IAPD Report

ELAINA S. SPILOVE

CRD# 873854

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

ELAINA S. SPILOVE (CRD# 873854)

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 **02/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	07/31/2013
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	07/31/2013

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **34** 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	MORGAN STANLEY	149777	PHILADELPHIA, PA	11/16/2010 - 08/21/2013
B	MORGAN STANLEY	149777	PHILADELPHIA, PA	06/01/2009 - 08/21/2013
B	CITIGROUP GLOBAL MARKETS INC.	7059	PHILADELPHIA, PA	08/30/1991 - 06/01/2009

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	2

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 **34** 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	07/31/2013
B	Cboe Exchange, Inc.	General Securities Representative	Approved	07/31/2013
B	FINRA	General Securities Representative	Approved	07/31/2013
B	NYSE American LLC	General Securities Representative	Approved	07/31/2013
B	NYSE Arca, Inc.	General Securities Representative	Approved	07/31/2013
B	NYSE Texas, Inc.	General Securities Representative	Approved	07/20/2022
B	Nasdaq ISE, LLC	General Securities Representative	Approved	07/31/2013
B	Nasdaq PHLX LLC	General Securities Representative	Approved	07/31/2013
B	Nasdaq Stock Market	General Securities Representative	Approved	07/31/2013
B	New York Stock Exchange	General Securities Representative	Approved	07/31/2013
B	Arizona	Agent	Approved	03/05/2026
B	California	Agent	Approved	02/18/2026
B	Colorado	Agent	Approved	02/18/2026

Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	07/31/2013
B	Delaware	Agent	Approved	07/31/2013
B	District of Columbia	Agent	Approved	02/18/2026
B	Florida	Agent	Approved	02/23/2026
B	Georgia	Agent	Approved	02/20/2026
B	Illinois	Agent	Approved	02/25/2026
B	Indiana	Agent	Approved	02/18/2026
B	Kentucky	Agent	Approved	02/18/2026
B	Louisiana	Agent	Approved	02/18/2026
B	Maine	Agent	Approved	02/18/2026
B	Maryland	Agent	Approved	02/20/2026
B	Massachusetts	Agent	Approved	07/31/2013
B	Michigan	Agent	Approved	02/20/2026
B	Minnesota	Agent	Approved	02/18/2026
B	Mississippi	Agent	Approved	02/25/2026
B	Missouri	Agent	Approved	02/18/2026
B	Nevada	Agent	Approved	02/18/2026
B	New Hampshire	Agent	Approved	02/19/2026
B	New Jersey	Agent	Approved	07/31/2013

Qualifications

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	08/22/2013
B	New York	Agent	Approved	07/31/2013
B	North Carolina	Agent	Approved	02/20/2026
B	Ohio	Agent	Approved	02/18/2026
B	Pennsylvania	Agent	Approved	07/31/2013
IA	Pennsylvania	Investment Adviser Representative	Approved	07/31/2013
B	Rhode Island	Agent	Approved	02/26/2026
B	South Carolina	Agent	Approved	02/18/2026
B	Tennessee	Agent	Approved	02/19/2026
IA	Texas	Investment Adviser Representative	Restricted Approval	07/26/2016
B	Vermont	Agent	Approved	02/18/2026
B	Virginia	Agent	Approved	02/19/2026
B	Washington	Agent	Approved	02/20/2026
B	Wisconsin	Agent	Approved	02/18/2026

Branch Office Locations

UBS FINANCIAL SERVICES INC.
1735 MARKET STREET, 44th Floor
MELLON BANK CTR.
PHILADELPHIA, PA 19103

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
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	11/17/1979

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/17/1997
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/11/1980

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	11/16/2010 - 08/21/2013	MORGAN STANLEY	CRD# 149777	PHILADELPHIA, PA
B	06/01/2009 - 08/21/2013	MORGAN STANLEY	CRD# 149777	PHILADELPHIA, PA
B	08/30/1991 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	PHILADELPHIA, PA
B	11/23/1979 - 09/03/1991	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY

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
07/2013 - Present	UBS FINANCIAL SERVICES INC	FA	Y	PRINCETON, NJ, 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.

