# IAPD Report

# RYAN STECKLER

CRD# 2765869



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

## RYAN STECKLER (CRD# 2765869)

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 **09/25/2025**.

## CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|---|---|---|---|
| B | JANNEY MONTGOMERY SCOTT LLC | CRD# 463 | 07/18/2016 |
| IA | JANNEY MONTGOMERY SCOTT LLC | CRD# 463 | 07/19/2016 |

## QUALIFICATIONS

This representative is currently registered in **3** SRO(s) and **26** 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 |
|---|---|---|---|---|
| IA | OPPENHEIMER & CO. INC. | 249 | PALM BEACH GARDENS, FL | 10/25/2012 - 07/20/2016 |
| B | OPPENHEIMER & CO. INC. | 249 | PALM BEACH GARDENS, FL | 01/19/2012 - 07/20/2016 |
| IA | UBS FINANCIAL SERVICES INC. | 8174 | MIAMI, FL | 07/13/2004 - 08/26/2009 |

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 | 3 |

 

# 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 **26** jurisdiction(s) and 3 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **JANNEY MONTGOMERY SCOTT LLC**

Main Address: 1717 ARCH STREET
PHILADELPHIA, PA 19103

Firm ID#: 463

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | FINRA | General Securities Representative | Approved | 07/18/2016 |
| B | Nasdaq Stock Market | General Securities Representative | Approved | 07/18/2016 |
| B | New York Stock Exchange | General Securities Representative | Approved | 07/18/2016 |
| B | Arizona | Agent | Approved | 06/21/2024 |
| B | Arkansas | Agent | Approved | 07/19/2016 |
| B | California | Agent | Approved | 07/18/2016 |
| B | Colorado | Agent | Approved | 01/07/2019 |
| B | Connecticut | Agent | Approved | 07/21/2016 |
| B | District of Columbia | Agent | Approved | 04/28/2021 |
| B | Florida | Agent | Approved | 07/19/2016 |
| IA | Florida | Investment Adviser Representative | Approved | 07/19/2016 |
| B | Georgia | Agent | Approved | 07/18/2016 |
| B | Maryland | Agent | Approved | 07/21/2016 |

 

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | Massachusetts | Agent | Approved | 09/29/2025 |
| B | Minnesota | Agent | Approved | 07/19/2016 |
| B | Mississippi | Agent | Approved | 03/01/2019 |
| B | Montana | Agent | Approved | 09/10/2020 |
| B | New Hampshire | Agent | Approved | 07/25/2016 |
| B | New Jersey | Agent | Approved | 01/23/2023 |
| B | New Mexico | Agent | Approved | 01/03/2019 |
| B | New York | Agent | Approved | 07/20/2016 |
| B | North Carolina | Agent | Approved | 07/19/2016 |
| B | Ohio | Agent | Approved | 03/25/2021 |
| B | Pennsylvania | Agent | Approved | 07/19/2016 |
| B | South Carolina | Agent | Approved | 07/25/2016 |
| B | South Dakota | Agent | Approved | 03/12/2024 |
| B | Tennessee | Agent | Approved | 01/03/2019 |
| B | Texas | Agent | Approved | 01/11/2019 |
| IA | Texas | Investment Adviser Representative | Restricted Approval | 01/02/2019 |
| B | Virginia | Agent | Approved | 01/07/2021 |
| B | Wisconsin | Agent | Approved | 04/26/2022 |

 

# Qualifications

## Branch Office Locations

**JANNEY MONTGOMERY SCOTT LLC**
3001 PGA Boulevard
Suite 200
Palm Beach Gardens, FL 33410

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

### Principal/Supervisory Exams

| | Exam | Category | Date |
|---|---|---|---|
| B | General Securities Sales Supervisor - General Module Examination (S10) | Series 10 | 05/09/2008 |
| B | General Securities Sales Supervisor - Options Module Examination (S9) | Series 9 | 03/15/2008 |

### 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 | 01/08/1997 |
| B | Municipal Securities Representative Examination (S52) | Series 52 | 07/18/1996 |

### State Securities Law Exams

| | Exam | Category | Date |
|---|---|---|---|
| IA B | Uniform Combined State Law Examination (S66) | Series 66 | 01/11/2012 |
| B | Uniform Securities Agent State Law Examination (S63) | Series 63 | 08/13/1996 |

## PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

 

