IAPD Report

MELINDA JOYCE ABOOD

CRD# 867463

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

MELINDA JOYCE ABOOD (CRD# 867463)

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 **06/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	04/23/1986
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	03/29/2012

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **41** 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	SHEARSON LEHMAN BROTHERS INC.	7506	LOCATION	08/17/1981 - 04/29/1986

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	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 **41** jurisdiction(s) and 1**0** 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	05/16/2012
B	Cboe Exchange, Inc.	General Securities Representative	Approved	03/03/1991
B	FINRA	General Securities Representative	Approved	04/23/1986
B	NYSE American LLC	General Securities Representative	Approved	04/03/1988
B	NYSE Arca, Inc.	General Securities Representative	Approved	10/11/1992
B	NYSE Texas, Inc.	General Securities Representative	Approved	07/13/2022
B	Nasdaq ISE, LLC	General Securities Representative	Approved	01/23/2008
B	Nasdaq PHLX LLC	General Securities Representative	Approved	10/16/1993
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	04/23/1986
B	Alabama	Agent	Approved	09/03/2021
B	Alaska	Agent	Approved	05/11/2021
B	Arizona	Agent	Approved	09/07/2001

Qualifications

	Regulator	Registration	Status	Date
B	California	Agent	Approved	05/02/1986
B	Colorado	Agent	Approved	01/11/1988
B	Connecticut	Agent	Approved	04/23/1986
B	Delaware	Agent	Approved	07/06/2018
B	District of Columbia	Agent	Approved	11/19/1993
B	Florida	Agent	Approved	04/23/1986
B	Georgia	Agent	Approved	02/09/1993
B	Hawaii	Agent	Approved	07/25/2023
B	Illinois	Agent	Approved	05/05/2011
B	Indiana	Agent	Approved	08/31/2007
B	Kansas	Agent	Approved	07/11/2011
B	Kentucky	Agent	Approved	01/23/2025
B	Louisiana	Agent	Approved	09/04/2007
B	Maryland	Agent	Approved	04/23/1986
B	Massachusetts	Agent	Approved	04/23/1986
B	Michigan	Agent	Approved	09/08/2021
B	Minnesota	Agent	Approved	11/15/2023
B	Mississippi	Agent	Approved	02/12/2026
B	Missouri	Agent	Approved	02/14/1998

User Guidance

www.adviserinfo.sec.gov

Qualifications

	Regulator	Registration	Status	Date
B	Nevada	Agent	Approved	02/11/2026
B	New Hampshire	Agent	Approved	08/28/2023
B	New Jersey	Agent	Approved	04/23/1986
B	New York	Agent	Approved	04/23/1986
IA	New York	Investment Adviser Representative	Approved	10/26/2021
B	North Carolina	Agent	Approved	01/07/1988
B	Ohio	Agent	Approved	04/22/1993
B	Oklahoma	Agent	Approved	09/26/2022
B	Oregon	Agent	Approved	08/19/2021
B	Pennsylvania	Agent	Approved	03/25/1987
B	Rhode Island	Agent	Approved	05/18/2005
B	South Carolina	Agent	Approved	07/29/2011
B	South Dakota	Agent	Approved	07/26/2023
B	Tennessee	Agent	Approved	12/01/2017
B	Texas	Agent	Approved	08/03/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	03/29/2012
B	Utah	Agent	Approved	08/16/2021
B	Vermont	Agent	Approved	02/19/2014

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	02/09/1989
B	Washington	Agent	Approved	10/15/2020
B	Wisconsin	Agent	Approved	09/13/1991

Branch Office Locations

UBS FINANCIAL SERVICES INC.
1251 AVENUE OF THE AMERICAS
2ND FLOOR
NEW YORK, NY 10020

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th,9th and 11th floor
NEW YORK, NY 10171

UBS FINANCIAL SERVICES INC.
New York, NY

UBS FINANCIAL SERVICES INC.
Naples, 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, 5 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	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Foreign Currency Options Examination (S15)	Series 15	07/06/1990
B	Interest Rate Options Examination (S5)	Series 5	10/17/1981
B	General Securities Representative Examination (S7)	Series 7	06/16/1979

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/18/1982

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
B	08/17/1981 - 04/29/1986	SHEARSON LEHMAN BROTHERS INC.	CRD# 7506	

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
04/1986 - Present	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	NEW YORK, NY, 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.

