BrokerCheck Report

RUTH ANN BARRIOS

CRD# 2747022

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.
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Thank you for using FINRA BrokerCheck.

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.

RUTH A. BARRIOS

CRD# 2747022

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:

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

Registration History

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

B **WOODSTOCK FINANCIAL GROUP, INC.**
CRD# 38095
Sun City Center, FL
07/2016 - 12/2019

B **WELLS FARGO ADVISORS, LLC**
CRD# 19616
TAMARAC, FL
02/2013 - 12/2015

B **BB&T INVESTMENT SERVICES, INC.**
CRD# 33856
FORT LAUDERDALE, FL
05/2012 - 02/2013

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
Customer Dispute	2
Termination	1
Judgment/Lien	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 0 principal/supervisory exams, 3 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	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	10/02/2008
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	06/19/1996

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	10/16/2008

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	07/2016 - 12/2019	WOODSTOCK FINANCIAL GROUP, INC.	38095	Sun City Center, FL
B	02/2013 - 12/2015	WELLS FARGO ADVISORS, LLC	19616	TAMARAC, FL
B	05/2012 - 02/2013	BB&T INVESTMENT SERVICES, INC.	33856	FORT LAUDERDALE, FL
B	10/2008 - 05/2012	EDWARD JONES	250	RIVERVIEW, FL
B	06/1996 - 02/1998	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ

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
06/2018 - Present	Woodstock Wealth Management, Inc.	IAR	Y	Woodstock, GA, United States
03/2016 - Present	Independant Contractor	Insurance Agent	Y	Brandon, FL, United States
07/2016 - 12/2019	Woodstock Financial Group, Inc	Registered Rep	Y	Woodstock, GA, United States
11/2015 - 03/2016	Unemployed	Unemployed	N	Brandon, FL, 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. Veritas Financial Group (Florida DBA); investment related; 139 S Pebble Beach Blvd, Ste 203, Sun City Center, FL 33573; selling non securities insurance, P&C and health insurance through various carriers and agencies; owner; started 07/2016; devotes approximately 60 hours a month which 40 are during trading hours; duties include selling non securities insurance, P&C and health insurance through various carries and agencies.
2.Veritas Financial Group; non-investment related; 139 S Pebble Beach Blvd, Ste 203, Sun City Center, FL 33573; DBA for relationship with

Registration and Employment History

Other Business Activities, continued

Woodstock Wealth Management Group; owner; started 06/2018; devotes approximately 2 hours a month which 0 are during trading hours; duties include administrative; paying expenses for Woodstock Wealth Management branch office; operating office for Woodstock Wealth Management.
3.Dalton Wade Realty; non-investment related; Parish, FL 34219; Realtor; started 02/13/17; 3 hours per month none during trading hours; duties include show real estate properties; selling Houses.
4. Veritas Investment Management, LLC; non-investment relater; 139 S Pebble Beach Blvd, Ste 203, Sun City Center, FL 33573; manage rental properties online; 100 percent owner; started 2/2023; 8 hours per month none during trading hours; answer customer questions and concerns regarding rental properties

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:**
   - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - o 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.
   - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - o 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.
   - o
4. **There are different statuses and dispositions for disclosure events:**
   - o 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.
   - o 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
Customer Dispute	0	2	N/A
Termination	N/A	1	N/A
Judgment/Lien	1	N/A	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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.

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:	Broker
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CLIENT ALLEGES THAT ACCOUNT ASSETS WERE NOT LIQUIDATED WHEN REQUESTED. (04/09/2014-04/11/2014)
Product Type:	Other: EXCHANGE TRADED FUNDS (ETFS)
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGES DAMAGES, UNSPECIFIED, BUT BELIEVED TO EXCEED $5,000.
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:	04/11/2014
Complaint Pending?	No
Status:	Settled
Status Date:	05/07/2014

Settlement Amount:	$16,385.29
Individual Contribution Amount:	$0.00
Broker Statement	I inherited this client. When I reached out to them, they requested to liquidated the securities in their account. I followed the instructions and had no further contact with the clients.

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BB&T INVESTMENT SERVICES, INC.
Allegations:	CLIENT ALLEGES SHE WAS TOLD THE MONEY INVESTED IN THE UIT HAD NO RISK TO PRINCIPAL AND WOULD EARN AT LEAST 4.7%.
Product Type:	Unit Investment Trust
Alleged Damages:	$20,000.00
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:	05/19/2014
Complaint Pending?	No
Status:	Denied
Status Date:	06/04/2014
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	BB&T INVESTMENT SERVICES, INC.
Allegations:	CLIENT ALLEGES SHE WAS TOLD THE MONEY INVESTED IN THE UIT HAD NO RISK TO PRINCIPAL AND WOULD EARN AT LEAST 4.7%.

Product Type:	Unit Investment Trust
Alleged Damages:	$20,000.00
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:	05/19/2014
Complaint Pending?	No
Status:	Denied
Status Date:	06/04/2014
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

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:	WELLS FARGO ADVISORS, LLC.
Termination Type:	Discharged
Termination Date:	11/16/2015
Allegations:	Term after review of complaint history and policy issues, including, without limitation, FA permitting client to sign for another client without POA documentation; witnessing and permitting client to sign a joint account agreement and letter of authorization on behalf of her and her husband pursuant to a firm required POA without any indication the client signed on behalf of her husband pursuant to a POA; and placing a trade contrary to policy and supervisor's instruction in a decedent account.
Product Type:	No Product

Reporting Source:	Broker
Employer Name:	Wells Fargo Advisors, LLC
Termination Type:	Discharged
Termination Date:	11/16/2015
Allegations:	Terminated after review of complaint history and policy issues, including, without limitation, FA permitting client to sign for another client without POA documentation; witnessing and permitting client to sign a joint account agreement and letter of authorization on behalf of her husband pursuant to a firm required POA without indication the client signed on behalf of her husband pursuant to a POA; and placing a trade contrary to policy and supervisor's instruction in a decedent account.
Product Type:	No Product
Broker Statement	I feel I was terminated unjustly. I have only had 2 customer complaints in my career. One was denied by my former firm and the client never pursued it. The second one was an inherited account that a client requested I liquidate and send the funds. The internal review, which lead to my termination, was flawed in my opinion as the allegations listed are not accurate. For further information, please ask for a copy of my statement. I'm willing to provide to any SRO that requests it.

Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 1

Reporting Source:	Broker
Judgment/Lien Holder:	Kelvin F. Nedd
Judgment/Lien Amount:	$3,350.00
Judgment/Lien Type:	Civil
Date Filed with Court:	08/16/2016
Date Individual Learned:	09/21/2016
Type of Court:	County
Name of Court:	Count Court in and for Hollborough County, FL - Civil Division
Location of Court:	Hillsborough County, FL
Docket/Case #:	16-CC-020230
Judgment/Lien Outstanding?	Yes

End of Report

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