



## IAPD Report

### AJET METALIAJ

CRD# 3237841

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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

### AJET METALIAJ (CRD# 3237841)

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 **10/14/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	KEY INVESTMENT SERVICES LLC	CRD# 136300	03/28/2024
<b>IA</b>	KEY INVESTMENT SERVICES LLC	CRD# 136300	03/28/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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>IA</b>	CITIGROUP GLOBAL MARKETS INC.	7059	YORKTOWN HEIGHTS, NY	04/29/2019 - 04/03/2024
<b>B</b>	CITIGROUP GLOBAL MARKETS INC.	7059	YORKTOWN HEIGHTS, NY	02/12/2019 - 04/03/2024
<b>B</b>	KEY INVESTMENT SERVICES LLC	136300	NANUET, NY	03/07/2011 - 12/12/2017

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
Financial	12



## 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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **KEY INVESTMENT SERVICES LLC**

Main Address: 4900 TIEDEMAN ROAD  
OH-01-49-0215  
BROOKLYN, OH 44144

Firm ID#: 136300

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	03/28/2024
 Florida	Agent	Approved	09/23/2025
 Minnesota	Agent	Approved	08/26/2024
 New York	Investment Adviser Representative	Approved	03/28/2024
 New York	Agent	Approved	04/12/2024
 Pennsylvania	Agent	Approved	09/23/2025
 South Carolina	Agent	Approved	10/17/2025

#### Branch Office Locations

##### **KEY INVESTMENT SERVICES LLC**

50 N Church St  
Suite 202  
Goshen, NY 10924



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

#### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

#### General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	12/12/2017
B General Securities Representative Examination (S7)	Series 7	04/21/2004

#### State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	04/23/2019
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/13/2005

### 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
IA	04/29/2019 - 04/03/2024	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	YORKTOWN HEIGHTS, NY
B	02/12/2019 - 04/03/2024	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	YORKTOWN HEIGHTS, NY
B	03/07/2011 - 12/12/2017	KEY INVESTMENT SERVICES LLC	CRD# 136300	NANUET, NY
B	01/27/2009 - 02/15/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	POMONA, NY
B	05/14/2007 - 09/04/2008	COUNTRYWIDE INVESTMENT SERVICES, INC.	CRD# 103919	PARAMUS, NJ
B	04/22/2004 - 05/09/2007	PRUCO SECURITIES, LLC.	CRD# 5685	PARAMUS, 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
03/2024 - Present	Key Investment Services LLC	Private Client Advisor	Y	Brooklyn, OH, United States
02/2019 - 03/2024	Citi	Wealth Management Wealth Advisor	Y	Suffern, NY, United States
12/2017 - 02/2019	KeyBank	AVP Merchant Sales and Service Advisor	N	New Windsor, NY, United States
12/2016 - 12/2017	Key Investment Services LLC	Select Licensed Relationship Manager	Y	Poughkeepsie, OH, United States
02/2011 - 12/2017	KEY BANK NA	RELATIONSHIP MANAGER	N	WARWICK, NY, United States
03/2011 - 12/2016	KEY INVESTMENT SERVICES LLC	LICENSED RELATIONSHIP MANAGER	Y	POUGHKEEPSIE, NY, 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.

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
Financial	12

### Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

#### Disclosure 1 of 12

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	11/09/2018
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	04/20/2021
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Chase ending 4622
<b>Original Amount Owed:</b>	\$9,603.00
<b>Terms Reached with Creditor:</b>	Settlement for payment \$4000 5 monthly payments of 666 with last payment April 2021 of \$ 670.
<b>Broker Statement</b>	I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had [REDACTED] surgery, and was disabled. My wife stopped working at the time. She was taking care of me and the kids at the same time she was pregnant. The bills started piling up including the medical bills. Making payment every month was becoming a burden. 2016 I enrolled with the National Debt Relief to help resolve all of my payment hardships.

