



IAPD Report

RUTH ANN BARRIOS

CRD# 2747022

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

RUTH ANN BARRIOS (CRD# 2747022)

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 **03/24/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WOODSTOCK WEALTH MANAGEMENT, INC.	CRD# 283472	06/21/2018

QUALIFICATIONS

This representative is currently registered in **0** 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
B	WOODSTOCK FINANCIAL GROUP, INC.	38095	Sun City Center, FL	07/18/2016 - 12/10/2019
IA	WOODSTOCK FINANCIAL GROUP, INC.	38095	Sun City Center, FL	09/13/2016 - 11/07/2018
IA	WELLS FARGO ADVISORS, LLC	19616	TAMARAC, FL	02/26/2013 - 12/10/2015

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
Termination	1
Judgment/Lien	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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WOODSTOCK WEALTH MANAGEMENT, INC.**
Main Address: 250 RIVER PARK NORTH DRIVE
WOODSTOCK, GA 30188
Firm ID#: 283472

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	06/21/2018
	Texas	Investment Adviser Representative	Restricted Approval	05/24/2024

Branch Office Locations

WOODSTOCK WEALTH MANAGEMENT, INC.
139 S. Pebble Beach BLVD, Suite 203
Sun City Center, FL 33573



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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	10/02/2008
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B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/19/1996
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State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	10/16/2008
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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
B	07/18/2016 - 12/10/2019	WOODSTOCK FINANCIAL GROUP, INC.	CRD# 38095	Sun City Center, FL
IA	09/13/2016 - 11/07/2018	WOODSTOCK FINANCIAL GROUP, INC.	CRD# 38095	Sun City Center, FL
IA	02/26/2013 - 12/10/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	TAMARAC, FL
B	02/15/2013 - 12/10/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	TAMARAC, FL
IA	05/17/2012 - 02/20/2013	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	FORT LAUDERDALE, FL
B	05/14/2012 - 02/20/2013	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	FORT LAUDERDALE, FL
IA	10/30/2008 - 05/14/2012	EDWARD JONES	CRD# 250	RIVERVIEW, FL
B	10/03/2008 - 05/14/2012	EDWARD JONES	CRD# 250	RIVERVIEW, FL
B	06/20/1996 - 02/10/1998	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, 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
06/2018 - Present	Woodstock Wealth Management, Inc.	IAR	Y	Woodstock, GA, United States
03/2016 - Present	Independant Contractor	Insurance Agent	Y	Brandon, FL, United States
07/2016 - 12/2019	Woodstock Financial Group, Inc	Registered Rep	Y	Woodstock, GA, United States



Registration & Employment History

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. Veritas Financial Group (Florida DBA); investment related; 139 S Pebble Beach Blvd, Ste 203, Sun City Center, FL 33573; selling non securities insurance, P&C and health insurance through various carriers and agencies; owner; started 07/2016; devotes approximately 60 hours a month which 40 are during trading hours; duties include selling non securities insurance, P&C and health insurance through various carries and agencies.
2. Veritas Financial Group; non-investment related; 139 S Pebble Beach Blvd, Ste 203, Sun City Center, FL 33573; DBA for relationship with Woodstock Wealth Management Group; owner; started 06/2018; devotes approximately 2 hours a month which 0 are during trading hours; duties include administrative; paying expenses for Woodstock Wealth Management branch office; operating office for Woodstock Wealth Management.
3. Dalton Wade Realty; non-investment related; Parish, FL 34219; Realtor; started 02/13/17; 3 hours per month none during trading hours; duties include show real estate properties; selling Houses.
4. Veritas Investment Management, LLC; non-investment relater; 139 S Pebble Beach Blvd, Ste 203, Sun City Center, FL 33573; manage rental properties online; 100 percent owner; started 2/2023; 8 hours per month none during trading hours; answer customer questions and concerns regarding rental properties



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
Termination	1
Judgment/Lien	1

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:	Firm
Employing firm when activities occurred which led to the complaint:	BB&T INVESTMENT SERVICES, INC.
Allegations:	CLIENT ALLEGES SHE WAS TOLD THE MONEY INVESTED IN THE UIT HAD NO RISK TO PRINCIPAL AND WOULD EARN AT LEAST 4.7%.
Product Type:	Unit Investment Trust
Alleged Damages:	\$20,000.00
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:	05/19/2014
Complaint Pending?	No
Status:	Denied
Status Date:	06/04/2014
Settlement Amount:	\$0.00
Individual Contribution	\$0.00



Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BB&T INVESTMENT SERVICES, INC.

Allegations: CLIENT ALLEGES SHE WAS TOLD THE MONEY INVESTED IN THE UIT HAD NO RISK TO PRINCIPAL AND WOULD EARN AT LEAST 4.7%.

Product Type: Unit Investment Trust

Alleged Damages: \$20,000.00

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: 05/19/2014

Complaint Pending? No

Status: Denied

Status Date: 06/04/2014

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WELLS FARGO ADVISORS, LLC

Allegations: CLIENT ALLEGES THAT ACCOUNT ASSETS WERE NOT LIQUIDATED WHEN REQUESTED. (04/09/2014-04/11/2014)

Product Type: Other: EXCHANGE TRADED FUNDS (ETFs)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): ALLEGES DAMAGES, UNSPECIFIED, BUT BELIEVED TO EXCEED \$5,000.

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: 04/11/2014



Complaint Pending?	No
Status:	Settled
Status Date:	05/07/2014
Settlement Amount:	\$16,385.29
Individual Contribution Amount:	\$0.00
Broker Statement	I inherited this client. When I reached out to them, they requested to liquidated the securities in their account. I followed the instructions and had no further contact with the clients.



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: WELLS FARGO ADVISORS, LLC.

Termination Type: Discharged

Termination Date: 11/16/2015

Allegations: Term after review of complaint history and policy issues, including, without limitation, FA permitting client to sign for another client without POA documentation; witnessing and permitting client to sign a joint account agreement and letter of authorization on behalf of her and her husband pursuant to a firm required POA without any indication the client signed on behalf of her husband pursuant to a POA; and placing a trade contrary to policy and supervisor's instruction in a decedent account.

Product Type: No Product

Reporting Source: Individual

Firm Name: Wells Fargo Advisors, LLC

Termination Type: Discharged

Termination Date: 11/16/2015

Allegations: Terminated after review of complaint history and policy issues, including, without limitation, FA permitting client to sign for another client without POA documentation; witnessing and permitting client to sign a joint account agreement and letter of authorization on behalf of her husband pursuant to a firm required POA without indication the client signed on behalf of her husband pursuant to a POA; and placing a trade contrary to policy and supervisor's instruction in a decedent account.

Product Type: No Product

Broker Statement

I feel I was terminated unjustly. I have only had 2 customer complaints in my career. One was denied by my former firm and the client never pursued it. The second one was an inherited account that a client requested I liquidate and send the funds. The internal review, which lead to my termination, was flawed in my opinion as the allegations listed are not accurate. For further information, please ask for a copy of my statement. I'm willing to provide to any SRO that requests it.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Kelvin F. Nedd
Judgment/Lien Amount:	\$3,350.00
Judgment/Lien Type:	Civil
Date Filed with Court:	08/16/2016
Date Individual Learned:	09/21/2016
Type of Court:	County
Name of Court:	Count Court in and for Hollborough County, FL - Civil Division
Location of Court:	Hillsborough County, FL
Docket/Case #:	16-CC-020230
Judgment/Lien Outstanding?	Yes



End of Report

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