# 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 | 10/25/2012 - 07/20/2016 | OPPENHEIMER & CO. INC. | CRD# 249 | PALM BEACH GARDENS |
| B | 01/19/2012 - 07/20/2016 | OPPENHEIMER & CO. INC. | CRD# 249 | PALM BEACH GARDENS |
| IA | 07/13/2004 - 08/26/2009 | UBS FINANCIAL SERVICES INC. | CRD# 8174 | MIAMI, FL |
| B | 04/16/2004 - 08/26/2009 | UBS FINANCIAL SERVICES INC. | CRD# 8174 | MIAMI, FL |
| B | 11/07/2001 - 04/22/2004 | A. G. EDWARDS & SONS, INC. | CRD# 4 | ST. LOUIS, MO |
| IA | 11/07/2001 - 04/22/2004 | A. G. EDWARDS & SONS, INC. | CRD# 4 | WEST PALM BEACH, FL |
| B | 01/08/1999 - 11/09/2001 | CHARLES SCHWAB & CO., INC. | CRD# 5393 | WESTLAKE, TX |
| B | 02/12/1997 - 12/10/1998 | AMERICAN EXPRESS FINANCIAL ADVISORS INC. | CRD# 6363 | MINNEAPOLIS, MN |
| B | 02/12/1997 - 12/10/1998 | IDS LIFE INSURANCE COMPANY | CRD# 6321 | MINNEAPOLIS, MN |
| B | 01/09/1997 - 01/23/1997 | CORPORATE SECURITIES GROUP, INC. | CRD# 11025 | ST. LOUIS, MO |
| B | 07/19/1996 - 11/22/1996 | OLDE DISCOUNT CORPORATION | CRD# 5979 | DETROIT, MI |

## 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 |
|---|---|---|---|---|
| 07/2016 - Present | JANNEY MONTGOMERY SCOTT LLC | FINANCIAL ADVISOR | Y | PALM BEACH GARDENS, FL, 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*.
  - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - o 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*.
  - o 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.
  - o 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.
  - o 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 | 3 |

### 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 3

| | |
|---|---|
| **Reporting Source:** | Firm |
| **Employing firm when activities occurred which led to the complaint:** | UBS FINANCIAL SERVICES INC |
| **Allegations:** | TIME FRAME: DEC. 2007 TO FEB. 2008<br>CLAIMANTS ALLEGE THAT FA MADE UNSUITABLE RECOMMENDATIONS TO INVEST IN LEHMAN BROTHERS PREFERRED STOCK. |
| **Product Type:** | Other: PREFERRED STOCK |
| **Alleged Damages:** | $70,000.00 |
| **Is this an oral complaint?** | No |
| **Is this a written complaint?** | Yes |
| **Is this an arbitration/CFTC reparation or civil litigation?** | Yes |
| **Arbitration/Reparation forum or court name and location:** | FINRA |
| **Docket/Case #:** | 10-03167 |
| **Filing date of arbitration/CFTC reparation or civil litigation:** | 07/26/2010 |

### Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 07/26/2010 |
| **Complaint Pending?** | No |

 

| | |
|---|---|
| **Status:** | Settled |
| **Status Date:** | 04/05/2011 |
| **Settlement Amount:** | $35,000.00 |
| **Individual Contribution Amount:** | $0.00 |
| **Firm Statement** | THIS MATTER WAS SETTLED TO AVOID COSTS AND UNCERTAINTIES ASSOCIATED WITH ARBITRATION. ANY LOSES WERE INCURRED AS A RESULT OF THE LEHMAN BANKRUPTCY. |

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | UBS FINANCIAL SERVICES INC. |
| **Allegations:** | TIME FRAME DECEMBER 2007 TO FEBRUARY 2008 CLAIMANTS ALLEGE THAT FA MADE UNSUITABLE RECOMMENDATIONS TO INVEST IN LEHMAN BROTHERS PREFERRED STOCK. |
| **Product Type:** | Other: PREFERRED STOCK |
| **Alleged Damages:** | $70,000.00 |
| **Is this an oral complaint?** | No |
| **Is this a written complaint?** | Yes |
| **Is this an arbitration/CFTC reparation or civil litigation?** | Yes |
| **Arbitration/Reparation forum or court name and location:** | FINRA |
| **Docket/Case #:** | 10-03167 |
| **Filing date of arbitration/CFTC reparation or civil litigation:** | 07/26/2010 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 07/26/2010 |
| **Complaint Pending?** | No |
| **Status:** | Settled |
| **Status Date:** | 04/05/2011 |
| **Settlement Amount:** | $35,000.00 |
| **Individual Contribution Amount:** | $0.00 |
| **Broker Statement** | THE MATTER WAS SETTLED SETTLED TO AVOID COST AND UNCERTAINTIES ASSOCIATED WITH ARBITRATION, ANY LOSES WERE INCURRED AS A RESULT OF THE LEHMAN BANKRUPTCY. |

