



## IAPD Report

### RUBEN RENE RAMIREZ JR

CRD# 2858155

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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

### RUBEN RENE RAMIREZ JR (CRD# 2858155)

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 **05/08/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FORTITUDE ADVISORY GROUP L.L.C.	CRD# 116083	01/07/2022
B	QUINT CAPITAL CORPORATION	CRD# 26586	09/07/2022

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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	EAGLES COAST CAPITAL, LLC	297477	CHARLESTON, SC	07/09/2019 - 09/12/2022
B	LPL FINANCIAL LLC	6413	NEW YORK, NY	12/16/2016 - 05/07/2019
B	WORLD EQUITY GROUP, INC.	29087	San Antonio, TX	02/05/2015 - 12/15/2016

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
Termination	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 **28** jurisdiction(s) and **1** SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **QUINT CAPITAL MANAGEMENT**

Main Address: 230 PARK AVE - 361W  
NEW YORK, NY 10169

Firm ID#: 26586

Regulator	Registration	Status	Date
 FINRA	General Securities Principal	Approved	09/07/2022
 FINRA	General Securities Representative	Approved	09/07/2022
 FINRA	Investment Banking Representative	Approved	09/07/2022
 FINRA	Operations Professional	Approved	03/23/2023
 Arizona	Agent	Approved	04/06/2023
 California	Agent	Approved	03/16/2023
 Connecticut	Agent	Approved	03/16/2023
 District of Columbia	Agent	Approved	03/21/2023
 Florida	Agent	Approved	03/17/2023
 Georgia	Agent	Approved	03/20/2023
 Idaho	Agent	Approved	03/20/2023
 Illinois	Agent	Approved	03/17/2023
 Indiana	Agent	Approved	03/21/2023



## Qualifications

Regulator	Registration	Status	Date
B Iowa	Agent	Approved	03/16/2023
B Louisiana	Agent	Approved	03/20/2023
B Maryland	Agent	Approved	03/16/2023
B Massachusetts	Agent	Approved	05/02/2023
B Michigan	Agent	Approved	03/20/2023
B Mississippi	Agent	Approved	03/20/2023
B Montana	Agent	Approved	04/18/2023
B New Jersey	Agent	Approved	10/11/2022
B New York	Agent	Approved	09/22/2022
B North Carolina	Agent	Approved	03/20/2023
B Ohio	Agent	Approved	03/16/2023
B Oklahoma	Agent	Approved	03/22/2023
B Pennsylvania	Agent	Approved	03/21/2023
B Rhode Island	Agent	Approved	03/27/2023
B South Carolina	Agent	Approved	03/27/2023
B Texas	Agent	Approved	03/16/2023
B Vermont	Agent	Approved	03/16/2023
B Virginia	Agent	Approved	03/20/2023
B Washington	Agent	Approved	05/01/2023



## Qualifications

Regulator	Registration	Status	Date
-----------	--------------	--------	------

### Branch Office Locations

**QUINT CAPITAL MANAGEMENT**

420 Lexington Avenue, Suite 1402  
New York, NY 10170

### Employment 2 of 2

Firm Name: **FORTITUDE ADVISORY GROUP L.L.C.**

Main Address: 7195 WAGNER WAY  
SUITE 104  
GIG HARBOR, WA 98335

Firm ID#: 116083

Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved 01/07/2022

### Branch Office Locations

**FORTITUDE ADVISORY GROUP L.L.C.**

420 Lexington Ave, Suite 1402  
New York, NY 10170



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

#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	08/13/1999

#### General Industry/Product Exams

Exam	Category	Date
 Operations Professional Examination (S99TO)	Series 99TO	03/23/2023
 Investment Banking Registered Representative Examination (S79TO)	Series 79TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/05/1997

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	01/07/2022
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/28/1997

