BrokerCheck Report

Joseph Fernandes

CRD# 2809449

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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.
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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.

Joseph Fernandes

CRD# 2809449

Currently employed by and registered with the following Firm(s):

IA **VANDERBILT ADVISORY SERVICES**
Middletown, NJ
CRD# 116537
Registered with this firm since: 09/15/2025

B **VANDERBILT SECURITIES, LLC**
Middletown, NJ
CRD# 5953
Registered with this firm since: 09/12/2025

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 registered with:

- 1 Self-Regulatory Organization
- 4 U.S. states and territories

This broker has passed:

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

Registration History

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

B **PLANMEMBER SECURITIES CORPORATION**
CRD# 11869
Middletown, NJ
01/2024 - 09/2025

IA **PLANMEMBER SECURITIES CORPORATION**
CRD# 11869
CARPINTERIA, CA
01/2024 - 09/2025

IA **GWN SECURITIES INC.**
CRD# 128929
PALM BEACH GARDENS, FL
06/2015 - 12/2023

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
Termination	1

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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 individual is currently registered with 1 SRO and is licensed in 4 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **VANDERBILT ADVISORY SERVICES**

Main Office Address: **125 FROEHLICH FARM BLVD.**
WOODBURY, NY 11797

Firm CRD#: **116537**

	U.S. State/ Territory	Category	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	09/15/2025

Branch Office Locations

125 FROEHLICH FARM BLVD.
WOODBURY, NY 11797

Middletown, NJ

Employment 2 of 2

Firm Name: **VANDERBILT SECURITIES, LLC**

Main Office Address: **125 FROEHLICH FARM BLVD.**
WOODBURY, NY 11797

Firm CRD#: **5953**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	09/12/2025
B	FINRA	General Securities Sales Supervisor	Approved	09/12/2025

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Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	09/12/2025
B	Florida	Agent	Approved	09/15/2025
B	New Jersey	Agent	Approved	09/12/2025
B	New York	Agent	Approved	09/12/2025

Branch Office Locations

VANDERBILT SECURITIES, LLC
Middletown, NJ

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

Principal/Supervisory Exams

Exam		Category	Date
B	General Securities Sales Supervisor - Options Module Examination	Series 9	06/08/2009
B	General Securities Sales Supervisor - General Module Examination	Series 10	04/06/2009

General Industry/Product Exams

Exam		Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	04/25/1997

State Securities Law Exams

Exam		Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	09/21/1999
B	Uniform Securities Agent State Law Examination	Series 63	05/19/1997

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/.

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Broker Qualifications

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.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	01/2024 - 09/2025	PLANMEMBER SECURITIES CORPORATION	11869	Middletown, NJ
IA	01/2024 - 09/2025	PLANMEMBER SECURITIES CORPORATION	11869	Middletown, NJ
IA	06/2015 - 12/2023	GWN SECURITIES INC.	128929	ISELIN, NJ
B	05/2015 - 12/2023	GWN SECURITIES INC.	128929	ISELIN, NJ
IA	04/2012 - 06/2015	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY
B	04/2012 - 05/2015	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	SHREWSBURY, NJ
IA	03/2010 - 03/2012	ROYAL ALLIANCE ASSOCIATES, INC.	23131	COLTS NECK, NJ
B	02/2010 - 03/2012	ROYAL ALLIANCE ASSOCIATES, INC.	23131	COLTS NECK, NJ
B	02/2009 - 08/2009	RAYMOND JAMES & ASSOCIATES, INC.	705	RED BANK, NJ
IA	02/2009 - 08/2009	RAYMOND JAMES & ASSOCIATES, INC.	705	RED BANK, NJ
B	05/2007 - 03/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	RED BANK, NJ
IA	05/2007 - 03/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	RED BANK, NJ
B	02/2006 - 05/2007	CITIGROUP GLOBAL MARKETS INC.	7059	SHREWSBURY, NJ
IA	02/2006 - 05/2007	CITIGROUP GLOBAL MARKETS INC.	7059	SHREWSBURY, NJ
IA	11/2002 - 02/2006	LEGG MASON WOOD WALKER INC	6555	SHREWSBURY, NJ
B	11/2002 - 02/2006	LEGG MASON WOOD WALKER, INCORPORATED	6555	BALTIMORE, MD
IA	05/2002 - 12/2002	RBC DAIN RAUSCHER INC.	31194	SHREWSBURY, NJ
B	03/2002 - 12/2002	RBC DAIN RAUSCHER INC.	31194	NEW YORK, NY
B	09/1999 - 03/2002	TUCKER ANTHONY INCORPORATED	837	BOSTON, MA
B	02/1998 - 09/1999	GIBRALTAR SECURITIES CO.	7093	FLORHAM PARK, NJ