CYMIRA CORP, NEW YORK, NY. PRIVATE REAL ESTATE LIMITED PARTNERSHIP. WILL HOLD POSITION OF PARTNER; AFFLIATION BEGAN IN 2006.

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	5

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS Financial Services Inc.
Allegations:	Time Frame: March 14, 2018 to April 21, 2020 The client alleges that his Financial Advisor failed to follow his instructions and put him in below investment grade junk related bonds. He further alleges his Financial Advisor obfuscated the issuer of the Ford Bonds and omitted material information about the credit rating
Product Type:	Other: Debt- Corporate
Alleged Damages:	$42,000.00
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:	04/21/2020
Complaint Pending?	No
Status:	Denied
Status Date:	04/27/2020
Settlement Amount:	$0.00

Individual Contribution Amount:	$0.00
Broker Statement	Pursuant to a complaint filed by a former client, I disagree with his allegations as they include very misleading and statements that are false and untrue. The client and his wife maintained accounts since 1989 at UBS and 90% of the business was allocated to fixed income. On December 9, 2019, I purchased Ford corporate bonds after discussing in detail the ratings by S&P and Moody's, which are posted on the UBS description page. The client agreed to and authorized this purchase. Two months later he purchased additional Ford bonds with the same ratings for his Trust account. Once again, we discussed the ratings by both services. The client received a prospectus from UBS for each purchase since they were considered new issues. In March 2020, Ford corporate bonds were downgraded and the client expressed interest to sell them. This was at the same time that the markets both in equities and fixed income were suffering a steep decline due to the COVID 19 pandemic. The client claims that he does not buy "junk paper", yet clearly, at the time of purchase, these bonds were not "junk" and the client agreed to this fact by his ratification of the purchase - on two separate occasions. He called me on two occasions hoping that either I or the UBS trading desk would take back the bonds and cancel his purchases. I claimed that cancelling the trade was not a possibility. The client, who is a sophisticated investor, is now claiming I am negligent and responsible four months later, totally removing himself from the fact that he agreed to the original purchase and then bought more on his own accord. He also claims I misled him in the purchase of a Teva Pharmaceutical Corporate bond trade. He purchased $15,000 bonds on February 3, 2020 and when he called two days later and changed his mind, basically reneging on a good trade, we accommodated him for good client relations by cancelling the trade and showing good faith. We did not cancel for any other reason and there was no loss in his account.

Disclosure 2 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS Financial Services Inc.
Allegations:	Time Frame: June 1, 2005 to October 23, 2017 The client's attorney alleges the FA misrepresented the Puerto Rico Bonds by stating they were safe and a conservative investment because they were insured and without risk to the principal value of the investment. The alleged damages are estimated to be in excess of $5,000.00.
Product Type:	Other: Municipal Bonds
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Estimated to be in excess of $5,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No
Arbitration/Reparation forum or court name and location:	

Docket/Case #:

Filing date of arbitration/CFTC reparation or civil litigation: 10/24/2017

Customer Complaint Information

Date Complaint Received: 10/24/2017

Complaint Pending? No

Status: Settled

Status Date: 03/28/2018

Settlement Amount: $37,500.00

Individual Contribution Amount: $0.00

Disclosure 3 of 5

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: PAINE WEBBER

Allegations: SUITABILITY; MISREPRESENTATION; BRCH OF FIDUCIARY DT; OTHER

Product Type:

Alleged Damages: $117,134.04

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #91-00644

Date Notice/Process Served: 03/22/1991

Arbitration Pending? No

Disposition: Other

Disposition Date: 01/06/1993

Disposition Detail: AWARD AGAINST PARTY ACTUAL/COMPENSATORY DAMAGES, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT $91,431.00 JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT $32,040.57 JOINTLY AND SEVERALL

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINE WEBBER

Allegations: CLIENT ALLEGES BREACH OF FIDUCIARY DUTY, MISREPRESENTATION, NEGLIGENCE, UNSUITABILITY IN THE HANDLING OF HER ACCOUNT. CLIENT ALLEGES $117,134.04 IN DAMAGES.

