



## IAPD Report

# KEITH RICHARD WARD

CRD# 4500701

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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

### KEITH RICHARD WARD (CRD# 4500701)

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 **01/29/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	FOUR POINTS CAPITAL PARTNERS LLC	CRD# 43149	06/06/2025
<b>IA</b>	FOUR POINTS ADVISORS, LLC	CRD# 171720	06/20/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **26** 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>	J.P. MORGAN SECURITIES LLC	79	NEW YORK, NY	05/10/2021 - 04/04/2025
<b>IA</b>	J.P. MORGAN SECURITIES LLC	79	NEW YORK, NY	05/10/2021 - 04/04/2025
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GREENWICH, CT	10/05/2012 - 05/11/2021

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	4



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

### Employment 1 of 2

Firm Name: **FOUR POINTS CAPITAL PARTNERS LLC**  
Main Address: 55A E. RIDGEWOOD AVENUE  
SUITE 12  
RIDGEWOOD, NJ 07450  
Firm ID#: 43149

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	06/06/2025
<b>B</b> Arizona	Agent	Approved	06/19/2025
<b>B</b> Arkansas	Agent	Approved	06/17/2025
<b>B</b> California	Agent	Approved	06/18/2025
<b>B</b> Colorado	Agent	Approved	07/24/2025
<b>B</b> Connecticut	Agent	Approved	06/06/2025
<b>B</b> Delaware	Agent	Approved	06/26/2025
<b>B</b> District of Columbia	Agent	Approved	06/23/2025
<b>B</b> Florida	Agent	Approved	06/23/2025
<b>B</b> Georgia	Agent	Approved	06/06/2025
<b>B</b> Illinois	Agent	Approved	06/18/2025
<b>B</b> Iowa	Agent	Approved	06/06/2025
<b>B</b> Maryland	Agent	Approved	06/16/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Massachusetts	Agent	Approved	06/09/2025
<b>B</b> Michigan	Agent	Approved	06/23/2025
<b>B</b> Nevada	Agent	Approved	06/08/2025
<b>B</b> New Jersey	Agent	Approved	06/18/2025
<b>B</b> New York	Agent	Approved	06/28/2025
<b>B</b> North Dakota	Agent	Approved	06/20/2025
<b>B</b> Ohio	Agent	Approved	06/17/2025
<b>B</b> Pennsylvania	Agent	Approved	06/09/2025
<b>B</b> Puerto Rico	Agent	Approved	06/17/2025
<b>B</b> Rhode Island	Agent	Approved	06/10/2025
<b>B</b> South Dakota	Agent	Approved	06/16/2025
<b>B</b> Tennessee	Agent	Approved	06/18/2025
<b>B</b> Texas	Agent	Approved	06/07/2025
<b>B</b> Wyoming	Agent	Approved	06/18/2025

### Branch Office Locations

Cos Cob, CT

### Employment 2 of 2

Firm Name: **FOUR POINTS ADVISORS, LLC**  
 Main Address: 99 PARK AVENUE  
 FLOOR 8  
 NEW YORK, NY 10016  
 Firm ID#: 171720



## Qualifications

Regulator	Registration	Status	Date
IA Connecticut	Investment Adviser Representative	Approved	06/20/2025

### Branch Office Locations

**FOUR POINTS ADVISORS, LLC**  
Cos Cob, CT



## 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, 3 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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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Futures Managed Funds Examination (S31)	Series 31	02/19/2005
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General Securities Representative Examination (S7)	Series 7	06/21/2002
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/19/2002
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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	05/10/2021 - 04/04/2025	J.P. MORGAN SECURITIES LLC	CRD# 79	NEW YORK, NY
IA	05/10/2021 - 04/04/2025	J.P. MORGAN SECURITIES LLC	CRD# 79	NEW YORK, NY
B	10/05/2012 - 05/11/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GREENWICH, CT
IA	10/05/2012 - 05/11/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GREENWICH, CT
B	06/01/2009 - 10/24/2012	MORGAN STANLEY	CRD# 149777	GREENWICH, CT
IA	06/01/2009 - 10/24/2012	MORGAN STANLEY	CRD# 149777	GREENWICH, CT
B	03/28/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	GREENWICH, CT
IA	03/28/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	GREENWICH, CT
IA	09/20/2002 - 04/22/2008	UBS FINANCIAL SERVICES INC.	CRD# 8174	STAMFORD, CT
B	06/24/2002 - 04/22/2008	UBS FINANCIAL SERVICES INC.	CRD# 8174	STAMFORD, CT

