



IAPD Report

Ryan W Zielinski

CRD# 7624627

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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

Ryan W Zielinski (CRD# 7624627)

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 **03/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MORGAN STANLEY	CRD# 149777	09/05/2023
IA	MORGAN STANLEY	CRD# 149777	11/29/2023

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **53** 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	E*TRADE SECURITIES LLC	29106	ALPHARETTA, GA	01/10/2023 - 09/05/2023

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	2
Financial	5



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 **53** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MORGAN STANLEY**
Main Address: 2000 WESTCHESTER AVENUE
PURCHASE, NY 10577-2530
Firm ID#: 149777

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/05/2023
B NYSE American LLC	General Securities Representative	Approved	09/08/2023
B Nasdaq Stock Market	General Securities Representative	Approved	09/05/2023
B New York Stock Exchange	General Securities Representative	Approved	09/08/2023
B Alabama	Agent	Approved	09/05/2023
B Alaska	Agent	Approved	09/05/2023
B Arizona	Agent	Approved	09/05/2023
B Arkansas	Agent	Approved	09/05/2023
B California	Agent	Approved	09/05/2023
B Colorado	Agent	Approved	09/05/2023
B Connecticut	Agent	Approved	09/05/2023
B Delaware	Agent	Approved	09/05/2023
B District of Columbia	Agent	Approved	09/05/2023



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	09/05/2023
B Georgia	Agent	Approved	09/05/2023
IA Georgia	Investment Adviser Representative	Approved	11/29/2023
B Hawaii	Agent	Approved	09/05/2023
B Idaho	Agent	Approved	09/05/2023
B Illinois	Agent	Approved	09/05/2023
B Indiana	Agent	Approved	09/05/2023
B Iowa	Agent	Approved	09/05/2023
B Kansas	Agent	Approved	09/05/2023
B Kentucky	Agent	Approved	09/05/2023
B Louisiana	Agent	Approved	09/05/2023
B Maine	Agent	Approved	09/05/2023
B Maryland	Agent	Approved	09/05/2023
B Massachusetts	Agent	Approved	09/05/2023
B Michigan	Agent	Approved	09/05/2023
B Minnesota	Agent	Approved	09/05/2023
B Mississippi	Agent	Approved	09/05/2023
B Missouri	Agent	Approved	09/05/2023
B Montana	Agent	Approved	09/05/2023



Qualifications

Regulator	Registration	Status	Date
B Nebraska	Agent	Approved	09/05/2023
B Nevada	Agent	Approved	09/05/2023
B New Hampshire	Agent	Approved	09/05/2023
B New Jersey	Agent	Approved	09/05/2023
B New Mexico	Agent	Approved	09/05/2023
B New York	Agent	Approved	09/05/2023
B North Carolina	Agent	Approved	09/05/2023
B North Dakota	Agent	Approved	09/05/2023
B Ohio	Agent	Approved	09/05/2023
B Oklahoma	Agent	Approved	09/05/2023
B Oregon	Agent	Approved	09/05/2023
B Pennsylvania	Agent	Approved	09/05/2023
B Puerto Rico	Agent	Approved	09/05/2023
B Rhode Island	Agent	Approved	09/05/2023
B South Carolina	Agent	Approved	09/05/2023
B South Dakota	Agent	Approved	09/05/2023
B Tennessee	Agent	Approved	09/05/2023
B Texas	Agent	Approved	09/05/2023
IA Texas	Investment Adviser Representative	Restricted	11/29/2023



Qualifications

Regulator	Registration	Status	Date
		Approval	
B Utah	Agent	Approved	09/05/2023
B Vermont	Agent	Approved	09/05/2023
B Virgin Islands	Agent	Approved	09/05/2023
B Virginia	Agent	Approved	09/05/2023
B Washington	Agent	Approved	09/05/2023
B West Virginia	Agent	Approved	09/05/2023
B Wisconsin	Agent	Approved	09/05/2023
B Wyoming	Agent	Approved	09/05/2023

Branch Office Locations

MORGAN STANLEY
3 Edison Drive
Alpharetta, GA 30005



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 2 state securities law exams.

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	01/10/2023
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Securities Industry Essentials Examination (SIE)	SIE	11/18/2022
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	11/28/2023
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Uniform Securities Agent State Law Examination (S63)	Series 63	03/06/2023
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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
B	01/10/2023 - 09/05/2023	E*TRADE SECURITIES LLC	CRD# 29106	ALPHARETTA, GA

