BrokerCheck Report

OSVALDO RAMON MORALES

CRD# 1326998

Section Title	Page(s)
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5
Disclosure Events	6

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.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
    - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
    - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.
-

Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

OSVALDO R. MORALES

CRD# 1326998

This broker is not currently registered.

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is not currently registered.

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

B **KOVACK SECURITIES INC.**
CRD# 44848
SURFSIDE, FL
07/2004 - 09/2006

B **WALNUT STREET SECURITIES, INC.**
CRD# 15840
EL SEGUNDO, CA
01/1998 - 06/2004

B **WASHINGTON SQUARE SECURITIES, INC.**
CRD# 2882
WINDSOR, CT
05/1986 - 02/1998

Disclosure Events

This broker has been involved in one or more disclosure events involving certain final criminal matters, regulatory actions, civil judicial proceedings, or arbitrations or civil litigations.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Criminal	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at https://www.adviserinfo.sec.gov

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.

Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs), states and U.S. territories the broker is currently registered and licensed with, the category of each registration, and the date on which the registration became effective. This section also provides, for each firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.

Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam		Category	Date
B	General Securities Principal Examination	Series 24	05/21/1997

General Industry/Product Exams

Exam		Category	Date
B	General Securities Representative Examination	Series 7	12/03/1996
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	05/13/1986

State Securities Law Exams

Exam		Category	Date
B	Uniform Securities Agent State Law Examination	Series 63	06/05/2000
IA	Uniform Investment Adviser Law Examination	Series 65	11/16/1996

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.

Broker Qualifications

Professional Designations

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

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.

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.

Registration and Employment History

Registration History

The broker previously was registered with the following securities firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 07/2004 - 09/2006	KOVACK SECURITIES INC.	44848	SURFSIDE, FL
B 01/1998 - 06/2004	WALNUT STREET SECURITIES, INC.	15840	EL SEGUNDO, CA
B 05/1986 - 02/1998	WASHINGTON SQUARE SECURITIES, INC.	2882	WINDSOR, CT

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
08/2006 - Present	RK ADVISORS, INC.	Mass Transfer	Y	FT. LAUDERDALE, FL, United States
06/2004 - Present	KOVACK SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	FT. LAUDERDALE, FL, United States
11/1974 - Present	SELF EMPLOYED SINCE 1970 WITH OWN AGCY	OTHER - GENERAL AGENT & OWNER	N	MIAMI, FL, United States

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.

Disclosure Events

What you should know about reported disclosure events:

1. **Disclosure events in BrokerCheck reports come from different sources:**
   - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions are separated by a solid line with the reporting source labeled.

For your convenience, below is a matrix of the number and status of regulatory disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Final	On Appeal
Criminal	1	0

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.

Disclosure Event Details

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Criminal - Final Disposition

This type of disclosure event involves a conviction or guilty plea for any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property that is currently on appeal.

Disclosure 1 of 1

Reporting Source:	Broker
Court Details:	Not Provided DK
Charge Date:	08/16/1977
Charge Details:	FORGERY OF US TREASURY CHECK
Felony?	
Current Status:	Final
Status Date:	08/16/1977
Disposition Details:	MISDEMEANOR (I THINK) $50.00
Broker Statement	OCTAVIO OSORIO,AN AGENT WHO WORKED UNDER ME LEFT ME WITH A DEBIT BALANCE FOR ADVANCED COMMISSIONS ALREADY PAID TO HIM AND GAVE ME THE ORAL AUTHORIZATION TO APPLY THE IRS REFUND CHECK TO OFFSET HIS LIABILITY TO ME. 1 1/2 YR LATER HE CLAIMED THIS CHECK FROM IRS WITH THE ALLEGATION THAT HE HAD NOT RECEIVED HIS REFUND. WNEN I TRIED TO CONTACT HIM HE HAD LEFT TO COLOMBIA. I WENT TO COLUMBIA AND GOT HIS HANDWRITTEN DECLARATIONS OF ALL THE EVENTS,WHICH I TOOK TO THE NEWARK FEDERAL COURT. I WAS FINED $50.00 FOR THIS.

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.

End of Report

This page is intentionally left blank.

©2026 FINRA. All rights reserved. Report about OSVALDO R. MORALES.