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Registration and Employment History

Registration History, continued

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 04/1997 - 11/1997	KIRLIN SECURITIES INC.	21210	SYOSSET, NY

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
09/2025 - Present	Vanderbilt Advisory Services	Investment Advisor Representative	Y	Woodbury, NY, United States
09/2025 - Present	Vanderbilt Securities, LLC	Registered Representative	Y	Woodbury, NY, United States
10/2024 - Present	Taking Surveys	n/a	Y	Middletown, NJ, United States
01/2024 - Present	Monmouth Flag Football	Flag Football Referee	Y	Holmdel, NJ, United States
12/2023 - Present	The 401K Group LLC	Owner/Agent	Y	Middletown, NJ, United States
01/2024 - 08/2025	PlanMember Securities Corporation	Registered Representative	Y	Carpinteria, CA, United States
05/2015 - 12/2023	GWN SECURITIES INC	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, 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) The 401K Group LLC-58 Lone Oak Rd., Middletown NJ 07748 ; Investment related; Insurance & securities sales & svcs, also may receive referral fees from various companies for PEO, payroll & health insurance referrals, as well as merchant processing referrals; Owner/Agent; Start date 12/2023; 160 hrs/mnth; 140 hrs/mnth during trading.

2) Assure/ADP payroll. Not investment related. Start date: 01/01/2026. Address: Over the phone. Title: None. Duties: None. Time spent during

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Registration and Employment History

Other Business Activities, continued

regular hours: 5%.

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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.
   -
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
Termination	N/A	1	N/A

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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.

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
Court Details:	BAYONNE, NEW JERSEY POLICE DEPARTMENT 97-17312
Charge Date:	04/02/1997
Charge Details:	THE COMPLAINT ALLEGED THAT I WROTE A CHECK IN THE AMOUNT OF $1,544.00 WITHOUT HAVING SUFFICIENT FUNDS.
Felony?	
Current Status:	Final
Status Date:	04/21/1997
Disposition Details:	I PAID $150.00 IN RESTITUTION AND THE CASE WAS DISMISSED.
Broker Statement	AS A CORPORATE OFFICER, I ISSUED A CHECK TO PAY FOR TRAVEL EXPENSES. BEFORE THE CHECK WAS HONORED, THE CORPORATION FILED FOR BANKRUPTCY AND THE CHECK WAS NOT HONORED. THE TRAVEL AGENCY CLAIMED $1,544.00 WHEN THE NSF AMOUNT WAS ONLY $150.00. THE ACTION WAS DISMISSED AFTER I MADE RESTITUTION OF $150.00.

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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:	RAYMOND JAMES & ASSOCIATES
Termination Type:	Permitted to Resign
Termination Date:	07/30/2009
Allegations:	VIOLATION OF STATE REGISTRATION REQUIREMENTS;THE VIOLATION WAS SELF REPORTED
Product Type:	No Product

Reporting Source:	Broker
Employer Name:	RAYMOND JAMES
Termination Type:	Permitted to Resign
Termination Date:	07/30/2009
Allegations:	EXECUTED A TRADE IN A STATE IN WHICH I WAS NOT REGISTERED
Product Type:	Other: MUNICIPAL BOND
Broker Statement	TOOK ORDER FOR A BROKER WHO WAS OUT OF OFFICE AND EXECUTED A TRADE NOT REALIZING I WAS NOT REGISTERED IN CLIENT'S RESIDENT STATE SEL REPORTED ERROR.

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End of Report

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