



IAPD Report

Russell STEWART Goldstein

CRD# 2932224

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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

Russell STEWART Goldstein (CRD# 2932224)

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 **02/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/23/2009
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/23/2009

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **8** 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	BANC OF AMERICA INVESTMENT SERVICES, 16361 INC.	16361	PHOENIX, AZ	10/20/2004 - 10/23/2009
IA	BANC OF AMERICA INVESTMENT SERVICES, 16361 INC.	16361	PHOENIX, AZ	10/20/2004 - 10/23/2009
IA	QUICK & REILLY, INC.	11217	PHOENIX, AZ	06/28/2004 - 10/20/2004

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
Termination	1



Report Summary



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 **8** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B Cboe BYX Exchange, Inc.	General Securities Principal	Approved	05/27/2014
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B Cboe BZX Exchange, Inc.	General Securities Principal	Approved	05/27/2014
B Cboe Exchange, Inc.	General Securities Representative	Approved	10/26/2009
B Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	10/26/2009
B Cboe Exchange, Inc.	General Securities Principal	Approved	07/06/2021
B FINRA	General Securities Principal	Approved	10/23/2009
B FINRA	General Securities Representative	Approved	10/23/2009
B FINRA	General Securities Sales Supervisor	Approved	10/23/2009
B Nasdaq Stock Market	General Securities Representative	Approved	10/26/2009
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	10/26/2009
B Nasdaq Stock Market	General Securities Principal	Approved	04/18/2012



Qualifications

Regulator	Registration	Status	Date
B New York Stock Exchange	General Securities Representative	Approved	10/26/2009
B New York Stock Exchange	Securities Manager	Approved	10/26/2009
B New York Stock Exchange	General Securities Principal	Approved	06/26/2010
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B Arizona	Agent	Approved	10/23/2009
B California	Agent	Approved	10/23/2009
IA California	Investment Adviser Representative	Approved	10/23/2009
B Colorado	Agent	Approved	10/23/2009
B Florida	Agent	Approved	10/23/2009
B New York	Agent	Approved	10/23/2009
B North Carolina	Agent	Approved	10/23/2009
B Pennsylvania	Agent	Approved	06/10/2013
IA Texas	Investment Adviser Representative	Restricted Approval	10/10/2012

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
14636 N SCOTTSDALE RD
SCOTTSDALE, AZ 85254






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



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	09/17/2002
	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	09/25/2000
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	07/31/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	09/04/1997

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	06/08/2004
	Uniform Securities Agent State Law Examination (S63)	Series 63	10/04/1997

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	10/20/2004 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	PHOENIX, AZ
IA	10/20/2004 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	PHOENIX, AZ
IA	06/28/2004 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	PHOENIX, AZ
B	11/12/2002 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	02/14/2001 - 12/09/2002	SANDGRAIN SECURITIES, INC.	CRD# 26004	GARDEN CITY, NY
B	01/11/2000 - 02/01/2001	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DETROIT, MI
B	02/04/1999 - 01/12/2000	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	02/03/1998 - 02/04/1999	SANDS BROTHERS & CO., LTD.	CRD# 26816	NEW YORK, NY
B	09/08/1997 - 02/03/1998	D. H. BLAIR & CO., INC.	CRD# 6833	NEW YORK, 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
10/2009 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	PRIVATE CLIENT ADVISOR II	Y	PHOENIX, AZ, United States
02/2007 - Present	BANK OF AMERICA N.A	PRIVATE CLIENT ADVISOR II	Y	PHOENIX, AZ, 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.

