

BrokerCheck Report

ROBERT JOSEPH RYDER JR

CRD# 1385076

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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.

ROBERT J. RYDER JR

CRD# 1385076

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
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

- B HSBC SECURITIES (USA) INC.**
CRD# 19585
MANHASSET, NY
03/2015 - 06/2020
- B J.P. MORGAN SECURITIES LLC**
CRD# 79
WILLISTON PARK, NY
10/2012 - 01/2015
- B CHASE INVESTMENT SERVICES CORP.**
CRD# 25574
GARDEN CITY, NY
10/2011 - 10/2012

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

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

The following types of disclosures have been reported:

Type	Count
Criminal	1
Customer Dispute	3
Termination	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>

Broker Qualifications



Registrations

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

This broker is not currently registered.



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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	04/30/1992

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	02/26/1991
B Investment Company Products/Variable Contracts Representative Examination	Series 6	06/06/1985

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	11/26/2011
B Uniform Securities Agent State Law Examination	Series 63	06/01/1985

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/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 03/2015 - 06/2020	HSBC SECURITIES (USA) INC.	19585	MANHASSET, NY
B 10/2012 - 01/2015	J.P. MORGAN SECURITIES LLC	79	WILLISTON PARK, NY
B 10/2011 - 10/2012	CHASE INVESTMENT SERVICES CORP.	25574	GARDEN CITY, NY
B 08/2008 - 11/2010	LPL FINANCIAL CORPORATION	6413	JERICO, NY
B 06/2006 - 09/2008	ESSEX NATIONAL SECURITIES, INC.	25454	HUNTINGTON STATION, NY
B 10/2005 - 06/2006	PFIC SECURITIES CORPORATION	34941	JERICO, NY
B 04/2004 - 10/2005	FISERV INVESTOR SERVICES, INC.	34637	HOUSTON, TX
B 01/2001 - 04/2004	PFIC SECURITIES CORPORATION	34941	FRANKLIN, TN
B 10/2000 - 01/2001	PAINWEBBER INCORPORATED	8174	WEEHAWKEN, NJ
B 06/1992 - 10/2000	CITICORP INVESTMENT SERVICES	23988	LONG ISLAND CITY, NY
B 05/1993 - 07/1995	FINANCIAL HORIZONS SECURITIES CORPORATION	20221	
B 11/1990 - 06/1992	CITICORP FINANCIAL SERVICES, INC.	14675	
B 08/1989 - 11/1990	EQUICO SECURITIES, INC.	6627	NEW YORK, NY
B 08/1989 - 11/1990	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	NEW YORK, NY
B 06/1985 - 09/1989	MUTUAL OF OMAHA FUND MANAGEMENT COMPANY	611	OMAHA, NE

Employment History



Registration and Employment History

Employment History, continued

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
08/2020 - Present	Kingswood Wealth Advisors, LLC	Investment Advisor	Y	San Diego, CA, United States
07/2020 - Present	MUTUAL ADVISORS, LLC.	INVESTMENT ADVISER REPRESENTATIVE	Y	CASPER, WY, United States
08/2016 - 06/2020	HSBC BANK USA, N.A.	PREMIER RELATIONSHIP ADVISOR	Y	MANHASSET, NY, United States
03/2015 - 06/2020	HSBC SECURITIES (USA) INC	PREMIER RELATIONSHIP ADVISOR	Y	MANHASSET, NY, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) Renaissance Digital Investments Inc
 - Not investment related
 - 1083 Old Country Rd Sevena Park MD 21146
 - DBA, S-Corp
 - Owner
 - 10/2021
 - 120hrs/mo
 - 120hrs/m during trading hrs
 - It is the incorporated business name related to custody of services provided my clients

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of 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.

	Pending	Final	On Appeal
Criminal	0	1	0
Customer Dispute	0	3	N/A
Termination	N/A	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

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 criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Formal Charges were brought in:	State Court
Name of Court:	DISTRCT COURT OF THE COUNTY OF SUFFOLK, NEW YORK
Location of Court:	SUFFOLK NEW YORK
Docket/Case #:	10063/80
Charge Date:	05/31/1980
Charge(s) 1 of 2	
Formal Charge(s)/Description:	ASSAULT THIRD DEGREE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Date of Amended Charge:	01/29/1981
Charge was Amended or reduced to:	DISMISSED
Amended No of Counts:	1



Amended Charge:	DISMISSED
Amended Plea:	N/A
Disposition of Amended Charge:	
Charge(s) 2 of 2	
Formal Charge(s)/Description:	PETIT LARCENY
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Date of Amended Charge:	01/29/1981
Charge was Amended or reduced to:	DISMISSED
Amended No of Counts:	1
Amended Charge:	DISMISSED
Amended Plea:	N/A
Disposition of Amended Charge:	
Current Status:	Final
Status Date:	01/22/1981
Disposition Date:	01/29/1981
Sentence/Penalty:	DISMISSED.
Broker Statement	NON-SECURITIES RELATED MISDEMEANOR CHARGE IN 1979 AS A JUVENILE. CHARGE DISMISSED NOT GUILTY.



Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: CLIENT ALLEGED SUITABILITY

Product Type: Annuity(ies) - Variable

Alleged Damages: \$111,329.32

Customer Complaint Information

Date Complaint Received: 01/31/2003

Complaint Pending? No

Status: Settled

Status Date: 01/03/2004

Settlement Amount: \$35,000.00

Individual Contribution Amount: \$0.00

Firm Statement MATTER SETTLED IN ORDER TO AVOID THE COSTS AND UNCERTAINTIES ASSOCIATED WITH LITIGATION.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: CLIENT ALLEGED SUITABILITY.

