



## IAPD Report

# SOLOMON ETHAN CHERNIAK

CRD# 2753925

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



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

### SOLOMON ETHAN CHERNIAK (CRD# 2753925)

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 **04/28/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	THE JEFFREY MATTHEWS FINANCIAL GROUP, L.L.C.	CRD# 41282	09/02/2016
<b>IA</b>	JEFFREY MATTHEWS WEALTH MANAGEMENT, LLC	CRD# 155392	09/02/2016

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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>B</b>	STIFEL, NICOLAUS & COMPANY, INCORPORATED	793	MOBILE, AL	08/14/2009 - 09/09/2016
<b>IA</b>	STIFEL, NICOLAUS & COMPANY, INCORPORATED	793	MOBILE, AL	08/14/2009 - 09/09/2016
<b>B</b>	UBS FINANCIAL SERVICES INC.	8174	MOBILE, AL	11/23/2005 - 08/14/2009

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

#### Employment 1 of 2

Firm Name: **THE JEFFREY MATTHEWS FINANCIAL GROUP, L.L.C.**

Main Address: 30B VREELAND ROAD  
STE 210  
FLORHAM PARK, NJ 07932

Firm ID#: 41282

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/02/2016
B FINRA	General Securities Principal	Approved	02/13/2017
B Alabama	Agent	Approved	09/16/2016
B Colorado	Agent	Approved	02/05/2019
B Florida	Agent	Approved	10/18/2023
B Georgia	Agent	Approved	09/19/2016
B Idaho	Agent	Approved	10/18/2023
B Illinois	Agent	Approved	10/23/2023
B Indiana	Agent	Approved	11/17/2020
B Kentucky	Agent	Approved	01/07/2021
B Maryland	Agent	Approved	10/23/2023
B Minnesota	Agent	Approved	01/06/2021
B Mississippi	Agent	Approved	11/26/2018



## Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	07/14/2021
B Montana	Agent	Approved	01/05/2021
B New York	Agent	Approved	10/17/2023
B North Carolina	Agent	Approved	09/26/2016
B Ohio	Agent	Approved	10/18/2023
B Oklahoma	Agent	Approved	07/15/2021
B Pennsylvania	Agent	Approved	10/19/2023
B South Carolina	Agent	Approved	09/26/2019
B Tennessee	Agent	Approved	10/18/2023
B Texas	Agent	Approved	04/29/2025

## Branch Office Locations

**THE JEFFREY MATTHEWS FINANCIAL GROUP, L.L.C.**

1555 University Blvd  
Suite 200  
Mobile, AL 36693

**THE JEFFREY MATTHEWS FINANCIAL GROUP, L.L.C.**

311 Magnolia Ave  
Fairhope, AL 36532

## Employment 2 of 2

Firm Name: **JEFFREY MATTHEWS WEALTH MANAGEMENT, LLC**

Main Address: **30B VREELAND ROAD  
SUITE 210  
FLORHAM PARK, NJ 07932**

Firm ID#: **155392**

Regulator	Registration	Status	Date
IA Alabama	Investment Adviser Representative	Approved	09/13/2016
IA California	Investment Adviser Representative	Approved	06/21/2019



## Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	11/09/2023
IA Georgia	Investment Adviser Representative	Approved	09/06/2018
IA New Jersey	Investment Adviser Representative	Approved	10/18/2023
IA South Carolina	Investment Adviser Representative	Approved	05/04/2021
IA Tennessee	Investment Adviser Representative	Approved	10/17/2023
IA Texas	Investment Adviser Representative	Restricted Approval	04/29/2025

## Branch Office Locations

**JEFFREY MATTHEWS WEALTH MANAGEMENT, LLC**  
30B VREELAND ROAD  
SUITE 210  
FLORHAM PARK, NJ 07932



## 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, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	02/13/2017

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	04/02/2009
 General Securities Representative Examination (S7)	Series 7	07/24/1996

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/06/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/25/1996

### 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	08/14/2009 - 09/09/2016	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	MOBILE, AL
IA	08/14/2009 - 09/09/2016	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	MOBILE, AL
B	11/23/2005 - 08/14/2009	UBS FINANCIAL SERVICES INC.	CRD# 8174	MOBILE, AL
IA	11/23/2005 - 08/14/2009	UBS FINANCIAL SERVICES INC.	CRD# 8174	MOBILE, AL
IA	08/25/2003 - 10/18/2005	AMSouth INVESTMENT MANAGEMENT COMPANY LLC	CRD# 111757	MOBILE, AL
B	08/04/2003 - 10/17/2005	AMSouth INVESTMENT SERVICES, INC.	CRD# 15692	BIRMINGHAM, AL
IA	04/12/2000 - 07/30/2003	UBS FINANCIAL SERVICES INC.	CRD# 8174	MOBILE, AL
B	03/03/2000 - 07/30/2003	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
B	07/25/1996 - 03/08/2000	THE ROBINSON-HUMPHREY COMPANY, LLC	CRD# 723	ATLANTA, GA

### 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
09/2016 - Present	Jeffrey Matthews Financial Group LLC	Registered Rep	Y	Florham Park, NJ, United States
08/2009 - 09/2016	STIFEL, NICOLAUS & COMPANY, INCORPORATED	Mass Transfer	Y	MOBILE, AL, United States
10/2005 - 09/2016	UBS FINANCIAL SERVICES	INVESTMENT ASSOCIATE	Y	MOBILE, AL, 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.

Licensed Insurance Producer with Jeffrey Matthews Financial Group LLC.



