



## IAPD Report

# RYAN THOMAS MCDERMOTT

CRD# 4136866

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

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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

### RYAN THOMAS MCDERMOTT (CRD# 4136866)

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 **04/29/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	03/20/2025
<b>IA</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	03/20/2025

### QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **33** 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>B</b>	MORGAN STANLEY	149777	Garden City, NY	05/20/2016 - 04/03/2025
<b>IA</b>	MORGAN STANLEY	149777	Garden City, NY	05/20/2016 - 04/03/2025
<b>IA</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GARDEN CITY, NY	01/23/2004 - 05/23/2016

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
Criminal	1
Customer Dispute	2



## 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 **33** jurisdiction(s) and **10** 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>B</b> BOX Exchange LLC	General Securities Representative	Approved	03/20/2025
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	03/20/2025
<b>B</b> FINRA	General Securities Representative	Approved	03/20/2025
<b>B</b> NYSE American LLC	General Securities Representative	Approved	03/20/2025
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	03/20/2025
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	03/20/2025
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	03/20/2025
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	03/20/2025
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	03/20/2025
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	03/20/2025
<b>B</b> Arizona	Agent	Approved	03/20/2025
<b>B</b> California	Agent	Approved	03/20/2025
<b>B</b> Colorado	Agent	Approved	03/20/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Connecticut	Agent	Approved	03/20/2025
<b>B</b> Delaware	Agent	Approved	03/31/2025
<b>B</b> Florida	Agent	Approved	03/20/2025
<b>B</b> Georgia	Agent	Approved	03/20/2025
<b>B</b> Hawaii	Agent	Approved	04/02/2025
<b>B</b> Idaho	Agent	Approved	03/20/2025
<b>B</b> Illinois	Agent	Approved	03/20/2025
<b>B</b> Indiana	Agent	Approved	03/20/2025
<b>B</b> Iowa	Agent	Approved	03/20/2025
<b>B</b> Kansas	Agent	Approved	03/20/2025
<b>B</b> Louisiana	Agent	Approved	03/20/2025
<b>B</b> Maine	Agent	Approved	03/20/2025
<b>B</b> Maryland	Agent	Approved	03/20/2025
<b>B</b> Massachusetts	Agent	Approved	03/21/2025
<b>B</b> Michigan	Agent	Approved	03/20/2025
<b>B</b> Nevada	Agent	Approved	03/20/2025
<b>B</b> New Hampshire	Agent	Approved	03/20/2025
<b>B</b> New Jersey	Agent	Approved	03/31/2025
<b>B</b> New Mexico	Agent	Approved	03/20/2025



### Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	03/20/2025
IA New York	Investment Adviser Representative	Approved	03/20/2025
B North Carolina	Agent	Approved	03/20/2025
B Ohio	Agent	Approved	03/20/2025
B Oregon	Agent	Approved	03/20/2025
B Pennsylvania	Agent	Approved	03/20/2025
B Puerto Rico	Agent	Approved	03/20/2025
B South Carolina	Agent	Approved	03/20/2025
B Tennessee	Agent	Approved	03/20/2025
B Texas	Agent	Approved	03/20/2025
IA Texas	Investment Adviser Representative	Restricted Approval	03/20/2025
B Virginia	Agent	Approved	03/20/2025
B Washington	Agent	Approved	05/01/2026

### Branch Office Locations

**UBS FINANCIAL SERVICES INC.**  
Garden City, NY



## 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 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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<b>B</b> General Securities Representative Examination (S7)	Series 7	04/18/2000
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> <b>B</b> Uniform Combined State Law Examination (S66)	Series 66	05/19/2000
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### 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	05/20/2016 - 04/03/2025	MORGAN STANLEY	CRD# 149777	Garden City, NY
IA	05/20/2016 - 04/03/2025	MORGAN STANLEY	CRD# 149777	Garden City, NY
IA	01/23/2004 - 05/23/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GARDEN CITY, NY
B	07/21/2000 - 05/23/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GARDEN 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
03/2025 - Present	UBS	Managing Director-- Wealth Management	Y	Garden City, NY, United States
05/2016 - 03/2025	MORGAN STANLEY	FINANCIAL ADVISOR	Y	GARDEN CITY, NY, 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. Rental Property; Investment related; NY, NY; Sole Proprietor / Owner / Partner; 01/2017; 0,2
2. Rental Property; Investment related; New York, NY; Rental; Sole Proprietor / Owner / Partner (proprietor, partner, officer, director, employee, trustee, agent); Mar 2019; During business hours: 0; After business hours: 2

\*382698 - Rental Property; Investment related; New York, NY; Rental; Owner (proprietor, partner, officer, director, employee, trustee, agent); Nov 2019; During business hours: 0; After business hours: 1.



