IAPD Report

RONALD CHARLES CHARLES KEMP

CRD# 2850606

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

RONALD CHARLES CHARLES KEMP (CRD# 2850606)

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 **02/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	09/23/2015
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	09/23/2015

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **38** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	DENVER, CO	01/07/2000 - 09/24/2015
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	DENVER, CO	03/12/1997 - 09/24/2015

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
Regulatory Event	2
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 **38** jurisdiction(s) and 1**0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **UBS FINANCIAL SERVICES INC.**

Main Address: 1200 HARBOR BOULEVARD
WEEHAWKEN, NJ 07086

Firm ID#: 8174

	Regulator	Registration	Status	Date
B	BOX Exchange LLC	General Securities Representative	Approved	09/23/2015
B	BOX Exchange LLC	General Securities Sales Supervisor	Approved	09/23/2015
B	Cboe Exchange, Inc.	General Securities Representative	Approved	09/23/2015
B	Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	09/23/2015
B	FINRA	General Securities Representative	Approved	09/23/2015
B	FINRA	General Securities Sales Supervisor	Approved	09/23/2015
B	NYSE American LLC	General Securities Representative	Approved	09/23/2015
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	NYSE Arca, Inc.	General Securities Representative	Approved	09/23/2015
B	NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	09/23/2015
B	NYSE Texas, Inc.	General Securities Representative	Approved	07/13/2022
B	NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	07/13/2022
B	Nasdaq ISE, LLC	General Securities Representative	Approved	09/23/2015

Qualifications

	Regulator	Registration	Status	Date
B	Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	Nasdaq PHLX LLC	General Securities Representative	Approved	09/23/2015
B	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	09/23/2015
B	Nasdaq Stock Market	General Securities Representative	Approved	09/23/2015
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	09/23/2015
B	New York Stock Exchange	General Securities Representative	Approved	09/23/2015
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B	Alaska	Agent	Approved	07/13/2021
B	Arizona	Agent	Approved	07/28/2017
B	Arkansas	Agent	Approved	08/29/2023
B	California	Agent	Approved	09/23/2015
B	Colorado	Agent	Approved	09/23/2015
IA	Colorado	Investment Adviser Representative	Approved	09/23/2015
B	Connecticut	Agent	Approved	08/24/2023
B	Delaware	Agent	Approved	10/30/2025
B	District of Columbia	Agent	Approved	09/19/2023
B	Florida	Agent	Approved	12/14/2020
B	Georgia	Agent	Approved	09/23/2015
B	Illinois	Agent	Approved	06/01/2026

User Guidance

www.adviserinfo.sec.gov

Qualifications

	Regulator	Registration	Status	Date
B	Indiana	Agent	Approved	07/10/2024
B	Iowa	Agent	Approved	08/28/2023
B	Louisiana	Agent	Approved	02/09/2021
B	Maryland	Agent	Approved	11/09/2022
B	Massachusetts	Agent	Approved	02/02/2024
B	Michigan	Agent	Approved	09/23/2015
B	Minnesota	Agent	Approved	09/23/2015
B	Montana	Agent	Approved	08/24/2023
B	Nebraska	Agent	Approved	10/31/2025
B	Nevada	Agent	Approved	08/30/2023
B	New Jersey	Agent	Approved	06/01/2021
B	New Mexico	Agent	Approved	08/24/2023
B	New York	Agent	Approved	02/27/2021
B	North Carolina	Agent	Approved	01/19/2016
B	Ohio	Agent	Approved	08/24/2023
B	Oklahoma	Agent	Approved	10/30/2025
B	Oregon	Agent	Approved	08/28/2023
B	Pennsylvania	Agent	Approved	01/12/2018
B	South Carolina	Agent	Approved	01/29/2024

Qualifications

	Regulator	Registration	Status	Date
B	South Dakota	Agent	Approved	08/24/2023
B	Tennessee	Agent	Approved	08/28/2023
B	Texas	Agent	Approved	09/23/2015
IA	Texas	Investment Adviser Representative	Restricted Approval	09/23/2015
B	Utah	Agent	Approved	02/23/2026
B	Virginia	Agent	Approved	09/23/2015
B	Washington	Agent	Approved	08/25/2023
B	Wisconsin	Agent	Approved	08/24/2023
B	Wyoming	Agent	Approved	08/28/2023

Branch Office Locations

UBS FINANCIAL SERVICES INC.
370-17TH STREET
DENVER, CO 80202

UBS FINANCIAL SERVICES INC.
205 Detroit Street
5th floor
DENVER, CO 80206

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	05/06/2003
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	03/28/2003

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	05/23/2003
B	General Securities Representative Examination (S7)	Series 7	03/10/1997

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/08/1997
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/25/1997

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	01/07/2000 - 09/24/2015	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	DENVER, CO
B	03/12/1997 - 09/24/2015	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	DENVER, CO

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
09/2015 - Present	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	DENVER, CO, 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
Regulatory Event	2
Customer Dispute	1

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 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	ILLINOIS
Sanction(s) Sought:	Other: NOTICE OF HEARING
Date Initiated:	11/30/2009
Docket/Case Number:	0900360
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.
Product Type:	No Product
Allegations:	RESPONDENT'S REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTION 8.E (1)(J) OF THE ACT.
Current Status:	Final
Resolution:	ORDER OF DISMISSAL
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:	04/09/2010