### Disclosure 2 of 3

| | |
|---|---|
| **Reporting Source:** | Individual |

| | |
|---|---|
| **Employing firm when activities occurred which led to the complaint:** | UBS FINANCIAL SERVICES INC. |
| **Allegations:** | THE COMPLAINT AROSE OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE PRIOR TO THE WIDESPREAD ILLIQUIDITY IN THE ARS MARKET THAT OCCURRED IN FEBRUARY 2008. |
| **Product Type:** | Other: AUCTION RATE SECURITIES |
| **Alleged Damages:** | $0.00 |
| **Alleged Damages Amount Explanation (if amount not exact):** | THE CUSTOMER DID NOT MAKE A CLAIM FOR COMPENSATORY DAMAGES AND/OR DAMAGES WERE DETERMINED TO BE LESS THAN $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:** | 05/20/2008 |
| **Complaint Pending?** | No |
| **Status:** | Settled |
| **Status Date:** | 12/23/2008 |
| **Settlement Amount:** | $225,000.00 |
| **Individual Contribution Amount:** | $0.00 |
| **Broker Statement** | THE COMPLAINT AROSE IN CONNECTION WITH THE INDUSTRY WIDE BREAKDOWN OF THE LIQUIDITY IN THE MARKET FOR AUCTION RATE SECURITIES ("ARS"). THE FIRM AGREED TO REPURCHASE THE ARS SECURITIES AT ISSUE AT PAR VALUE FROM THE CLIENT PURSUANT TO A GLOBAL REPURCHASE AGREEMENT IT ENTERED INTO WITH SEVERAL REGULATORY BODIES. THIS WAS NOT A SETTLEMENT OF A DISPUTE BETWEEN THE CLIENT AND THE REPRESENTATIVE AND WAS NOT BASED ON THE MERITS OF THE CLIENT'S SPECIFIC CONCERNS OR ANY FINDING OF FAULT OR WRONGDOING BY THE NAMED REPRESENTATIVE. THE NAMED REPRESENTATIVE WAS NOT A PARTY TO, AND DID NOT AGREE TO OR PARTICIPATE IN, THE REPURCHASE AGREEMENT BETWEEN THE FIRM AND THE RELEVANT REGULATORY BODIES. THE NAMED REPRESENTATIVE DID NOT MAKE ANY PAYMENTS TO THE CLIENT AND THE NAMED REPRESENTATIVE WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE SETTLEMENT AMOUNT. THE LISTED "SETTLEMENT AMOUNT" REPRESENTS ONLY THE GROSS INITIAL PAR VALUE OF THE ARS POSITION AND DOES NOT TAKE INTO ACCOUNT THE ACTUAL VALUE OF THE ARS POSITION AT THE TIME THE FIRM RECEIVED IT BACK FROM THE CLIENT IN CONNECTION WITH THE SETTLEMENT. THIS MATTER IS BEING REPORTED AS A SETTLEMENT PURSUANT TO THE REQUIREMENTS OF FINRA REGULATORY NOTICE 09-12. |

### Disclosure 3 of 3

| | |
|---|---|
| **Reporting Source:** | Individual |

 

| | |
|---|---|
| **Employing firm when activities occurred which led to the complaint:** | UBS FINANCIAL SERVICES INC. |
| **Allegations:** | TIME FRAME: OCTOBER 27, 2008 TO PRESENT<br>CLIENT ALLEGES THAT THE FA FAILED TO ADVISE HIM REGARDING A RESEARCH REPORT THAT WAS ISSUED BY THE FIRM WHICH DOWNGRADED FHLB ON THE DAY HE PURCHASED THE STOCK ON THE RECOMMENDATION OF THE FA. DAMAGES ESTIMATED TO BE IN EXCESS OF $5,000. |
| **Product Type:** | Debt - Corporate |
| **Alleged Damages:** | $5,000.00 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 10/30/2008 |
| **Complaint Pending?** | No |
| **Status:** | Denied |
| **Status Date:** | 02/10/2009 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |
| **Broker Statement** | CLIENT CALLED ON 10/28/08 AND ASKED FOR YIELDS ON FHLB BONDS WITH MATURITIES OF 2016 - 2018. INFORMED CLIENT OF THE YIELDS AND HE CHOSE 25 BONDS HE WANTED TO BUY. THIS BROUGHT THE NUMBER OF FHLB BONDS OWNED TO 330,000 FACE. THE REMAINING 305 BONDS WERE BOUGHT BY ANOTHER FA AND I WAS ASSIGNED THIS CLIENT IN JULY 08. CLIENT CALLED ON 10/29/08 ASKING WHY VALUE OF HLB BONDS HAD DROPPED. I CALLED THE BOND DESK AND WAS DIRECTED TO RESEARCH REPORT DATED 10/27/08 AND SUBSEQUENTLY E-MAILED REPORT TO CLIENT ON 10/29/08. THE FIRM DID NOT DOWNGRADE OR CHANGE POSITION ON THE SECURITIES HELD BY CLIENT DESPITE WHAT THE CLIENT ALLEGES IN HIS LETTER. CLIENT THEN ASKED ME TO BID ALL AGENCY BONDS ON 10/29/08. CLIENT SOLD 2 POSITIONS. THE FHLB BOND BOUGHT ON 10/28/08 WAS SOLD AT A LOSS OF LESS THAN $500. CLIENT ON 10/30/08 ASKED ME TO RE-BID THE REMAINING BONDS IN HIS ACCOUNT. I CALLED THE CLIENT BACK WITH BIDS AND CLIENT DECIDED TO SELL.<br>THE CLIENT IS AN EXPERIENCED INVESTOR WHO WORKED IN THE FINANCIAL INDUSTRY FOR MANY YEARS. HE IS CURRENTLY AN ARBITRATOR. I WAS ABLE TO GET THE RESEARCH REPORT TO THE CLIENT WITHIN 24-48 HOURS OF IT ISSUE TO THE CLIENT. CLIENT READ THE REPORT AND MADE HIS DECISION. |

# End of Report

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