## 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
Criminal	1
Customer Dispute	2

### 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

**Court Details:** STATE OF NEW YORK SUFFOLK COUNTY, SOUTHAMPTON TOWN COURT, CASE#: 98060395

**Charge Date:** 06/05/1998

**Charge Details:** SECTION CHARGED: "PL 140.20 - FELONY (BURGLARY)", SECTION DISPOSED: PL 155.25 - MISDEMEANOR(PETIT LARCENY) DISPOSITION: DISMISSED 08/25/98

**Felony?** Yes

**Current Status:** Final

**Status Date:** 08/25/1998

**Disposition Details:** ON JUNE 5, 1998 AT, APPROXIMATELY 3:00 AM IN THE TOWN OF SOUTHAMPTON, NY, FOUR FRIENDS AND I WERE ARRESTED AND CHARGED WITH STEALING SEVERAL CASES OF BEER FORM A STORAGE SHED LOACTED IN THE REAR YARD OF A BAR. THE BAR WAS OWNED BY A PERSON FRIENDLY WITH ONE OF THE INDIVIDUALS I WAS WITH. THE CHARGES WERE DISMISSED IN FULL AGAINST EACH ONE OF US BY THE DISTRICT ATTORNEY'S OFFICE BEFORE TOWN OF SOUTH HAMPTON JUSTICE EDWARD BURKE UPON FINDING THAT WE LACKED INTENT TO VIOLATE ANY LAW.

**Broker Statement** THE FOLLOWING FACTS SUMMARIZE THIS MATTER:  
 MY FRIENDS AND I WERE VISTING THE HAMPTONS AS INVITED GUESTS FOR THE WEEKEND OF JUNE 5, 6, AND 7TH 1998. ON THURSDAY EVENING AT APPROXIMITELY 10:30P.M. WE DROVE TO THE BEACH AREA WHERE A NUMBER OF BARS ARE LOCATED. WE DRANK BEER AT SEVERAL BARS UP TO THE CLOSING TIME. RATHER THAN RISK A DWI, WE DECIDED TO TAKE A CAB BACK TO OUR HOUSE.

DURING THE RIDE, ONE OF MY FRIENDS SUGGESTED TO GET MORE BEER



FROM A STORAGE SHED BEHIND A BAR OWNED BY ONE OF HIS FRIENDS(HE STATED TO US THAT DURING THE PRIOR SUMMER HE HAD HELPED HIMSELF TO BEER AND PAID FOR IT THE FOLLOWING NIGHT WHEN HIS FRIENDS BAR WAS OPEN.) IT SOUNDED FINE TO US, AND WE ASKED THE CAB DRIVER TO STOP AT THIS LOCATION.

WE TOOK CASES OF BEER FORM THE UNLOCKED SHED AND PUT THEM INTO THE CAB TO TAKE BACK TO THE HOUSE THAT WE WERE STAYING AT.

SHORTLY AFTER WE DROPPED OFF AT OUR DESTINATION, THE POLICE ARRIVED AND QUESTIONED US ABOUT THE BEER.(WE LATER LEARNED THAT THE CAB DRIVER HAD CALLED THE POLICE TO AVOID ANY PROBLEM ABOUT HIS ROLE, JUST IN CASE WE WERE NOT TELLING THE TRUTH THAT ONE OF US NEW THE OWNER.) THE POLICE ASKED US TO GO TO THE STATION HOUSE TO CHECK OUR OUR STATEMENTS.

IT WAS NOT UNTIL APPROXIMATELY 6:30AM THAT THE POLICE WERE ABLE TO TELEPHONE THE OWNER TO CONFIRM THE RELATIONSHIP. THE OWNER INFORMED THE OFFICER THAT HE DID NOT WANT TO PRESS CHARGES OR PURSUE A PROSECUTION. UNFORTUNATELY, ANOTHER POLICE OFFICER HAD ALREADY PROCESSED THE ARREST BEFORE THE OWNER WAS CONTACTED AND TOLD US IT WOULD NOW BE UP TO THE COURT AND DISTRICT ATTORNEY TO HANDLE. LATER THAT MORNING WE WERE ARRAIGNED BEFORE JUDGE BURKE AND RELEASED WIHTOUT BAIL.

THREATER, THE DISTRICT ATTORNEY CARRIED OUT AN INVESTIGATION AND DETERMINED THAT WE DID NO CONDUCT OURSELVES IN A CRIMINAL MANNER. THUS THE CASE WAS DROPPED(DISMISSED) WITHOUT ANY FINDING OF GUILT FOR ANY VIOLATION OF LAW ON OUR PART.



### 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 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** Merrill Lynch, Pierce, Fenner & Smith Incorporated

**Allegations:** The Customer alleges unauthorized trading from August 2014 to May 2016.

**Product Type:** Equity-OTC

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** Damages are not specified.

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 06/21/2017

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/16/2017

#### Settlement Amount:

#### Individual Contribution Amount:

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** Merrill Lynch, Pierce, Fenner & Smith Incorporated

**Allegations:** The Customer alleges unauthorized trading from August 2014 to May 2016.

**Product Type:** Equity-OTC

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** Damages are not specified.

**Is this an oral complaint?** No



**Is this a written complaint?** Yes

**Is this an arbitration/CFTC  
reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 06/21/2017

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/16/2017

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Disclosure 2 of 2

**Reporting Source:** Individual

**Employing firm when  
activities occurred which led  
to the complaint:** Merrill Lynch, Pierce, Fenner & Smith Incorporated

**Allegations:** The Customer alleges unsuitable investment recommendations from July 2006 to October 2015.

**Product Type:** Other: Structured Products

**Alleged Damages:** \$79,015.70

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC  
reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 10/29/2015

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 02/18/2016

**Settlement Amount:**

**Individual Contribution  
Amount:**



## End of Report

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