I*71100



Registration & Employment History



OTHER BUSINESS ACTIVITIES

FOR PROFIT OR NOT FOR PROFIT: FOR-PROFIT ORGANIZATION
NAME OF OUTSIDE BUSINESS ORGANIZATION: PHOENIX FASHION WEEK
INVESTMENT RELATED: N
ADDRESS OF BUSINESS: PHOENIX, ARIZONA 85034
NATURE OF BUSINESS: LLC,
POSITION, TITLE, ASSOCIATION: COMMITTEE MEMBER,
START DATE OF RELATIONSHIP: 7/2/2013
NUMBER OF HOURS DEVOTED: 65 HOUR(S) ANNUALLY
NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 5
DUTIES: PHOENIX FASHION WEEK EACH YEAR PUTS ON A CHARITY EVENT CALLED "FASHIONABLY PINK" WHICH RAISES MONEY FOR BREAST CANCER. MY ROLE IS TO CHAIR THIS EVENT AND HELP DEVELOP THE VISION ALONG WITH PULLING TOGETHER ALL OF THE PIECES TO MAKE IT HAPPEN

I*85975
FOR PROFIT OR NOT FOR PROFIT: FOR-PROFIT ORGANIZATION
NAME OF OUTSIDE BUSINESS ORGANIZATION: RGNK HOLDINGS LLC
INVESTMENT RELATED: Y
ADDRESS OF BUSINESS:
MESA, ARIZONA 85206
NATURE OF BUSINESS: LLC,
POSITION, TITLE, ASSOCIATION: OWNER,
START DATE OF RELATIONSHIP: 9/1/2015
NUMBER OF HOURS DEVOTED: 1 HOUR(S) MONTHLY
NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0
DUTIES: AN LLC SET UP WITH 50% OWNERSHIP TO PURCHASE RENTAL PROPERTIES. NOT ACTING AS AGENT OR BROKER

I*94746
FOR PROFIT OR NOT FOR PROFIT: NON-PROFIT ORGANIZATION
NAME OF OUTSIDE BUSINESS ORGANIZATION: SEED SPOT
INVESTMENT RELATED: N
ADDRESS OF BUSINESS:
2828 N CENTRAL AVE 7TH FLOOR,
PHOENIX, ARIZONA 85004
NATURE OF BUSINESS: CHARITABLE ORGANIZATION,
POSITION, TITLE, ASSOCIATION: ADVISORY BOARD MEMBER,
START DATE OF RELATIONSHIP: 7/1/2016
NUMBER OF HOURS DEVOTED: 10 HOUR(S) MONTHLY
NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 2
DUTIES: SEED SPOT 'S MISSION IS TO EDUCATE, ACCELERATE, AND INVEST IN ENTREPRENEURS WHO SOLVE SOCIAL PROBLEMS.
BOARD MEMBERS ROLE IS TO SERVE - OBEDIENCE, LOYALTY, PRUDENCE, ENSURE NECESSARY RESOURCES, ADVOCACY, GOVERNANCE, AND SET THE STRATEGIC DIRECTION



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
Termination	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:	Individual
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	CUSTOMER ALLEGES THAT FRANKLIN ARIZONA TAX FREE INCOME FUND SOLD TO HIM ON AUGUST 11, 2006 WAS MISREPRESENTED AS A BOND WITH NO RISK TO PRINCIPAL. COMPENSATORY DAMAGES OF \$21,000 SPECIFIED.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$21,000.00

Customer Complaint Information

Date Complaint Received:	06/06/2008
Complaint Pending?	No
Status:	Denied
Status Date:	06/20/2008
Settlement Amount:	
Individual Contribution Amount:	



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: Individual
Firm Name: H AND R BLOCK FINANCIAL
Termination Type: Discharged
Termination Date: 01/24/2001
Allegations: BOUGHT STOCK FOR CLIENT WITHOUT MONIES LONG IN THE ACCOUNT
Product Type: Equity - OTC
Other Product Types:

Broker Statement A CLIENT MISREPRESENTED HIMSELF WITH WRONG NAME AND SOCIAL SECURITY NUMBER AND BACKGROUND INFO. AFTER OPENING ACCOUNTS AND DEPOSITING STOCK AS WELL AS PAYING FOR STOCK BUYS IN THE PAST. THE CLIENT LEFT AN UNSECURED DEBIT IN THE ACCOUNT. THE PROBLEM WAS GOOD FUNDS/LONG STOCK



End of Report

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