User Guidance

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IAPD Report

MONICA LASHAWN PAYNE

CRD# 4579523

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

MONICA LASHAWN PAYNE (CRD# 4579523)

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 **08/27/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	10/28/2021
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	10/28/2021

QUALIFICATIONS

This representative is currently registered in **10** 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
B	MORGAN STANLEY	149777	Southlake, TX	11/23/2012 - 11/16/2021
IA	MORGAN STANLEY	149777	Southlake, TX	11/23/2012 - 11/16/2021
B	SOUTHWEST SECURITIES, INC.	6220	DALLAS, TX	03/01/2012 - 11/14/2012

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 1**0** 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	BOX Exchange LLC	General Securities Principal	Approved	10/28/2021
B	BOX Exchange LLC	General Securities Representative	Approved	10/28/2021
B	BOX Exchange LLC	General Securities Sales Supervisor	Approved	10/28/2021
B	Cboe Exchange, Inc.	General Securities Principal	Approved	10/28/2021
B	Cboe Exchange, Inc.	General Securities Representative	Approved	10/28/2021
B	Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	10/28/2021
B	FINRA	General Securities Principal	Approved	10/28/2021
B	FINRA	General Securities Representative	Approved	10/28/2021
B	FINRA	General Securities Sales Supervisor	Approved	10/28/2021
B	NYSE American LLC	General Securities Principal	Approved	10/28/2021
B	NYSE American LLC	General Securities Representative	Approved	10/28/2021
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/28/2021
B	NYSE Arca, Inc.	General Securities Principal	Approved	10/28/2021

Qualifications

	Regulator	Registration	Status	Date
B	NYSE Arca, Inc.	General Securities Representative	Approved	10/28/2021
B	NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	10/28/2021
B	NYSE Texas, Inc.	General Securities Principal	Approved	10/28/2021
B	NYSE Texas, Inc.	General Securities Representative	Approved	10/28/2021
B	NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	10/28/2021
B	Nasdaq ISE, LLC	General Securities Principal	Approved	10/28/2021
B	Nasdaq ISE, LLC	General Securities Representative	Approved	10/28/2021
B	Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/28/2021
B	Nasdaq PHLX LLC	General Securities Principal	Approved	10/28/2021
B	Nasdaq PHLX LLC	General Securities Representative	Approved	10/28/2021
B	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	10/28/2021
B	Nasdaq Stock Market	General Securities Principal	Approved	10/28/2021
B	Nasdaq Stock Market	General Securities Representative	Approved	10/28/2021
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	10/28/2021
B	New York Stock Exchange	General Securities Principal	Approved	10/28/2021
B	New York Stock Exchange	General Securities Representative	Approved	10/28/2021
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/28/2021
B	Texas	Agent	Approved	10/28/2021
IA	Texas	Investment Adviser Representative	Approved	10/28/2021

Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

UBS FINANCIAL SERVICES INC.
Plano, TX

UBS FINANCIAL SERVICES INC.
7250 DALLAS PARKWAY Suite120
PLANO, TX 75024

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	09/28/2009
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	02/12/2008
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	12/12/2007

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	National Commodity Futures Examination (S3)	Series 3	02/01/2013
B	Futures Managed Funds Examination (S31)	Series 31	06/11/2008
B	General Securities Representative Examination (S7)	Series 7	11/22/2006

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/27/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/20/2006

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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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	11/23/2012 - 11/16/2021	MORGAN STANLEY	CRD# 149777	Southlake, TX
IA	11/23/2012 - 11/16/2021	MORGAN STANLEY	CRD# 149777	Southlake, TX
B	03/01/2012 - 11/14/2012	SOUTHWEST SECURITIES, INC.	CRD# 6220	DALLAS, TX
IA	03/01/2012 - 11/14/2012	SOUTHWEST SECURITIES, INC.	CRD# 6220	DALLAS, TX
IA	07/30/2007 - 02/17/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	ADDISON, TX
B	04/24/2007 - 02/17/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	ADDISON, TX
B	11/23/2006 - 04/23/2007	NATIONAL FINANCIAL SERVICES LLC	CRD# 13041	WESTLAKE, TX

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
10/2021 - Present	UBS	Supervisory Officer	Y	Plano, TX, United States
11/2012 - 10/2021	MORGAN STANLEY	COMPLEX RISK OFFICER	Y	Southlake, TX, 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) FIRST HAND NUTRITION - NOT BSNSS RELATED - FT WORTH, TX - EXECUTIVE OFFICER FOR SISTERS BUSNSS (SISTER IS 100% OWNER) - NUTRITION HEALTH SVCS - 5/14/2012 - NO HRS - NO COMP - NO CONFLICTS OF INTEREST. ///

2) FINRA Arbitrator/200 Liberty Street 11th Floor, NY 10281/Arbitration panels are composed of one or three arbitrators who are selected by the parties. They read the pleadings filed by the parties, listen to the arguments, study the documentary and/or testimonial evidence, and render a decision./ start date: 11/1/2021 ///

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3) MoPeace Solutions LLC; Plano, TX 75093; Personal holding company, non operating at this time; Food, Beverages & Tobacco; Personal holding company, non operating at this time - if I decide to move forward with a personal investment, it will be housed under this LLC. The LLC has been created for passive income in the distance years to come; Proprietor / owner; Personal holding company - sole managing member; Start date: 5/13/2024

4) Foundation for Educational Success, Culture & Climate change agents within the education system. Primarily underserved communities.   Offering transformative programs and initiatives that make the foundation a beacon of hope for countless youths, FayettevilleGeorgiaUnited States- 30214, Working with Sr Leadership in an administrative capacity - as needed - strategic organization and process improvements for workshops/conferences - as needed, start date-10/14/2024.

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

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:	DENTON COUNTY JP #1
Location of Court:	DENTON, TEXAS
Docket/Case #:	97-M53J1
Charge Date:	10/23/1996
Charge(s) 1 of 1	
Formal Charge(s)/Description:	ISSUANCE OF BAD CHECK
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOLO CONTENDERE
Disposition of charge:	PLEADED NO CONTEST TO CHARGE, PAID $97.50 FINE.
Current Status:	Final
Status Date:	03/03/1997
Disposition Date:	03/03/1997
Sentence/Penalty:	PLEADED NO CONTEST TO CHARGE, PAID $97.50 FINE.
Broker Statement	WHILE I WAS ATTENDING COLLEGE, RESIDING IN A DORMITORY, SOMEONE ACCESSED MY PERSONAL INFORMATION AND UTILIZED IT TO WRITE CHECKS. SEVERAL YEARS LATER IN 2/1997, AFTER I FINISHED COLLEGE AND MOVED TO ANOTHER CITY, I RECEIVED A LETTER ABOUT AN UNPAID CHECK ISSUED TO A BOOK STORE LOCATED ON THE COLLEGE CAMPUS. WHEN I CONTACTED THE COUNTY COURT TO DISCUSS, I WAS GIVEN THE

OPTION TO PAY A FEE BY A CERTAIN DATE, OR RISK HAVING A WARRANT ISSUED FOR MY ARREST. I PAID THE FEE AND PROVIDED PAPERWORK SHOWING THE THE PREVIOUS DISMISSED SIMILAR CHARGES. I WAS UNDER THE IMPRESSION AT THE TIME THAT THIS CHARGE WOULD NOT SHOW ON MY RECORD DUE TO THE PREVIOUS DISMISSALS. I DID NOT WRITE THIS CHECK, BUT DUE TO THE WAY THE CASE WAS DISPOSED, THIS CONVICTION NOW SHOWS ON MY CRIMINAL RECORD.

End of Report

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