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
01/2025 - Present	Morgan Stanley Private Bank, N.A	Financial Advisor	Y	New York, NY, United States
09/2023 - Present	Morgan Stanley Smith Barney LLC	Team FA 2, MSVA	Y	Alpharetta, GA, United States
10/2022 - 12/2023	E*Trade Securities LLC	Financial Service Rep (Trainee)	Y	Alpharetta, GA, United States
08/2002 - 07/2023	Lowe's Home Improvement	Retail Sales Associate, Tools and Hardware Dept.	N	Alpharetta, GA, United States
02/2002 - 06/2022	Swipe Jobs LLC. (Kimberly Clark Contractor)	Quality Control, Contractor through Swipejobs LLC. for Kimberly Clark Inc.	N	Roswell, GA, United States
10/2021 - 02/2022	Corestaff Inc.	Quality Control, Contractor through Corestaff Inc. for Kimberly Clark Inc.	N	Roswell, GA, United States
05/2021 - 10/2021	Unemployed, Moving to Southeast, buying a property.	I quit Lowe's to take some time off from the work force and took a trip to the southeast to see my family in GA and investigate property to purchase to relocate too. I spent some time in North Carolina where I purchased a Tax Foreclosure Property returned to Colorado to pack my things, service some vehicles, and began the process of transferring to the new property at which point I then returned to GA for and	N	Fayetteville, NC, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
		employment position with my Kimblery Clark through a contracting service staying with family.		
01/2021 - 04/2021	Lowe's Home Improvement	Merchandise Service Team Associate, Merchandise and Inventory Control.	N	Longmont, CO, United States
07/2020 - 12/2020	Unemployed, renovation and sale of primary residence	I began a complete renovation of my home dedicating all working hours to the project in preparation for sale to facilitate my move to the southeast and for better employment and living opportunities. This took significant time, and I spent the majority of my savings and hours during this time working on the house prior to listing it for sale. I was not employed during this time,	N	Milliken, CO, United States
06/2020 - 07/2020	Rennstall USA. LLC.	Automotive Service Advisor	N	Greeley, CO, United States
04/2020 - 06/2020	American Steel LLC.	Automotive Fabricator and Restorer	N	La Salle, CO, United States
04/2016 - 04/2020	American Steel LLC.	Contractor of Automotive Fabrication, Restoration and Service. 1099 Contract.	N	La Salle, CO, United States
05/2009 - 04/2020	Ronin Ltd, Sole Proprietorship, Contract 1099	Contracting services in Restoration, repair, and fabrication of race cars, motor vehicles and classic cars, also performed welding and fabrication needs for oil field service companies and contracted with local automotive companies	N	Milliken, CO, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
		for services and maintenance for a local racetrack all on 1099 or self-employment / sole proprietorship business income. This would transition from full to part time or in between depending on the amount of work or my W2 employment at the time.		

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) 671699 - Beaver Run Land and Road Co. Ltd.; Not Investment Related; Ball Ground, GA; Construction/Engineering; Sole Proprietor/Owner, Operator; Start December 2025; During business hours: 0; After business hours: 8; Owner / Operator.



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	2
Financial	5

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 2

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Clear Creek County Court
Location of Court:	Clear Creek County, Colorado
Docket/Case #:	2015T-000271
Charge Date:	06/12/2015
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Registration - fictitious plate 42-3-121 (1) (b)
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	n/a
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	07/14/2015
Disposition Date:	07/14/2015
Sentence/Penalty:	n/a
Broker Statement	I was operating a vehicle that had an unknown plate on it and was pulled over. I was given a summons to court for not having valid registration and license plates. Both of these charges were dropped at my first appearance in court.



Disclosure 2 of 2

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Larimer County District Court
Location of Court:	Larimer County, Colorado
Docket/Case #:	2002CR001474
Charge Date:	09/30/2002
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Eluding vehicular
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Reduced
Date of Amended Charge:	10/31/2002
Charge was Amended or reduced to:	Eluding a police officer
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	n/a
Disposition of Amended Charge:	n/a
Current Status:	Final
Status Date:	10/31/2002
Disposition Date:	10/31/2002
Sentence/Penalty:	n/a



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 01/03/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 01/03/2017

If a compromise with creditor, provide:

Name of Creditor: Discover Bank

Original Amount Owed: \$5,509.25

Terms Reached with Creditor: The creditor agreed to accept \$3,250.00 to satisfy the outstanding balance in full.

Broker Statement

Lay off in oil field led me to fall behind in payments, settlement made a one-time payment of \$3,250.00 to satisfy the account in full.

Disclosure 2 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 04/09/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 04/09/2018

If a compromise with creditor, provide:

Name of Creditor: Citibank N.A.

Original Amount Owed: \$1,895.61

Terms Reached with Creditor: The creditor agreed to accept \$1213.19 to satisfy the outstanding balance in full.

Amount Paid:



SIPA (Securities Investor Protection Act)Trustee:

Currently Open? No

Date Direct Payment Initiated/Filed or Trustee Appointed:

Broker Statement Settlement, paid a one-time total payoff on the balance with an agreed settlement \$1213.19, laid off from an oil field job prevented on time payments.

Disclosure 3 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 01/05/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 01/05/2017

If a compromise with creditor, provide:

Name of Creditor: Bank of America N.A.

Original Amount Owed: \$10,647.25

Terms Reached with Creditor: The creditor agreed to accept \$5,560.00 to satisfy the outstanding balance in full.

Broker Statement Lay off in oil field led me to fall behind on payments, settlement, made a one-time payment of \$5,560.00 to satisfy the account in full.

Disclosure 4 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 06/06/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/06/2017

If a compromise with creditor, provide:

Name of Creditor: Capital One Bank, N.A.

Original Amount Owed: \$3,531.07



Terms Reached with Creditor: The creditor agreed to accept \$2,000.00 to satisfy the outstanding balance in full.

Broker Statement Unsure of exact settlement amount, made a one-time payment of around \$2000.00 to satisfy the account in full. Lay off in oil field let me to fall behind in payments.

Disclosure 5 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 07/10/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 07/10/2017

If a compromise with creditor, provide:

Name of Creditor: US Bank Association

Original Amount Owed: \$924.39

Terms Reached with Creditor: The creditor agreed to accept \$463.00 to satisfy the outstanding balance in full.

Broker Statement Lay off in the oil field led me to become behind on a business credit card, I reached a onetime payment settlement of \$463.00 to satisfy the account in full.



End of Report

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