



IAPD Report

MANUEL RUIZ

CRD# 3139277

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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

MANUEL RUIZ (CRD# 3139277)

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 **03/19/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	COMPASS PRIVATE WEALTH GROUP LLC	CRD# 316785	11/10/2021

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	FLORHAM PARK, NJ	09/21/2018 - 11/05/2021
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	FLORHAM PARK, NJ	09/19/2018 - 11/05/2021
IA	J.P. MORGAN SECURITIES LLC	79	EDISON, NJ	01/24/2014 - 09/27/2018

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
Criminal	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **COMPASS PRIVATE WEALTH GROUP LLC**
Main Address: 51 JFK PARKWAY
1ST FL W, SUITE 107
SHORT HILLS, NJ 07078
Firm ID#: 316785

Regulator	Registration	Status	Date
 New Jersey	Investment Adviser Representative	Approved	11/10/2021

Branch Office Locations

COMPASS PRIVATE WEALTH GROUP LLC
51 JFK PARKWAY
1ST FL W, SUITE 107
SHORT HILLS, NJ 07078



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 0 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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General Securities Representative Examination (S7TO)	Series 7TO	03/25/2024
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/29/2012
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/25/1999

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	04/20/2012
Uniform Securities Agent State Law Examination (S63)	Series 63	11/17/1998

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



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	09/21/2018 - 11/05/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	FLORHAM PARK, NJ
B	09/19/2018 - 11/05/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	FLORHAM PARK, NJ
IA	01/24/2014 - 09/27/2018	J.P. MORGAN SECURITIES LLC	CRD# 79	EDISON, NJ
B	01/22/2014 - 09/27/2018	J.P. MORGAN SECURITIES LLC	CRD# 79	EDISON, NJ
IA	04/24/2012 - 01/14/2014	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NORTH BRUNSWICK, N
B	03/30/2012 - 01/14/2014	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NORTH BRUNSWICK, N
B	02/18/1999 - 12/08/1999	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
11/2021 - Present	COMPASS PRIVATE WEALTH GROUP LLC	Managing Partner / Investment Advisor Representative	Y	Short Hills, NJ, United States
12/2018 - 11/2021	BANK OF AMERICA, N.A.	Financial Advisor	Y	FLORHAM PARK, NJ, United States
09/2018 - 11/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Advisor - AGP	Y	FLORHAM PARK, NJ, United States
01/2014 - 09/2018	J.P. MORGAN SECURITIES LLC	PRIVATE CLIENT ADVISOR	Y	EDISON, NJ, 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.

1) Licensed insurance professional; same address; Not investment-related; less than 10% of time.



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
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Criminal	1
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Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	JERSEY CITY MUNICIPAL COURT
Location of Court:	JERSEY CITY, NJ
Docket/Case #:	B-2279-8
Charge Date:	04/09/1994
Charge(s) 1 of 3	
Formal Charge(s)/Description:	RIOT
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NO PLEA
Disposition of charge:	Amended
Date of Amended Charge:	01/17/1995
Charge was Amended or reduced to:	DISORDERLY CONDUCT
Amended No of Counts:	1
Amended Charge:	DISORDERLY PERSON
Amended Plea:	GUILTY
Disposition of Amended Charge:	Pled guilty
Charge(s) 2 of 3	



Formal Charge(s)/Description: AGGRAVATED ASSASULT

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: NO PLEA

Disposition of charge: Amended

Date of Amended Charge: 01/17/1995

Charge was Amended or reduced to: SIMPLE ASSAULT

Amended No of Counts: 1

Amended Charge: DISORDERLY PERSON

Amended Plea: NO PLEA

Disposition of Amended Charge: Dismissed

Charge(s) 3 of 3

Formal Charge(s)/Description: RESISTING ARREST

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: NO PLEA

Disposition of charge: Dismissed

Current Status: Final

Status Date: 01/17/1995

Disposition Date: 01/17/1995

Sentence/Penalty: PAID \$100 IN FULL ON 01/17/1995

Broker Statement
THE INCIDENT TOOK PLACE OUTSIDE AFTER A CLUB WHERE AN ALTERCATION BEGAN. THE ALBERATION BETWEEN 3 OR 4 INDIVIDUALS ESCALATED INTO A RIOT, WHICH I WAS NOT INVOLUED IN SIMPLY IN WRONG PLACE AT WRONG TIME CHARGES WERE AMENDED AND PLEAD QUITTY TO ONLY DISORDERS CONDUCT AS PER ATTOREY`S ADVICE INFORMING ME IT WA LESS THAN A MISDEMEANOR AND JUST PUT IT IN THE PAST. DID NOT INITALLY PUT ON APP BECAUSE DID NOT BELIEVE IF FIT INTO ANY OF THE PRESCRIBED CATEGORIES.



End of Report

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