Product Type:

Alleged Damages: $117,134.04

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 91-00644

Date Notice/Process Served: 03/22/1991

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 01/06/1993

Monetary Compensation Amount: $123,471.57

Individual Contribution Amount:

Broker Statement Not Provided
Not Provided

Disclosure 4 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINEWEBBER

Allegations:

Product Type:

Alleged Damages: $87,000.00

Customer Complaint Information

Date Complaint Received: 01/23/1987

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: $70,000.00

Individual Contribution Amount:

Broker Statement	OTHER RELATED ITEM 22H2: AMENDED PAGE THREE RECEIVED FROM PAINEWEBBER INCORPORATED DISCLOSES INVESTMENT EXECUTIVE MELINDA ABOOD WAS THE SUBJECT OF A WRITTEN CUSTOMER COMPLAINT BY [CUSTOMER] DATED JANUARY 23, 1987. THE COMPLAINT ALLEGED MISMANAGEMENT OF THE ACCOUNT BY CONDUCTING TRANSACTIONS THAT WERE INCONSISTENT WITH THE INVESTMENT GOALS OF THE CLIENT, RESULTING IN LOSSES OF APPROXIMATELY $87,000. THIS MATTER WAS SETTLED BY PAINEWEBBER IN THE AMOUNT OF $70,000 TO AVOID COSTLY AND PROTRACTED LITIGATION. (COPY OF THE CLIENT'S LETTER IS ATTACHED)

Disclosure 5 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SHEARSON LEHMAN HUTTON INC.
Allegations:	
Product Type:	
Alleged Damages:	$78,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	American Stock Exchange
Date Notice/Process Served:	07/29/1987
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/31/1988
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$0.00
Firm Statement	***************OTHER RELATED ITEM 14 ADDED 3/28/89************** OTHER RELATED ITEM 13B2: AMENDED U5 FROM SHEARSON LEHMAN HUTTON INC., DISCLOSES THAT [CUSTOMER] FILED AN ARBITRATION CLAIM WITH THE [REGULATOR] ON 7/29/87 THROUGH HIS ATTORNEYS, [ATTORNEY] &

[ATTORNEY]. IN
THAT CLAIM [CUSTOMER] NAMED SHEARSON AND ABOOD. [CUSTOMER] ALLEGED
UNSUITABLE AND UNAUTHORIZED OPTION TRADING IN A JOINT ACCOUNT WITH HIS MOTHER [FAMILY MEMEBER] FROM APRIL 1, 1985 THRU JANUARY
31, 1986. [CUSTOMER] ALLEGED DAMAGES OF $78,000.00. ON 10/31/88, AFTER TWO DAYS OF HEARING BEFORE THE [REGULATOR], THE MATTER WAS
SETTLED BY PAYING THE PULINS $20,000.00 AND CREDITING THEIR ACCOUNT APPROXIMATELY $24,500.00. SHEARSON WILL BE SEEKING CONTRIBUTION FROM ABOOD WHO LEFT THE FIRM IN EARLY 1986.
3/28/89^ AMENDED U5 RECEIVED FROM SHEARSON LEHMAN HUTTON INC. DISCLOSES THAT ABOOD WAS NOT MADE TO CONTRIBUTE TO THE SETTLEMENT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SHEARSON LEHMAN HUTTON INC.
Allegations:	NOT PROVIDED
Product Type:	Other
Alleged Damages:	$78,000.00

Customer Complaint Information

Date Complaint Received:	07/29/1987
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	10/31/1988
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	AMERICAN STOCK EXCHANGE
Date Notice/Process Served:	07/29/1987
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/31/1988
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$0.00
Broker Statement	OTHER RELATED ITEM 22H2: REQ'D AMENDED PG. 3 DISCLOSES; "CUSTOMER COMPLAINT WAS FILED BY [CUSTOMER] SEEKING DAMAGES OF $70,000. THERE WERE TWO ARBITRATION HEARINGS AGAINST

SHEARSON AND MELINDA ABOOD. IN OCTOBER 1988, A SETTLEMENT OF $20,000 WAS PAID TO [CUSTOMER]. NO MONEY WAS PAID BY MELINDA ABOOD. SHEARSON FELT MS. ABOOD WAS NOT LIABLE."

End of Report

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