### 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	07/09/2019 - 09/12/2022	EAGLES COAST CAPITAL, LLC	CRD# 297477	CHARLESTON, SC
B	12/16/2016 - 05/07/2019	LPL FINANCIAL LLC	CRD# 6413	NEW YORK, NY
B	02/05/2015 - 12/15/2016	WORLD EQUITY GROUP, INC.	CRD# 29087	San Antonio, TX
B	10/02/2013 - 01/15/2015	HALEN CAPITAL	CRD# 135966	SAN ANTONIO, TX
IA	06/12/2008 - 08/28/2013	ADVISORS ASSET MANAGEMENT, INC.	CRD# 46727	BOERNE, TX
B	07/03/2003 - 08/28/2013	ADVISORS ASSET MANAGEMENT, INC.	CRD# 46727	BOERNE, TX
B	10/07/1997 - 12/14/2001	USAA INVESTMENT MANAGEMENT COMPANY	CRD# 5475	SAN ANTONIO, TX
B	03/06/1997 - 09/12/1997	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY

### 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
09/2022 - Present	Quint Capital	Firm Principal/Sales Supervisor	Y	New York, NY, United States
07/2019 - 09/2022	Eagles Coast Capital, LLC	Registered Representative	Y	Mount Pleasant, SC, United States
12/2016 - 04/2019	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
12/2016 - 04/2019	PRIVATE ADVISOR GROUP	Investment Adviser Representative	Y	NEW YORK, NY, United States
10/2013 - 12/2016	HALEN CAPITAL	PRESIDENT	Y	CLEARWATER, FL, United States
02/2003 - 12/2016	ADVISORS ASSET MANAGEMENT, INC	SVP, DIRECTOR OF INVESTMENT SALES	Y	MONUMNET, CO, 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. Fortitude (DBA ProActive Planning Partners, LLC), 420 Lexington Avenue, Suite 1402, New York, NY 10170. Start Date - June 2019 to Present, CEO/Chief Investment Officer. Investment related/Registered Investment Advisor-Financial Advisory; some trading activity associated with Quint Capital; Fee-based compensation; 180 hours/month and 6 hours/regular market hours.
2. P3 Asset Management, 20 Lexington Avenue, Suite 1402, New York, NY 10170. Start Date - June 2023 to present, Co-Founder/CEO. Investment related/Not related to Quint Capital; Institutional asset management; Fee-based compensation; 60 hours/month and 2 hours/regular market hours.



## 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
Termination	1

### 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

<b>Reporting Source:</b>	Firm
<b>Firm Name:</b>	LPL Financial LLC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	04/08/2019
<b>Allegations:</b>	Registered Representative's use of a broker's broker resulted in disadvantageous pricing for customers.
<b>Product Type:</b>	Other: Fixed Income Securities

<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	Ruben Rene Ramirez
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	04/08/2019
<b>Allegations:</b>	I used a broker's broker to source municipal bonds for my clients. LPL determined that using a broker's broker was detrimental to my clients.
<b>Product Type:</b>	Debt-Municipal
<b>Broker Statement</b>	I categorically deny allegations that I undertook any actions which were disadvantageous to clients. In the context of the limited number of trades subject of these allegations, the stated reason for discharge does not represent a violation of investment related statutes, regulations, or industry standards of conduct. The principles and obligations of best execution control when determining the best market for the execution of fixed income securities, not internal execution or price alone. I endeavored to provide best execution for each of the subject trades and was provided no evidence that a better open market price was available for the subject trades at the time of execution, or that my former employer could have



provided price improvement on the same through internal execution. I received no compensation for the subject trades, or for the use of a broker's broker. Additionally, I have never been asked to provide price improvement to clients. Moreover, my clients have confirmed that my former employer has neither offered, nor provided price improvement on the subject trades supposedly forming the basis of the allegations underlying my discharge. Given these facts, I believe my discharge was wrongful and does not support a 7F termination disclosure.



## End of Report

This page is intentionally left blank.