



IAPD Report

Dennis Charles Wendell

CRD# 6862319

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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

Dennis Charles Wendell (CRD# 6862319)

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 **02/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	12/18/2020
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	12/22/2020

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **25** 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
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PONTE VEDRA BEACH, FL	02/12/2018 - 12/22/2020
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PONTE VEDRA BEACH, FL	11/28/2017 - 12/22/2020

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
Regulatory Event	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 **25** 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 BOX Exchange LLC	General Securities Representative	Approved	12/18/2020
B Cboe Exchange, Inc.	General Securities Representative	Approved	12/18/2020
B FINRA	General Securities Representative	Approved	12/18/2020
B NYSE American LLC	General Securities Representative	Approved	12/18/2020
B NYSE Arca, Inc.	General Securities Representative	Approved	12/18/2020
B NYSE Texas, Inc.	General Securities Representative	Approved	12/18/2020
B Nasdaq ISE, LLC	General Securities Representative	Approved	12/18/2020
B Nasdaq PHLX LLC	General Securities Representative	Approved	12/18/2020
B Nasdaq Stock Market	General Securities Representative	Approved	12/18/2020
B New York Stock Exchange	General Securities Representative	Approved	12/18/2020
B Alabama	Agent	Approved	06/04/2021
B Arizona	Agent	Approved	06/04/2021
B California	Agent	Approved	06/04/2021



Qualifications

	Regulator	Registration	Status	Date
B	Colorado	Agent	Approved	06/04/2021
B	Connecticut	Agent	Approved	06/04/2021
B	Florida	Agent	Approved	12/18/2020
IA	Florida	Investment Adviser Representative	Approved	06/24/2022
B	Georgia	Agent	Approved	12/18/2020
B	Illinois	Agent	Approved	06/04/2021
B	Kentucky	Agent	Approved	06/04/2021
B	Maryland	Agent	Approved	06/04/2021
B	Massachusetts	Agent	Approved	06/04/2021
B	Michigan	Agent	Approved	12/18/2020
IA	Michigan	Investment Adviser Representative	Approved	12/22/2020
B	Minnesota	Agent	Approved	06/04/2021
B	Missouri	Agent	Approved	06/04/2021
B	Nevada	Agent	Approved	06/04/2021
B	New Hampshire	Agent	Approved	06/04/2021
B	New York	Agent	Approved	06/04/2021
B	North Carolina	Agent	Approved	12/18/2020
B	Ohio	Agent	Approved	06/04/2021
B	Pennsylvania	Agent	Approved	06/04/2021



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	06/04/2021
B Tennessee	Agent	Approved	06/04/2021
B Texas	Agent	Approved	06/04/2021
B Utah	Agent	Approved	06/04/2021
B Virginia	Agent	Approved	06/04/2021

Branch Office Locations

UBS FINANCIAL SERVICES INC.
822 North Highway A1A Suite 211
PONTE VEDRA BEACH, FL 32082

UBS FINANCIAL SERVICES INC.
Ponte Vedra Beach, FL



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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	11/28/2017
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	02/08/2018
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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
IA	02/12/2018 - 12/22/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PONTE VEDRA BEACH,
B	11/28/2017 - 12/22/2020	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PONTE VEDRA BEACH,

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
12/2020 - Present	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	PLYMOUTH, MI, United States
12/2017 - 12/2020	Bank of America, N.A.	Financial Advisor	Y	Jacksonville, FL, United States
09/2017 - 12/2020	Merrill Lynch, Pierce, Fenner & Smith Incorporated	Financial Advisor	Y	Jacksonville, FL, United States
05/2016 - 09/2017	Unemployed	Unemployed	N	Jacksonville, FL, 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.

No information reported.



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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	06/24/2022
Docket/Case Number:	107692-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	UBS Financial Services Inc.
Product Type:	No Product
Allegations:	Rendered investment advice, from a location within Florida, without being registered by the Office.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/24/2022
Sanctions Ordered:	Cease and Desist



Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual: 06/24/2022

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement Rendered investment advice, from a location within Florida, without being registered by the Office.

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF FLORIDA - OFFICE OF FINANCIAL REGULATION

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 06/24/2022

Docket/Case Number: 107692 - SR

Employing firm when activity occurred which led to the regulatory action: UBS Financial Services, Inc.

Product Type: No Product

Allegations: RESPONDANT VIOLATED SECTION 517.12 (4) , FLORIDA STATUTES, BY RENDERING INVESTMENT ADVICE, FROM A LOCATION WITHIN FLORIDA, WITHOUT BEING REGISTERED BY THE OFFICE AS AN ASSOCIATED PERSON OF A FEDERAL COVERED ADVISER

Current Status: Final

Resolution: Stipulation and Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 06/24/2022

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1



Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 06/08/2022

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

Although I acted in good faith and believed that I had maintained all necessary licenses and registrations, I rendered investment advice from a residential location in Florida when I was not IAR registered in Florida. Without admitting to or denying the FLOFR's allegation, I agreed to the entry of a Stipulation & Consent Agreement whereby I agreed to the imposition of a \$5,000 fine and the FLOFR agreed to approve my IAR registration in Florida.



End of Report

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