLIENT PRIOR TO ANY LIQUIDATIONS. TD PRIVATE CLIENT WEALTH'S COMPENSATION STRUCTURE FOR INVESTMENT ADVISOR REPRESENTATIVES DOES NOT HAVE A PROVISION FOR SALES TARGETS. INVESTMENT ADVISOR REPRESENTATIVES ARE SALARIED EMPLOYEES OF THE FIRM, AND CONSEQUENTLY NEGATES ANY CONFLICT OF INTEREST TO MEET SALES GOALS AND TARGETS. ON DECEMBER 8, 2014 THE CLIENT WAS INFORMED THAT POSITIONS TRANSFERRED FROM THE CONTRA FIRM WITHOUT COST BASIS INFORMATION, AND IT WOULD HAVE TO BE UPDATED MANUALLY. ON DECEMBER 17, 2014, A WORKSHEET WAS FORWARDED TO THE CLIENT A SECOND TIME REQUESTING INFORMATION TO UPDATE BASIS. REQUIRED INFORMATION WAS NEVER PROVIDED BY THE CLIENT TO UPDATE THE COST BASIS.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS PAINEWEBBER INC.
Allegations:	CLIENT ALLEGES EXCESSIVE TRADING AND THE POOR PERFORMANCE OF EXODUS IN THE ACCOUNT. ALLEGED DAMAGES: ESTIMATED TO EXCEED $5,000. TIME PERIOD: 3/00-PRESENT.
Product Type:	Equity - OTC
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	04/17/2002
Complaint Pending?	No
Status:	Denied
Status Date:	11/01/2002
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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