

BrokerCheck Report

RYAN THOMAS MCDERMOTT

CRD# 4136866

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 6
Registration and Employment History	8 - 9
Disclosure Events	10



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.

**RYAN T. MCDERMOTT**

CRD# 4136866

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

IA UBS FINANCIAL SERVICES INC.
 1055 FRANKLIN AVENUE
 SUITE 300
 GARDEN CITY, NY 11530
 CRD# 8174
 Registered with this firm since: 03/20/2025

B UBS FINANCIAL SERVICES INC.
 1055 FRANKLIN AVENUE
 SUITE 300
 GARDEN CITY, NY 11530
 CRD# 8174
 Registered with this firm since: 03/20/2025

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:

- 10 Self-Regulatory Organizations
- 43 U.S. states and territories

This broker has passed:

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

Registration History

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

B MORGAN STANLEY
 CRD# 149777

Garden City, NY
 05/2016 - 04/2025

IA MORGAN STANLEY
 CRD# 149777

PURCHASE, NY
 05/2016 - 04/2025

IA MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
 CRD# 7691

NEW YORK, NY
 01/2004 - 05/2016

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	2



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 10 SROs and is licensed in 43 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **UBS FINANCIAL SERVICES INC.**

Main Office Address: **1200 HARBOR BOULEVARD
WEEHAWKEN, NJ 07086**

Firm CRD#: **8174**

	SRO	Category	Status	Date
B	BOX Exchange LLC	General Securities Representative	Approved	03/20/2025
B	Cboe Exchange, Inc.	General Securities Representative	Approved	03/20/2025
B	FINRA	General Securities Representative	Approved	03/20/2025
B	NYSE American LLC	General Securities Representative	Approved	03/20/2025
B	NYSE Arca, Inc.	General Securities Representative	Approved	03/20/2025
B	NYSE Texas, Inc.	General Securities Representative	Approved	03/20/2025
B	Nasdaq ISE, LLC	General Securities Representative	Approved	03/20/2025
B	Nasdaq PHLX LLC	General Securities Representative	Approved	03/20/2025
B	Nasdaq Stock Market	General Securities Representative	Approved	03/20/2025
B	New York Stock Exchange	General Securities Representative	Approved	03/20/2025

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	04/07/2025
B	Arizona	Agent	Approved	03/20/2025
B	California	Agent	Approved	03/20/2025

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	03/20/2025
B	Connecticut	Agent	Approved	03/20/2025
B	Delaware	Agent	Approved	03/31/2025
B	District of Columbia	Agent	Approved	03/20/2025
B	Florida	Agent	Approved	03/20/2025
B	Georgia	Agent	Approved	03/20/2025
B	Hawaii	Agent	Approved	04/02/2025
B	Idaho	Agent	Approved	03/20/2025
B	Illinois	Agent	Approved	03/20/2025
B	Indiana	Agent	Approved	03/20/2025
B	Iowa	Agent	Approved	03/20/2025
B	Kansas	Agent	Approved	03/20/2025
B	Louisiana	Agent	Approved	03/20/2025
B	Maine	Agent	Approved	03/20/2025
B	Maryland	Agent	Approved	03/20/2025
B	Massachusetts	Agent	Approved	03/21/2025
B	Michigan	Agent	Approved	03/20/2025
B	Minnesota	Agent	Approved	04/07/2025
B	Mississippi	Agent	Approved	03/20/2025
B	Missouri	Agent	Approved	03/20/2025
B	Nevada	Agent	Approved	03/20/2025

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	New Hampshire	Agent	Approved	03/20/2025
B	New Jersey	Agent	Approved	03/31/2025
B	New Mexico	Agent	Approved	03/20/2025
B	New York	Agent	Approved	03/20/2025
IA	New York	Investment Adviser Representative	Approved	03/20/2025
B	North Carolina	Agent	Approved	03/20/2025
B	Ohio	Agent	Approved	03/20/2025
B	Oregon	Agent	Approved	03/20/2025
B	Pennsylvania	Agent	Approved	03/20/2025
B	Puerto Rico	Agent	Approved	03/20/2025
B	Rhode Island	Agent	Approved	04/04/2025
B	South Carolina	Agent	Approved	03/20/2025
B	Tennessee	Agent	Approved	03/20/2025
B	Texas	Agent	Approved	03/20/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	03/20/2025
B	Utah	Agent	Approved	03/20/2025
B	Vermont	Agent	Approved	03/20/2025
B	Virgin Islands	Agent	Approved	03/20/2025
B	Virginia	Agent	Approved	03/20/2025
B	Washington	Agent	Approved	03/20/2025
B	Wisconsin	Agent	Approved	03/20/2025

Broker Qualifications



Employment 1 of 1, continued

Branch Office Locations

UBS FINANCIAL SERVICES INC.
1055 FRANKLIN AVENUE
SUITE 300
GARDEN CITY, NY 11530



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, 2 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	04/18/2000

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	05/19/2000

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 05/2016 - 04/2025	MORGAN STANLEY	149777	Garden City, NY
IA 05/2016 - 04/2025	MORGAN STANLEY	149777	Garden City, NY
IA 01/2004 - 05/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GARDEN CITY, NY
B 07/2000 - 05/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GARDEN CITY, 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
03/2025 - Present	UBS	Managing Director-- Wealth Management	Y	Garden City, NY, United States
05/2016 - 03/2025	MORGAN STANLEY	FINANCIAL ADVISOR	Y	GARDEN CITY, NY, United States
02/2000 - 05/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	SENIOR FINANCIAL ADVISOR	Y	GARDEN CITY, 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. Rental Property; Investment related; NY, NY; Sole Proprietor / Owner / Partner; 01/2017; 0,2

2. Rental Property; Investment related; New York, NY; Rental; Sole Proprietor / Owner / Partner (proprietor, partner, officer, director, employee, trustee, agent); Mar 2019; During business hours: 0; After business hours: 2

*382698 - Rental Property; Investment related; New York, NY; Rental; Owner (proprietor, partner, officer, director, employee, trustee, agent); Nov

Registration and Employment History



Other Business Activities, continued

2019; During business hours: 0; After business hours: 1.