Pennsylvania Association of Public Employees Retirement Systems / P.O. Box 1543 Harrisburg,Pa 17106 / Association (i.e., Trade or Industry, Sport...)/ Charities, Cultural, Educational & Political Organisations / Education / Advisor or member of an advisory committee, if the advice given will or may influence the board or other senior management or supervisory board of the organization in question / / Assist the Board in organizing educational programs; matters on increasing membership; assist board with specific research topics which effect Papers and the public pension fund community; / Start Date 01/02/2017/ End Date 12/31/2021/ 4 meetings per year

Pennsylvania Association of Public Employees Retirement Systems / P.O. Box 1543 Harrisburg,Pa 17106 / Association (i.e., Trade or Industry, Sport...)/ Charities, Cultural, Educational & Political Organisations / Education / Advisor or member of an advisory committee, if the advice given will or may influence the board or other senior management or supervisory board of the organization in question / / Assist the Board in organizing educational programs; matters on increasing membership; assist board with specific research topics which effect Papers and the public pension fund community; / Start Date 01/02/2017/ End Date 12/31/2021/ 4 meetings per year

3) Name of Business: Tara Health Foundation./ Address: 47 Kearny Street Suite 600 San Francisco California United States 94108-5525./ Investment Related: No./ Nature: Improve health & well-being of women & girls in the US through the creative use of philanthropic capital and 100% mission alignment of assets./ Role: Advisor or advisory group member if advice given may influence an officer/board./ Duty: Provide expertise and insight to the organization in order to increase the percentage of women working in the financial industry and the assets they manage./ Start Date: 2/15/2023./Hours Devoted: No./ Time Required: N/A.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

250 S. 17th Street Condominium Association, Association representing owners of condominium's in the property, Member of Board of directors, President of the Association member of the Board of Directors - work with board members on financial and management matters of the property to insure , fiscal responsibility and proper maintenance of the property, start date-5/21/2018, PennsylvaniaUnited States-19103.

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	2

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 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INC.
Allegations:	MISREPRESENTATION; BRCH OF FIDUCIARY DT
Product Type:	
Alleged Damages:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	UNKNOWN - CASE #94-04151
Date Notice/Process Served:	11/15/1994
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/25/1995
Disposition Detail:	CASE CLOSED,SETTLED/OTHER ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source:	Firm

Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INC.
Allegations:	MISREPRESENTATION AND UNSUITABILITY OF LIMITED PARTNERSHIPS THAT WERE PURCHASED IN 1986 AND 1988, CAUSING DAMAGES IN EXCESS OF $10,000
Product Type:	
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	06/01/1993
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	07/25/1996
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; 94-04151
Date Notice/Process Served:	11/15/1994
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/25/1995
Monetary Compensation Amount:	$12,000.00
Individual Contribution Amount:	$0.00
Firm Statement	DISPUTE WAS RESOLVED IN THE AMOUNT OF $12,000. NO INDIVIDUAL CONTRIBUTION. FA DID NOT PARTICIPATE IN SETTLEMENT. PRODUCT RELATED. Not Provided

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Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	
Allegations:	MISREPRESENTATION AND UNSUITABILITY OF LIMITED PARTNERSHIPS THAT WERE PURCHASED IN 1986 AND 1988 CAUSING DAMAGES IN EXCESS OF $10,000.
Product Type:	Other
Other Product Type(s):	LIMITED PARTNERSHIPS
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	06/01/1993
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	07/13/1995
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; 94-04151
Date Notice/Process Served:	11/15/1994
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/13/1995
Monetary Compensation Amount:	$12,000.00
Individual Contribution Amount:	$0.00
Broker Statement	DISPUTE WAS RESOLVED IN THE AMOUNT OF $12,000. NO INDIVIDUAL CONTRIBUTION. FA DID NOT PARTICIPATE IN SETTLEMENT, PRODUCT RELATED. NOT PROVIDED

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES
Allegations:	CLIENT ALLEGES MISREPRESENTATION AND UNSUITABLE PURCHASE OF LIMITED L.P.S. CLIENT ALLEGES DAMAGES OF $90,000.00.
Product Type:	
Alleged Damages:	$90,000.00

Customer Complaint Information

Date Complaint Received:	04/26/1990
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	11/01/1992
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 92-00789

Date Notice/Process Served: 06/01/1991

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/01/1992

Monetary Compensation Amount: $45,000.00

Individual Contribution Amount:

Firm Statement

Not Provided

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES

Allegations: CLIENT ALLEGED MISREPRESENTATION AND UNSUITABLE PURCHASE OF LIMITED PARTNERSHIP. CLIENT ALLEGED DAMAGES OF $90,000.00.

Product Type:

Alleged Damages: $90,000.00

Customer Complaint Information

Date Complaint Received: 04/26/1990

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 11/01/1992

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 92-00789

Date Notice/Process Served: 06/01/1991

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/01/1992

Monetary Compensation Amount: $45,000.00

Individual Contribution Amount:	
Broker Statement	PRUDENTIAL SECURITIES SETTLED WITH [CUSTOMER] IN THE AMOUNT OF $45,00.00 THERE IS NO FINANCIAL RESPONSIBILITY ON ELAINA SPILOVE'S PART.

End of Report

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