IAPD Report

RAJEEV DHILLON

CRD# 6485713

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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

[User Guidance](#)

[www.adviserinfo.sec.gov](#)

Report Summary

RAJEEV DHILLON (CRD# 6485713)

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 **06/12/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	11/22/2022 - 06/12/2026
IA	TRUIST ADVISORY SERVICES, INC.	283390	NEW YORK, NY	05/01/2019 - 09/26/2022
IA	GLOBAL CAPITAL STRATEGIES	290328	New York, NY	07/03/2018 - 05/07/2019

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
Termination	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 not currently registered as an Investment Adviser Representative.

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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
No information reported.		

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/08/2017

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.

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	11/22/2022 - 06/12/2026	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
IA	05/01/2019 - 09/26/2022	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	NEW YORK, NY
IA	07/03/2018 - 05/07/2019	GLOBAL CAPITAL STRATEGIES	CRD# 290328	New York, NY
IA	01/25/2018 - 03/19/2018	GLOBAL CAPITAL STRATEGIES	CRD# 290328	New York, NY
IA	05/08/2017 - 01/23/2018	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	NEW YORK, 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
01/2023 - Present	Bank of America, N.A.	Financial Advisor - AGP	Y	New York, NY, United States
11/2022 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Advisor - AGP	Y	New York, NY, United States
05/2019 - 09/2022	SUNTRUST ADVISORY SERVICES, INC	ADVISOR	Y	ATLANTA, GA, United States
04/2019 - 09/2022	SUNTRUST BANK	CLIENT ADVISOR	N	NEW YORK, NY, United States
04/2019 - 09/2022	SUNTRUST INVESTMENT SERVICES	CLIENT ADVISOR	Y	ATLANTA, GA, United States
01/2018 - 04/2019	Global Capital Strategies	Director/Wealth Strategist	Y	New York, NY, United States
01/2018 - 12/2018	Cantella & Co., Inc.	WEALTH ADVISOR	Y	Boston, MA, United States
08/2016 - 01/2018	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	WEALTH ADVISOR	Y	NEW YORK, 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.

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For profit or not for profit: Entity For Profit
Name of outside business organization: Whispering Ventures LLC
Investment related: N
Address of business: New York, New York
Nature of business: ["Limited Liability Company"]
Position, title, association: ["Officer"],
Start date of relationship: 12/1/2022
Number of hours devoted: 10 hour(s) Monthly
Number of hours devoted during trading hours: 0
Duties: Act as broker to UK companies who are seeking to sell their products to departments stores and other retail companies in the U.S

RENTAL PROPERTIES
POSITION: Landlord NATURE: Owner of two rental properties located in United Kingdom (UK).
Joint ownership with spouse
No time is devoted to this activity as Hardings act as managing agents for the properties.
INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/19/2018
ADDRESS: , London NY , United States
DESCRIPTION: collecting rental income from tenants

GENIES INC
POSITION: Consultant NATURE: Genies Inc: is a leading avatar technology company. It has created the most intelligent and dynamic avatars on the market.
The Genies consumer app allows users to create fully personalized avatars to be used in apps such as imessage, Instagram, Facebook Messenger, Whats app and more.
The company consists of also an Avatar Agency that creates digital versions of its clients - such as musician Offset, DJ Khaled, Quincy Jones, Marshmello, Alan Walker, Kodak Black, etc and the idea is to find them advertising, sponsorship and branding opportunities.
Please see www.genies.com for more information. INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 10/01/2020
ADDRESS: , Venice CA , United States
DESCRIPTION: Strategic advisor to provide general advisory services to the company. This will involve;
- Attend monthly management / board meetings via virtual calls. This will take place once or twice a month consisting of one hour per call. Most of the time will be conducted outside of business hours.
- Provide suggestions and input regarding the strategy of the company from a PR, Digital Marketing and advertising perspective (non- financial).
- Provide general advice on the Operations of the company.
- Through my personal network and where appropriate, potentially arrange introductions to other corporations such as Sony, Warner Bros and other entertainment companies who may be interested in learning more about Genies. These introductions are with non-financial companies. These are soft introductions which I will facilitate between the respective companies and CEO of Genies. The introduction is not financial in nature and will not involve any aspect of financial services.
In the event that either a founding member of the company (Genies Inc) becomes a client of Truist or the investment bank is selected in any capacity to either raise capital or represent the company in a 'buy side' or 'sell-side' mandate, I will immediately resign as a strategic advisor to the company.

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For profit or not for profit:

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Name of outside business organization: Rental Property 1
Investment related: N
Address of business: Birmingham, , B120AF
Nature of business:
Position, title, association: Co-owner with non-family members
Start date of relationship: 12/1/2022
Number of hours devoted: 1 hour(s) Monthly
Number of hours devoted during trading hours: 0

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
Termination	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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	The client alleges misappropriation, altered documents and selling away from November 2022 to November 2023.
Product Type:	No Product
Alleged Damages:	$100,000.00
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:	01/16/2026
Complaint Pending?	No
Status:	Denied
Status Date:	04/29/2026
Settlement Amount:	
Individual Contribution Amount:	

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	Merrill Lynch, Pierce, Fenner & Smith incorporated
Termination Type:	Discharged
Termination Date:	05/13/2026
Allegations:	Conduct including selling away and failure to adhere to firm standards related to electronic business communications.
Product Type:	No Product

End of Report

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