#### Disclosure 2 of 12

<b>Reporting Source:</b>	Individual
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**Action Type:** Compromise

**Action Date:** 11/09/2018

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 11/06/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** Chase ending 9637

**Original Amount Owed:** \$5,088.00

**Terms Reached with Creditor:** Settled for \$ 2544

### Disclosure 3 of 12

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 03/05/2019

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 10/30/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** Key Bank NA ending 2440

**Original Amount Owed:** \$10,690.47

**Terms Reached with Creditor:** Settled for \$4,810.72 for 12 months. Last payment set for 2/29/20.

### Broker Statement

I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.

### Disclosure 4 of 12

**Reporting Source:** Individual

**Action Type:** Compromise



<b>Action Date:</b>	03/05/2019
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	02/29/2020
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Key Bank ending 7688
<b>Original Amount Owed:</b>	\$7,741.87
<b>Terms Reached with Creditor:</b>	Settled for \$3,483.95 for 12 payments. Last payment set for 2/29/2020.
<b>Broker Statement</b>	I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.
<b>Disclosure 5 of 12</b>	
<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	08/30/2018
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	02/28/2019
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	SYNCB/Lowes
<b>Original Amount Owed:</b>	\$1,386.16
<b>Terms Reached with Creditor:</b>	\$790.11 - 7 months with last payment set for February 28, 2019
<b>Broker Statement</b>	I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.

**Disclosure 6 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 08/30/2018  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 07/31/2019

**If a compromise with creditor, provide:**

**Name of Creditor:** SYNCB/Ashley Home Store  
**Original Amount Owed:** \$1,289.05  
**Terms Reached with Creditor:** \$734.76 - 12 months - last payment date set for July 31, 2019

**Broker Statement**

I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.

**Disclosure 7 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 11/07/2017  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 02/22/2019

**If a compromise with creditor, provide:**

**Name of Creditor:** Bank of America  
**Original Amount Owed:** \$1,726.19  
**Terms Reached with Creditor:** \$1,250.00 - 16 months - last payment date set for February 22, 2019

**Broker Statement**

I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my



[REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.

#### Disclosure 8 of 12

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 09/13/2018

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 11/27/2018

**If a compromise with creditor, provide:**

**Name of Creditor:** CBNA

**Original Amount Owed:** \$1,065.89

**Terms Reached with Creditor:** \$374.00 - 3 months - last payment made November 27, 2018

#### Broker Statement

I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.

#### Disclosure 9 of 12

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 07/09/2018

**Organization Investment-Related?**

**Type of Court:** State Court

**Name of Court:** Supreme Court for the State of New York

**Location of Court:** Orange County, NY

**Docket/Case #:** 335000146521

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 07/31/2019

**If a compromise with creditor, provide:**

**Name of Creditor:** Citi  
**Original Amount Owed:** \$7,037.07  
**Terms Reached with Creditor:** \$2,814.83 - 10 months - last payment set for April 30, 2019

**Broker Statement** I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.

**Disclosure 10 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 05/04/2017

**Organization Investment-Related?**

**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 04/30/2018

**If a compromise with creditor, provide:**

**Name of Creditor:** Citi  
**Original Amount Owed:** \$9,447.02  
**Terms Reached with Creditor:** \$3306.46 - 12 months - last payment set for April 30, 2018

**Broker Statement** I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.

**Disclosure 11 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 11/18/2018

**Organization Investment-Related?**



<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	10/23/2020
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	WFPLL
<b>Original Amount Owed:</b>	\$10,469.87
<b>Terms Reached with Creditor:</b>	\$4187.95 - 24 months, last payment set for October 30, 2020
<b>Broker Statement</b>	I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.
<b>Disclosure 12 of 12</b>	
<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	11/09/2018
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	10/23/2020
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Wells Fargo Bank
<b>Original Amount Owed:</b>	\$10,800.42
<b>Terms Reached with Creditor:</b>	\$4,320.17 - 24 months, last payment set for October 30, 2020
<b>Broker Statement</b>	I was in a car accident back in 2012. My car was completely totaled and due to my injuries from the accident, I was on disability. I had a [REDACTED] and 3 of my [REDACTED] on my [REDACTED] have been [REDACTED]. My wife stopped working at the time - she was taking care of me, our son and she was also pregnant. The bills started piling up including medical bills and making payments every month was becoming harder and harder. That is why in 2016, I enrolled with National Debt Relief to help me resolve all my payment hardships.



## End of Report

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