Product Type: Annuity-Variable

Alleged Damages: \$111,329.32

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: 01/31/2003

Complaint Pending? No

Status: Settled

Status Date: 01/03/2004

Settlement Amount: \$35,000.00

**Individual Contribution
Amount:** \$0.00

Broker Statement

MATTER SETTLED IN ORDER TO AVOID THE COSTS AND UNCERTAINTIES ASSOCIATED WITH LITIGATION. ***REP'S COMMENTS: CUSTOMER APPROACHED ME WITH OVER 10 YEARS INVESTMENT EXPERIENCE AND LIQUID NET WORTH IN EXCESS OF 2 MILLION DOLLARS. AFTER GOALS, RISK TOLERANCE AND EXPERIENCE ANALYZED, CUSTOMER WAS FOUND SUITABLE FOR GROWTH AND INCOME ORIENTED INVESTMENTS. V.A. OPENED FOR DEATH BENEFIT FEATURE. APPROPRIATE SIGNATURES OBTAINED FROM 2 REGISTERED PRINCIPALS, ONE BEING PRESIDENTIAL. SUITABILITY WAS NEVER IN QUESTION. INVESTMENT RISKS WERE DISCUSSED.



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: CLIENT ALLEGES "[HE WAS] NEVER ASKED [ABOUT] INVESTMENT OBJECTIVES." CLIENT ALSO ALLEGES [HE WAS] NOT EXPLAINED ABOUT THE POTENTIAL LOSS."

Product Type: Annuity(ies) - Variable

Alleged Damages: \$29,214.62

Customer Complaint Information

Date Complaint Received: 08/24/2001

Complaint Pending? No

Status: Denied

Status Date: 10/04/2001

Settlement Amount:

Individual Contribution Amount:

Firm Statement CLAIM DENIED AS WITHOUT MERIT.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: CLIENT ALLEGES HE WAS NEVER ASKED ABOUT INVESTMENT OBJECTIVES. CLIENT ALSO ALLEGES HE WAS NOT EXPLAINED ABOUT THE POTENTIAL LOSS.

Product Type: Annuity(ies) - Variable



Alleged Damages: \$29,214.62

Customer Complaint Information

Date Complaint Received: 08/24/2001

Complaint Pending? No

Status: Denied

Status Date: 10/04/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED AS WITHOUT MERIT.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: CLIENT ALLEDGED "[HE] WAS NEVER TOLD [HE] COULD SELL THESE UNITS AT ANY TIME, ONLY THAT 'THEY WOULD EXPIRE IN ONE YEAR'."

Product Type: Unit Investment Trust(s)

Other Product Type(s): N/A

Alleged Damages: \$10,136.08

Customer Complaint Information

Date Complaint Received: 02/28/2001

Complaint Pending? No

Status: Denied

Status Date: 03/07/2001

Settlement Amount:

Individual Contribution Amount:

Firm Statement CLAIM DENIED AS WITHOUT MERIT.



Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CITICORP INVESTMENT SERVICES
Allegations:	CLIENT ALLEGED HE WAS NEVER TOLD HE COULD SELL HIS UNIT INVESTMENT TRUST AT ANY TIME. ONLY THAT THEY WOULD EXPIRE IN ONE YEAR.
Product Type:	Unit Investment Trust(s)
Other Product Type(s):	N/A
Alleged Damages:	\$10,136.08
Customer Complaint Information	
Date Complaint Received:	02/28/2001
Complaint Pending?	No
Status:	Denied
Status Date:	03/07/2001
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Broker Statement	CLAIM DENIED AS WITHOUT MERIT



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Employer Name: JPMORGAN SECURITIES LLC

Termination Type: Discharged

Termination Date: 12/08/2014

Allegations: REGISTERED REP ACCEPTED EMAIL INSTRUCTION AND A FAXED DOCUMENT TO PROCESS A WITHDRAWAL FROM A CLIENT'S IRA WITHOUT VERBALLY CONFIRMING THE TRANSACTION WITH THE CLIENT IN VIOLATION OF FIRM POLICY. THE TRANSACTION RESULTED IN A LOSS TO THE FIRM.

Product Type: Other: IRA

Reporting Source: Broker

Employer Name: JPMORGAN SECURITIES LLC

Termination Type: Discharged

Termination Date: 12/08/2014

Allegations: REGISTERED REP ACCEPTED EMAIL INSTRUCTION AND A FAXED DOCUMENT TO PROCESS A WITHDRAWAL FROM A CLIENTS IRA WITHOUT VERBALLY CONFIRMING THE TRANSACTION WITH THE CLIENT IN VIOLATION OF FIRM POLICY. THE TRANSACTION RESULTED IN A LOSS TO THE FIRM.

Product Type: Mutual Fund

Broker Statement I PROCESSED THE TRADE IN QUESTION BASED ON EMAIL AND WRITTEN INSTRUCTIONS THAT I BELIEVED WERE AUTHENTIC PROPERLY INITIATED AND AUTHORIZED BY THE CUSTOMER ON FORM REQUIRED BY JPMORGAN. SIGNATURE AND EMAIL WERE VERIFIED TO INTERNAL RECORDS. TERMINATION WAS AN INTERNAL DECISION AND WAS NOT A VIOLATION OF ANY SECURITIES POLICIES OR RULES.

End of Report



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