Sanctions Ordered:	Other: RESPONDENT IS LEVIED COSTS OF IVESTIGATION IN THIS MATTER IN THE AMOUNTOF SEVEN HUNDRED FIFTY DOLLARS ($750.00) WHICH HAS BEEN PAID.
Regulator Statement	HEARING SCHEDULED ON THIS MATTER IS HEREBY DISMISSED WITHOUT FURTHER PROCEEDINGS. IF YOU HAVE QUESTIONS, CONTACT ENFORCEMENT ATTORNEY DANIEL TUNICK (312)793-3384

Reporting Source:	Individual
Regulatory Action Initiated By:	ILLINOIS
Sanction(s) Sought:	Other: NOTICE OF HEARING
Date Initiated:	11/30/2009
Docket/Case Number:	0900360
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Product Type:	No Product
Allegations:	RESPONDENT'S REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTION 8.E (1)(J) OF THE ACT.
Current Status:	Final
Resolution:	ORDER OF DISMISSAL
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:	04/09/2010
Sanctions Ordered:	Other: RESPONDENT IS LEVIED COSTS OF IVESTIGATION IN THIS MATTER IN THE AMOUNTOF SEVEN HUNDRED FIFTY DOLLARS($750.00) WHICH HAS BEEN PAID.
Broker Statement	HEARING SCHEDULED ON THIS MATTER IS HEREBY DISMISSED WITHOUT FURTHER PROCEEDINGS. IF YOU HAVE QUESTIONS,CONTACT ENFORCEMENT ATTORNEY DANIEL TUNICK (312)793-3384.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	07/14/2009
Docket/Case Number:	2005002254705

Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.
Product Type:	Other: CLOSED END FUNDS
Allegations:	NASD RULES 2110 AND 2310: RESPONDENT RONALD C. KEMP MADE UNSUITABLE RECOMMENDATIONS TO HIS CUSTOMERS TO SELL CLOSED END FUNDS ('CEFS") PURCHASED IN AN INITIAL PUBLIC OFFERING ("IPO") IN THE SHORT TERM. KEMP FAILED TO FULLY UNDERSTAND THE PRICING OF CEFS AND THE RISKS AND REWARDS OF THE INVESTMENTS AND HE DID NOT HAVE REASONABLE GROUNDS FOR BELIEVING THAT HIS RECOMMENDATIONS THAT HIS CUSTOMERS PURCHASE CEFS IN AN IPO AND SELL THEM IN THE SHORT TERM WERE SUITABLE. KEMP'S CUSTOMERS LOST APPROXIMATELY $411,000.
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:	07/14/2009
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

Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	15 BUSINESS DAYS
Start Date:	08/17/2009
End Date:	09/04/2009

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$10,000.00
Portion Levied against individual:	$10,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	Yes

Amount Waived:	$10,000.00
Regulator Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS, KEMP CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $10,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 15 BUSINESS DAYS. AFTER CONSIDERATION OF A $25,000 FINE IMPOSED ON KEMP BY HIS MEMBER FIRM, FINRA HAS DETERMINED TO GIVE KEMP CREDIT FOR THE AMOUNT PAID BY HIM TO HIS MEMBER FIRM. ACCORDINGLY, THE FINE ASSESSED PURSUANT TO THE AWC IS DEEMED PAID. THE SUSPENSION IS IN EFFECT FROM AUGUST 17, 2009 THROUGH SEPTEMBER 4, 2009.

Reporting Source:	Individual
Regulatory Action Initiated By:	FINANCIAL INDUSTRY REGULATORY AUTHORITY
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	06/27/2008
Docket/Case Number:	2005002254705
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED.
Product Type:	Other: CLOSED END FUNDS
Allegations:	RESPONDENT RONALD C. KEMP MADE RECOMMENDATIONS TO HIS CUSTOMERS TO SELL CLOSED END FUNDS ("CEFS") PURCHASED IN INITIAL PUBLIC OFFERINGS IN THE SHORT TERM WITHOUT FULLY UNDERSTANDING THE PRICING OF CEFS AND THE RISKS AND REWARDS OF THOSE PRODUCTS.
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:	07/14/2009
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	15 BUSINESS DAYS
Start Date:	08/17/2009

End Date:	09/04/2009
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$10,000.00
Portion Levied against individual:	$10,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	WITHOUT ADMITTING OR DENYING THE PROPOSED FINDINGS, MR. KEMP HAS CONSENTED TO A 15 DAY SUSPENSION AND A $10,000 FINE.

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:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	CUSTOMER ALLEGES THAT FINANCIAL CONSULTANT MADE AN UNSUITABLE INVESTMENT RECOMMENDATION. NO SPECIFIC AMOUNT OF COMPENSATORY DAMAGES IS ALLEGED.
Product Type:	Mutual Fund(s)
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	04/18/2001
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	12/06/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE CLIENT'S ALLEGATIONS WERE FOUND TO BE WITHOUT MERIT AND THE COMPLAINT WAS CLOSED.

End of Report

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