User Guidance

www.adviserinfo.sec.gov

IAPD Report

Andrew John Tomaino

CRD# 7552517

Section Title

When communicating online or investing with any professional, make sure you know who you're dealing with. Imposters might link to sites like BrokerCheck from phishing or similar scam websites, or through social media, trying to steal your personal information or your money.

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

Andrew John Tomaino (CRD# 7552517)

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 **03/04/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CHARLES SCHWAB & CO., INC.	CRD# 5393	12/12/2024
IA	CHARLES SCHWAB & CO., INC.	CRD# 5393	12/13/2024

QUALIFICATIONS

This representative is currently registered in **2** 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
IA	UBS FINANCIAL SERVICES INC.	8174	WEEHAWKEN, NJ	05/16/2023 - 12/03/2024
B	UBS FINANCIAL SERVICES INC.	8174	WEEHAWKEN, NJ	12/12/2022 - 12/03/2024

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
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 2 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CHARLES SCHWAB & CO., INC.**

Main Address: 425 MARKET STREET
17TH FLOOR
SAN FRANCISCO, CA 94105

Firm ID#: 5393

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	12/13/2024
B	Nasdaq Stock Market	General Securities Representative	Approved	12/12/2024
B	New Jersey	Agent	Approved	12/13/2024
IA	New Jersey	Investment Adviser Representative	Approved	12/13/2024

Branch Office Locations

CHARLES SCHWAB & CO., INC.
350 Millburn Ave
Millburn, NJ 07041

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	12/12/2022
B	Securities Industry Essentials Examination (SIE)	SIE	09/02/2022

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/15/2023

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	05/16/2023 - 12/03/2024	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
B	12/12/2022 - 12/03/2024	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ

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
11/2024 - Present	Charles Schwab & Co, Inc	Registered Representative/ Investment Advisor	Y	Millburn, NJ, United States
11/2024 - Present	Charles Schwab Bank, SSB	Shared Employee	Y	Millburn, NJ, United States
07/2022 - 11/2024	UBS Financial Services Inc.	Training Financial Advisor	Y	Weehawken, NJ, United States
12/2021 - 05/2022	Apple Inc.	Sales Specialist	N	Marlton, NJ, United States
08/2021 - 11/2021	Equitable Advisors	Intern - Assistant to the Financial Advisor	Y	Edison, NJ, United States
10/2020 - 08/2021	Education	Continuing education at Stockton University	N	Galloway, NJ, United States
05/2020 - 10/2020	Carluccio's Coal Fired Pizza	Delivery Driver	N	Northfield, NJ, United States
10/2019 - 05/2020	Education	Junior in College at Stockton University	N	Galloway, NJ, United States
05/2018 - 10/2019	Manco & Manco Pizza	Server	N	Ocean City, NJ, United States
09/2017 - 05/2018	Education	Freshmen in College at San Diego State University	N	San Diego, CA, United States
03/2011 - 09/2017	Greens & Grains	Barista	N	Galloway, NJ, 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.

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
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:	Stone Harbor Municipal Court
Location of Court:	Stone Harbor, NJ 08247
Docket/Case #:	19-13432
Charge Date:	08/09/2019
Charge(s) 1 of 1	
Formal Charge(s)/Description:	1 COUNT:2C:21-17.3A TRAFFICKING IN PERSONAL IDENTIFYING INFORMATION PERTAINING TO ANOTHER PERSON - FELONY - NOT GUILTY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Amended
Date of Amended Charge:	09/19/2019
Charge was Amended or reduced to:	THIS COUNT 1 WAS AMENDED/REDUCED TO: 1 COUNT: 2C-28-7A(2) TAMPER W/PUBLIC RECS -
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	Not Guilty
Disposition of Amended Charge:	Dismissed
Current Status:	Final

Status Date:	12/05/2019
Disposition Date:	12/05/2019
Sentence/Penalty:	My original charges were downgraded to a local city borough ordinance violation. Borough Ordinance Violation 3630-2. I was not found guilty of a felony nor a misdemeanor. This disposition took place on 12/05/2019. I did not have any suspension or probation. I had to pay a total of $316 in fines. The fines were paid on 12/05/2019. I had previously disclosed all of this information in my pre employment background check. FINRA has all of the documentation that provides details into this event, the documents should be accessible from my CRD number.
Broker Statement	The first time I had filled out the U4, I disclosed that I had been arrested for a misdemeanor. After going through the pre employment background check and submitting all necessary documentation to FINRA for my review, they informed me that moving forward I should record this event as having been charged with a felony but then disclosing that I was not found guilty of this felony nor a misdemeanor. One of the charges was completely dismissed while the other two were amended to local city borough ordinance violations. In addition, I have already submitted all of the necessary documentation because my case was previously reviewed by FINRA in order for me to begin working with my current firm. The details of the completed case should be accessible through my CRD number.

End of Report

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