## 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	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC
Allegations:	TIME FRAME: 2/13/2006 TO 8/17/2009 THE CLIENT ALLEGES THAT THE PORTFOLIO HIS FA PLACED HIM IN WAS TOO AGGRESSIVE FOR HIM AND THAT HE RECEIVED POOR INVESTMENT ADVICE THIS IS A VERBAL COMPLAINT. IT IS A SETTLEMENT FILING ONLY
Product Type:	Other: MISCELLANEOUS0.00
Alleged Damages:	\$0.00
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:	08/25/2009
Complaint Pending?	No
Status:	Settled
Status Date:	06/08/2010
Settlement Amount:	\$135,000.00
Individual Contribution	\$0.00

**Amount:**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** UBS FINANCIAL SERVICES INC.  
**Allegations:** TIME FRAME: 2/13/2006 TO 8/17/2009 THE CLIENT ALLEGES THAT THE PORTFOLIO HIS FA PLACED HIM IN WAS TOO AGGRESSIVE FOR HIM AND THAT HE RECEIVED POOR INVESTMENT ADVICE. THIS IS A VERBAL COMPLAINT. IT IS A SETTLEMENT FILING ONLY.  
**Product Type:** Other: MISCELLANEOUS  
**Alleged Damages:** \$0.00  
**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:** 08/25/2009  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 06/08/2010  
**Settlement Amount:** \$135,000.00  
**Individual Contribution Amount:** \$0.00  
**Broker Statement** AS THE FINANCIAL ADVISOR NAMED IN THE ORAL COMPLAINT, I AM SIGNING THE AMENDED U-4 WITH PROTEST EMPHASIZED BASED ON THE FOLLOWING:

1. THE CUSTOMER'S CLAIM IS BASELESS. THROUGHOUT MY RELATIONSHIP WITH THE CUSTOMER, THE ACCOUNT ALWAYS MAINTAINED A MODERATE RISK, BALANCED (STOCKS/BONDS/CASH) ASSET ALLOCATION. THE MUTUAL FUNDS THE CLIENT ORDERED SOLD ON MARCH 6, 2009 (WHICH WAS A "PANIC" LOW SESSION) WERE PURCHASED FOR HIM, AT NET ASSET VALUE, AT HIS REQUEST AFTER HE EXPRESSED DISCOMFORT WITH ANOTHER MANAGEMENT PROGRAM ALTHOUGH THE PROGRAM ACTUALLY HAD A LIGHTER EQUITY WEIGHTING THAN HIS ORIGINAL MIX. WITH INPUT FROM HIS CPA WHO WAS ON THE PHONE CALL AS WELL, HE MADE THE DECISION TO SELL ON THAT DAY AGAINST MY RECOMMENDATION NOT TO DO SO AS THE EQUITY MARKETS WERE EXPERIENCING A HISTORICAL PANIC AND THAT HE SHOULD SELL STRATEGICALLY INTO MARKET STRENGTH. AS THE MUTUAL FUNDS WERE PURCHASED AT NAV (NO UP FRONT OR BACK END SALES CHARGES), THE CUSTOMER INCURRED NO FEES AND I RECEIVED NO COMMISSION. THE CUSTOMER'S WEALTH WAS ACQUIRED A FEW YEARS PRIOR THROUGH A MULTI-MILLION DOLLAR, PROGRESSIVE SLOT MACHINE JACKPOT AT A BILOXI, MS AREA CASINO. SUBSEQUENTLY, HE INCURRED SUBSTANTIAL FINANCIAL LOSSES THROUGH CASINO GAMBLING, POOR BUSINESS DEALS, AND THE OVERUSE OF LEVERAGE. THE ARGUMENT THAT HE WAS PLACED IN



INVESTMENTS (MOSTLY MUTUAL FUNDS) THAT WERE TOO AGGRESSIVE IS WITHOUT MERIT AS HIS GAMBLING EXPERIENCE SHOWS THAT HE HAS A CLEAR UNDERSTANDING OF RISK.

2.ON AUGUST 14TH, 2009, THE UBS BRANCH OFFICE WHERE I WAS EMPLOYED WAS SOLD TO STIFEL NICOLAUS AND COMPANY. THE CUSTOMER'S COMPLAINT WAS MADE AUGUST 25TH. AS THE TIME PERIOD STATED IN THE COMPLAINT OCCURRED WHILE I WORKED IN A UBS BRANCH, THIS WAS A UBS MATTER AND WAS HANDLED BY UBS COMPLIANCE AND LEGAL. I HAD ONE BRIEF CONVERSATION WITH JOY WEBER, AN IN-HOUSE, UBS ATTORNEY, AROUND AUGUST 27TH DURING WHICH WE REVIEWED THE MEMO I HAD WRITTEN CONCERNING THE COMPLAINT AND THE HISTORY OF MY RELATIONSHIP WITH THE CUSTOMER. I WAS NOT KEPT "IN THE LOOP" REGARDING THE MATTER. I RECEIVED AN E-MAIL FROM STIFEL COMPLIANCE ON JUNE 21ST WITH A PDF OF THE UPDATED U4. IT WAS THEN THAT I LEARNED THAT UBS HAD SETTLED WITH THE CUSTOMER FOR THE AMOUNT STATED ON THE FORM. I HAD NO PRIOR KNOWLEDGE OF THIS DECISION BY MY FORMER FIRM. SINCE THE INITIAL CONVERSATION WITH MS. WEBER, I HAVE RECEIVED NO COMMUNICATION FROM HER OR ANYONE WITH UBS LEGAL AND/OR COMPLIANCE. OTHER THAN THE MEMO AND THIS COMMENT, I HAVE NOT HAD THE OPPORTUNITY TO DISPUTE THIS COMPLAINT AND WAS NOT KEPT ABREAST OF THE PROCEEDINGS. HAD I BEEN INFORMED OF A PENDING SETTLEMENT, I WOULD HAVE VEHEMENTLY OBJECTED.



## End of Report

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