



IAPD Report

Justina Marie Marie Bowker

CRD# 7031127

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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

Justina Marie Marie Bowker (CRD# 7031127)

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 **02/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	03/11/2021
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	03/23/2021

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **28** 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
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No information reported.

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 **28** 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	03/11/2021
B Cboe Exchange, Inc.	General Securities Representative	Approved	03/11/2021
B FINRA	General Securities Representative	Approved	03/11/2021
B NYSE American LLC	General Securities Representative	Approved	03/11/2021
B NYSE Arca, Inc.	General Securities Representative	Approved	03/11/2021
B NYSE Texas, Inc.	General Securities Representative	Approved	08/03/2022
B Nasdaq ISE, LLC	General Securities Representative	Approved	03/11/2021
B Nasdaq PHLX LLC	General Securities Representative	Approved	03/11/2021
B Nasdaq Stock Market	General Securities Representative	Approved	03/11/2021
B New York Stock Exchange	General Securities Representative	Approved	03/11/2021
B Alabama	Agent	Approved	02/07/2025
B Alaska	Agent	Approved	02/19/2025
B Arizona	Agent	Approved	02/18/2025



Qualifications

Regulator	Registration	Status	Date
B California	Agent	Approved	03/23/2021
IA California	Investment Adviser Representative	Approved	03/23/2021
B Colorado	Agent	Approved	02/11/2025
B District of Columbia	Agent	Approved	03/04/2025
B Florida	Agent	Approved	02/11/2025
B Georgia	Agent	Approved	02/10/2025
B Hawaii	Agent	Approved	04/01/2025
B Idaho	Agent	Approved	02/10/2025
B Illinois	Agent	Approved	02/11/2025
B Iowa	Agent	Approved	02/13/2025
B Maryland	Agent	Approved	02/07/2025
B Massachusetts	Agent	Approved	02/10/2025
B Michigan	Agent	Approved	02/12/2025
B Mississippi	Agent	Approved	02/12/2025
B Nevada	Agent	Approved	02/11/2025
B New Jersey	Agent	Approved	02/10/2025
B New York	Agent	Approved	02/10/2025
B North Carolina	Agent	Approved	02/11/2025
B Oregon	Agent	Approved	02/12/2025



Qualifications

Regulator	Registration	Status	Date
B South Dakota	Agent	Approved	02/10/2025
B Tennessee	Agent	Approved	02/11/2025
B Texas	Agent	Approved	02/11/2025
B Utah	Agent	Approved	02/10/2025
B Vermont	Agent	Approved	02/11/2025
B Virginia	Agent	Approved	02/11/2025
B Washington	Agent	Approved	02/12/2025

Branch Office Locations

UBS FINANCIAL SERVICES INC.
200 CLOCK TOWER PLACE
SUITE C-100
CARMEL, CA 93923

UBS FINANCIAL SERVICES INC.
Pacific Grove, CA



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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 General Securities Representative Examination (S7TO)	Series 7TO	02/25/2021
 Securities Industry Essentials Examination (SIE)	SIE	10/09/2019

State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	03/22/2021
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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:

No information reported.

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
06/2019 - Present	House of Cardoon	Retail Sales Assistant	N	Carmel, CA, United States
12/2018 - Present	UBS Financial Services	Client Service Associate	Y	Carmel, CA, United States
11/2018 - 12/2018	Starbucks	Barista	N	Carmel, CA, United States
09/2018 - 10/2018	N/A	Extended Travel	N	N/A, CA, United States
08/2017 - 08/2018	Cypress Coast Properties - The Club	Administrative Assistant	N	Carmel, CA, United States
07/2017 - 12/2017	Folktale Winery	Hostess	N	Carmel Valley, CA, United States
08/2013 - 12/2017	California State University Monterey Bay	Full Time Student	N	Seaside, CA, United States
09/2013 - 08/2017	Augustina Leathers	Retail Sales Associate/Assistant Buyer	N	Carmel, CA, 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)House of Cardoon
NOT investment-related
Ocean Avenue & Mission Street, Plaza Suite 210, Carmel, CA 93923
Retail Boutique
Part Time Retail Sales Associate
06/2019
About 18 hours a month
0 hours during securities trading hours
I work about 3 Sundays a month at this boutique, assisting with selling home goods, shipping, cleaning, and watching the sales floor. This position was approved by UBS prior to starting.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2)Sail Monterey / Assisting in the office on weekends, booking sailing trips, answering phones, clerical duties. / 78 Old Fisherman's Wharf #1 Monterey, California 93940 / United States / Working in the office on weekends, booking sailing trips, answering phones, clerical duties. / Start Date 6/13/2020

3) Seamaid Glass/ investment related?: yes/ Pacific Grove, CA, 93950/Owner of small business/Make and sell handmade jewelry/ start date: 2/1/2022



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
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Criminal	1
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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:	Sacramento Superior Court
Location of Court:	720 9th St, Sacramento, CA 95814
Docket/Case #:	13MO7385
Charge Date:	09/20/2013
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Warrant Number: 03139468 Date Issued: 09/20/2013 Bail: \$1000 Case Number: 13MO7385 Violation Date: 06/28/13 Location of Violation: Sacramento County Sections Violated: PC 484(A) Theft of Personal Property
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	10/23/2013
Disposition Date:	10/23/2013
Sentence/Penalty:	N/A from court Paid restitution request from/to Law Offices of Michael IRA Asen P.C. \$350 (1688351)
Broker Statement	On June 28, 2013, just after graduating high school, I was arrested for shoplifting \$37.00 worth of merchandise from a JC Penny store at the Arden Mall in Sacramento. I had never stolen anything before, and I had never intended to. In



fact, I was an incredibly responsible newly 18 year old who was preparing to take on adulthood in a new city, and attend CSU Monterey Bay in the Fall. I can say that I was feeling peer pressure from my friend at the time, who was also arrested for shoplifting, but as an adult, I know that I must take accountability for my actions. This was a life long friend who I had known for nearly 15 years, and she had recently become somewhat of a bad influence. After this incident, I knew I could not be associated with her any longer. I decided to deal with the consequences on my own. I was so upset with myself for making such a horrible decision. I worked hard to be prompt and professional, and to do anything I could to make sure this would not have a negative impact on my future. I attended court on the dates shown on the documents sent to UBS, and I paid a restitution fee of \$350. My court case was dismissed in the interest of justice, as shown on the minute order UBS has on file, and I was assured that this would not remain on my personal record. This arrest did not result in formal charges or conviction. I have provided all documents available to UBS before my hiring and again to WMA-Registrations upon filling out my U-4 in preparation for taking the Series 7 Exam.



End of Report

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