



## IAPD Report

# GERARDO RAMIREZ JR

CRD# 5744273

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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

### GERARDO RAMIREZ JR (CRD# 5744273)

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 **02/19/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	PARK AVENUE SECURITIES LLC	CRD# 46173	03/20/2025
<b>IA</b>	PARK AVENUE SECURITIES LLC	CRD# 46173	04/01/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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>	EAGLE STRATEGIES LLC	110826	SAN ANTONIO, TX	06/01/2018 - 11/19/2024
<b>B</b>	NYLIFE SECURITIES LLC	5167	NEW BRAUNFELS, TX	05/21/2010 - 11/19/2024

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

#### Employment 1 of 1

Firm Name: **PARK AVENUE SECURITIES LLC**  
Main Address: 10 HUDSON YARDS  
NEW YORK, NY 10001  
Firm ID#: 46173

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	03/20/2025
<b>B</b>	FINRA	General Securities Representative	Approved	03/20/2025
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	03/20/2025
<b>B</b>	Arizona	Agent	Approved	12/03/2025
<b>IA</b>	Arizona	Investment Adviser Representative	Approved	12/03/2025
<b>B</b>	District of Columbia	Agent	Approved	02/05/2026
<b>IA</b>	District of Columbia	Investment Adviser Representative	Approved	02/10/2026
<b>B</b>	Louisiana	Agent	Approved	07/10/2025
<b>B</b>	Nebraska	Agent	Approved	10/28/2025
<b>B</b>	New York	Agent	Approved	03/22/2025
<b>IA</b>	New York	Investment Adviser Representative	Approved	04/01/2025
<b>B</b>	North Carolina	Agent	Approved	02/19/2026
<b>B</b>	Ohio	Agent	Approved	04/29/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> South Carolina	Agent	Approved	02/19/2026
<b>B</b> Texas	Agent	Approved	03/21/2025
<b>IA</b> Texas	Investment Adviser Representative	Approved	04/01/2025
<b>B</b> Virginia	Agent	Approved	03/21/2025
<b>IA</b> Virginia	Investment Adviser Representative	Approved	04/02/2025

### Branch Office Locations

**PARK AVENUE SECURITIES LLC**  
167 SOUTH SEGUIN AVENUE  
New Braunfels, TX 78130

**PARK AVENUE SECURITIES LLC**  
2018 AVENUE B  
FLOOR 3  
SAN ANTONIO, TX 78215




## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	10/27/2016

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/12/2015
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/20/2010

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	05/30/2018
	Uniform Securities Agent State Law Examination (S63)	Series 63	11/18/2010

### 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	06/01/2018 - 11/19/2024	EAGLE STRATEGIES LLC	CRD# 110826	SAN ANTONIO, TX
B	05/21/2010 - 11/19/2024	NYLIFE SECURITIES LLC	CRD# 5167	NEW BRAUNFELS, 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
04/2025 - Present	GUARDIAN LIFE INSURANCE COMPANY	AGENT	Y	SAN ANTONIO, TX, United States
04/2025 - Present	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	SAN ANTONIO, TX, United States
03/2025 - Present	PARK AVENUE SECURITIES	AGENT	Y	NEW BRAUNFELS, TX, United States
02/2025 - Present	Guardian Life Insurance Company of America	Head of Agency	Y	New Braunfels, TX, United States
06/2018 - 03/2025	EAGLE STRATEGIES LLC	IAR	Y	SAN ANTONIO, TX, United States
03/2010 - 03/2025	NYLIFE SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	SAN ANTONIO, TX, United States
12/2009 - 03/2025	NEW YORK LIFE INSURANCE COMPANY	AGENT	Y	SAN ANTONIO, 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.

Burke Material Handling LLC dba Combilift Depot: This is a heavy machinery company. My title is Owner. I may be asked once a year to give a sales training class.

START DATE: 08/07/2007

ADDRESS: 11530 Hufsmith Kuykendahl Rd. Tomball, TX 77375

1 Total hours per month will be spent on this Outside Business Activity

0 hours during normal securities trading hours

Annual Percentage - 26-50%

Not Investment Related

1449 Narcissus: Long Term Rental- I own this 100%

START DATE: 01/01/2004



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

ADDRESS: 1449 Narcissus Blvd, New Braunfels, TX 78130  
1 total hours per month will you spend on this Outside Business Activity  
0 during normal securities trading hours  
Annual Percentage - less than 10%  
Investment Related

Maintenance and Management Rentals: This company provides the maintenance and management of rentals and commercial properties. Cleaning, repairs and listings of properties.  
START DATE: 02/01/2024  
ADDRESS: 1403 oaklawn dr. New Braunfels, tx 78132  
5 total hours per month will you spend on this Outside Business Activity  
0 during normal securities trading hours  
Annual Percentage - less than 10%  
Not Investment Related

Ramirez & Burke, LLC: promotional products-silent partner: I do not have a role in this company. I put up an initial investment of capital. I do not make any decisions with this company.  
START DATE: 10/15/2007  
ADDRESS: 1403 Oaklawn Dr. New Braunfels, TX 78132  
0 total hours per month will you spend on this Outside Business Activity  
0 during normal securities trading hours  
0 ANNUAL PERCENTAGE  
Not Investment Related

Insurance Brokering: offer Auto/Home/Medical insurance through alliances. Independent contractor  
START DATE: 04/01/2025  
ADDRESS: 1403 Oaklawn Dr. New Braunfels, TX 78132  
2 total hours per month will you spend on this Outside Business Activity  
0 during normal securities trading hours  
Annual Percentage - less than 10%  
Investment Related

consulting not branded yet: independent contractor hired by individuals and Business Owners to train sales agents, sales managers & staff on growing business and sales processes & systems.  
Start Date: 01/15/2010  
Address: 1403 oaklawn dr. new braunfels, tx 78132  
3 total hours per month will you spend on this Outside Business Activity  
0 hours per month during normal securities trading hours  
Annual Percentage - less than 10%  
Not Investment Related

465 Moonvine: I own 50% of this property. My wife owns the other 50% of this property.  
START DATE: 10/15/2018  
ADDRESS: 465 Moonvine Way, New Braunfels, TX 78130  
1 total hours per month will you spend on this Outside Business Activity  
0 during normal securities trading hours  
Annual Percentage - less than 10%  
Investment Related

4301 33rd St: This is a multifamily short term rental I own 34% of this property



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

START DATE: 02/07/2023

ADDRESS: 4301 33rd St. Lubbock, TX 79410

1 total hours per month will you spend on this Outside Business Activity

0 during normal securities trading hours

Annual Percentage - less than 10%

Not Investment Related

2317 Ithaca: This is a multifamily short term rental I own 34% of this property.

START DATE: 11/30/2023

ADDRESS: 2317 Ithaca Ave. Lubbock, Texas 79410

1 total hours per month will you spend on this Outside Business Activity

0 during normal securities trading hours

Annual Percentage - less than 10%

Not Investment Related



## 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	1

### 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 1

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	NYLIFE SECURITIES LLC
<b>Allegations:</b>	Customer alleges that he was not informed of surrender charges when his Variable Annuities were established. Dates:5/2010-10/2018
<b>Product Type:</b>	Annuity-Variable Insurance
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	While customer has not specified damages, the Firm has made a good faith determination that damages would exceed \$5,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	11/06/2018
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	02/01/2019



**Settlement Amount:**

**Individual Contribution  
Amount:**



## End of Report

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