### 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
06/2025 - Present	FOUR POINTS ADVISORS	Investment Adviser Representative	Y	NEW YORK, NY, United States
06/2025 - Present	FOUR POINTS CAPITAL PARTNERS	REGISTERED REPRESENTATIVE	Y	RIDGEWOOD, NJ, United States
05/2021 - 03/2025	J.P. MORGAN SECURITIES LLC	FINANCIAL ADVISOR - EXECUTIVE DIRECTOR	Y	NEW YORK, NY, United States
05/2021 - 03/2025	JPMORGAN CHASE BANK, N.A.	FINANCIAL ADVISOR - EXECUTIVE DIRECTOR	Y	NEW YORK, NY, United States
03/2013 - 05/2021	BANK OF AMERICA, N.A.	SVP; FINANCIAL ADVISOR	Y	GREENWICH, CT, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2012 - 05/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	SVP; FINANCIAL ADVISOR	Y	GREENWICH, CT, 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) Panther Capital Advisory, Cos Cob, CT; Investment Related; Started May 2025; Managing Member; Manage wealth and capital raise for private placements; DBA for securities business with FPCP; 40 hours/week during trading.
- (2) Four Points Advisors, New York, NY; Investment Related; Started June 2025; Investment Adviser Representative; Provide wealth management advisory and financial planning services to clients on a fee-only basis, independent of broker dealer activity with FPCP. Communications with clients will be conducted using approved DBA Panther Capital Advisory; 40 hours/week during trading.
- (3) Shatterproof, Norwalk, CT; Non-investment related; Started 2019; 501c3 Advisory Board; Provide addictive solutions to prevent opioid addiction; 20 hours/month.
- (4) Merton Philanthropy Institute, Jupiter, FL; Non-investment related; Started January 2026. Volunteer senior advisor for 501c3 developing ways to scale solutions for social problems with philanthropy. Estimated 4 hours/week.



## 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	4

### 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 4

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	UBS FINANCIAL SERVICES INC.
<b>Allegations:</b>	CLAIMANT ALLEGES UNSUITABLE RECOMMENDATION, MISREPRESENTATIONS, OMISSIONS IN CONNECTION WITH THE PURCHASE OF STRUCTURED NOTES. TIME FRAME 11/2007
<b>Product Type:</b>	Other: STRUCTURED PRODUCTS
<b>Alleged Damages:</b>	\$30,600.00

#### Arbitration Information

<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	FINRA
<b>Docket/Case #:</b>	11-03741
<b>Date Notice/Process Served:</b>	10/21/2011
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	09/22/2012
<b>Monetary Compensation Amount:</b>	\$10,956.00
<b>Individual Contribution Amount:</b>	\$0.00



**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** UBS FINANCIAL SERVICES, INC.

**Allegations:** CLAIMANT ALLEGES UNSUITABLE RECOMMENDATION, MISREPRESENTATIONS, OMISSIONS IN CONNECTION WITH THE PURCHASE OF STRUCTURED NOTES. TIME FRAME 11/2007

**Product Type:** Other: STRUCTURED PRODUCTS

**Alleged Damages:** \$30,600.00

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 11-03741

**Date Notice/Process Served:** 10/21/2011

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 09/22/2012

**Monetary Compensation Amount:** \$10,956.00

**Individual Contribution Amount:** \$0.00

### Disclosure 2 of 4

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY SMITH BARNEY

**Allegations:** IT IS ALLEGED THAT FINANCIAL ADVISOR CHURNED ACCOUNTS AND MADE UNAUTHORIZED TRADES STARTING IN ABOUT APRIL 2010.

**Product Type:** Equity Listed (Common & Preferred Stock)  
Other: CLOSED-END FUNDS

**Alleged Damages:** \$30,630.54

**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:** 06/28/2011

**Complaint Pending?** No

**Status:** Settled



**Status Date:** 12/13/2011

**Settlement Amount:** \$8,535.00

**Individual Contribution Amount:** \$0.00

#### Disclosure 3 of 4

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** UBS FINANCIAL SERVICES INC

**Allegations:** CLAIMANT ALLEGES UNSUITABILITY, UNAUTHORIZED TRADING, AND LOSSES ASSOCIATED WITH A LEHMAN BROTHERS STRUCTURED PRODUCT BETWEEN 2005 AND 2008

**Product Type:** Other: LEHMAN PRODUCTS

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** UNSPECIFIED

**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:** 12/11/2008

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 09/20/2010

**Settlement Amount:** \$183,000.00

**Individual Contribution Amount:** \$0.00

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** UBS FINANCIAL SERVICES INC.

**Allegations:** CLAIMANT ALLEGES UNSUITABILITY, UNAUTHORIZED TRADING, AND LOSSES ASSOCIATED WITH A LEHMAN BROTHERS STRUCTURED PRODUCT BETWEEN 2005 AND 2008

**Product Type:** Other: LEHMAN PRODUCTS

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** UNSPECIFIED



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: 12/11/2008  
 Complaint Pending? No  
 Status: Settled  
 Status Date: 09/20/2010  
 Settlement Amount: \$183,000.00  
 Individual Contribution  
 Amount: \$0.00

**Broker Statement** I CATEGORICALLY DENY THE ALLEGATIONS RAISED BY THE CLIENT. ALL RISKS AND BENEFITS WERE EXPLAINED CLEARLY TO THE CLIENT. THE CLIENT IS A HIGHLY SOPHISTICATED INVESTOR WHO KNEW WHAT SHE WAS BUYING AND THE RISKS ASSOCIATED WITH THE TRADE.

**Disclosure 4 of 4**

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** UBS FINANCIAL SERVICES INC.

**Allegations:** CLIENT ALLEGES THAT FINANCIAL ADVISOR MADE AN "UNAUTHORIZED PURCHASE" OF TAX FREE BONDS ON HIS BEHALF. CLIENT FURTHER STATES THAT WHEN HE AGREED TO THIS PURCHASE FINANCIAL ADVISOR SAID HE WOULD "NOT PURCHASE ANYTHING YIELDING LESS THAN 5% WITH TAX EQUIVALENT YIELD OF 8%. "BONDS PURCHASED FOR CLIENT AVERAGED 3.55% YIELD.

**Product Type:** Debt - Municipal

**Alleged Damages:** \$18,000.00

**Customer Complaint Information**

Date Complaint Received: 07/10/2006  
 Complaint Pending? No  
 Status: Denied  
 Status Date: 08/14/2006  
 Settlement Amount:  
 Individual Contribution  
 Amount:

.....  
**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** UBS FINANCIAL SERVICES, INC.



**Allegations:** CLIENT ALLEGES THAT FINANCIAL ADVISOR MADE AN "UNAUTHORIZED PURCHASE" OF TAX FREE BONDS ON HIS BEHALF. CLIENT FURTHER STATES THAT WHEN HE AGREED TO THIS PURCHASE FINANCIAL ADVISOR SAID HE WOULD "NOT PURCHASE ANYTHING YIELDING LESS THAN 5% WITH A TAX EQUIVALENT YIELD OF 8%." BONDS PURCHASED FOR CLIENT AVERAGED 3.55% YIELD.

**Product Type:** Debt - Municipal

**Alleged Damages:** \$18,000.00

**Customer Complaint Information**

**Date Complaint Received:** 07/10/2006

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/14/2006

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** I CATEGORICALLY DENY EACH AND EVERY ALLEGATION MADE BY THE CLIENT. ALL RISKS AND BENEFITS WERE EXPLAINED CLEARLY, INCLUDING PRICE AND YIELD PRIOR TO THE CLIENT'S AGREEMENT TO MAKE EACH OF HIS PURCHASES. THE CLIENT IS AN EXPERIENCED INVESTOR WITH OVER 10 YEAR'S TRADING STOCKS AND BONDS AS WELL AS EXPERIENCE PURCHASING INSTITUTIONAL DISTRESSED DEBT.



## End of Report

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