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
Customer Dispute	0	2	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
Court Details:	STATE OF NEW YORK SUFFOLK COUNTY, SOUTHAMPTON TOWN COURT, CASE#: 98060395
Charge Date:	06/05/1998
Charge Details:	SECTION CHARGED: "PL 140.20 - FELONY (BURGLARY)", SECTION DISPOSED: PL 155.25 - MISDEMEANOR(PETIT LARCENY) DISPOSITION: DISMISSED 08/25/98
Felony?	Yes
Current Status:	Final
Status Date:	08/25/1998
Disposition Details:	ON JUNE 5, 1998 AT, APPROXIMATELY 3:00 AM IN THE TOWN OF SOUTHAMPTON, NY, FOUR FRIENDS AND I WERE ARRESTED AND CHARGED WITH STEALING SEVERAL CASES OF BEER FORM A STORAGE SHED LOACTED IN THE REAR YARD OF A BAR. THE BAR WAS OWNED BY A PERSON FRIENDLY WITH ONE OF THE INDIVIDUALS I WAS WITH. THE CHARGES WERE DISMISSED IN FULL AGAINST EACH ONE OF US BY THE DISTRICT ATTORNEY'S OFFICE BEFORE TOWN OF SOUTH HAMPTON JUSTICE EDWARD BURKE UPON FINDING THAT WE LACKED INTENT TO VIOLATE ANY LAW.
Broker Statement	THE FOLLOWING FACTS SUMMARIZE THIS MATTER: MY FRIENDS AND I WERE VISTING THE HAMPTONS AS INVITED GUESTS FOR THE WEEKEND OF JUNE 5, 6, AND 7TH 1998. ON THURSDAY EVENING



AT APPROXIMATELY 10:30P.M. WE DROVE TO THE BEACH AREA WHERE A NUMBER OF BARS ARE LOCATED. WE DRANK BEER AT SEVERAL BARS UP TO THE CLOSING TIME. RATHER THAN RISK A DWI, WE DECIDED TO TAKE A CAB BACK TO OUR HOUSE.

DURING THE RIDE, ONE OF MY FRIENDS SUGGESTED TO GET MORE BEER FROM A STORAGE SHED BEHIND A BAR OWNED BY ONE OF HIS FRIENDS(HE STATED TO US THAT DURING THE PRIOR SUMMER HE HAD HELPED HIMSELF TO BEER AND PAID FOR IT THE FOLLOWING NIGHT WHEN HIS FRIENDS BAR WAS OPEN.) IT SOUNDED FINE TO US, AND WE ASKED THE CAB DRIVER TO STOP AT THIS LOCATION.

WE TOOK CASES OF BEER FORM THE UNLOCKED SHED AND PUT THEM INTO THE CAB TO TAKE BACK TO THE HOUSE THAT WE WERE STAYING AT.

SHORTLY AFTER WE DROPPED OFF AT OUR DESTINATION, THE POLICE ARRIVED AND QUESTIONED US ABOUT THE BEER.(WE LATER LEARNED THAT THE CAB DRIVER HAD CALLED THE POLICE TO AVOID ANY PROBLEM ABOUT HIS ROLE, JUST IN CASE WE WERE NOT TELLING THE TRUTH THAT ONE OF US NEW THE OWNER.) THE POLICE ASKED US TO GO TO THE STATION HOUSE TO CHECK OUR OUR STATEMENTS.

IT WAS NOT UNTIL APPROXIMATELY 6:30AM THAT THE POLICE WERE ABLE TO TELEPHONE THE OWNER TO CONFIRM THE RELATIONSHIP. THE OWNER INFORMED THE OFFICER THAT HE DID NOT WANT TO PRESS CHARGES OR PURSUE A PROSECUTION. UNFORTUNATELY, ANOTHER POLICE OFFICER HAD ALREADY PROCESSED THE ARREST BEFORE THE OWNER WAS CONTACTED AND TOLD US IT WOULD NOW BE UP TO THE COURT AND DISTRICT ATTORNEY TO HANDLE. LATER THAT MORNING WE WERE ARRAINGED BEFORE JUDGE BURKE AND RELEASED WIHTOUT BAIL.

THREAFTER, THE DISTRICT ATTORNEY CARRIED OUT AN INVESTIGATION AND DETERMINED THAT WE DID NO CONDUCT OURSELVES IN A CRIMINAL MANNER. THUS THE CASE WAS DROPPED(DISMISSED) WITHOUT ANY FINDING OF GUILT FOR ANY VIOLATION OF LAW ON OUR PART.



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:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The Customer alleges unauthorized trading from August 2014 to May 2016.
Product Type:	Equity-OTC
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified.
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:	06/21/2017
Complaint Pending?	No
Status:	Denied
Status Date:	08/16/2017
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
--------------------------	--------



Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The Customer alleges unauthorized trading from August 2014 to May 2016.
Product Type:	Equity-OTC
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified.
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:	06/21/2017
Complaint Pending?	No
Status:	Denied
Status Date:	08/16/2017
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The Customer alleges unsuitable investment recommendations from July 2006 to October 2015.
Product Type:	Other: Structured Products
Alleged Damages:	\$79,015.70
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: 10/29/2015

Complaint Pending? No

Status: Denied

Status Date: 02/18/2016

Settlement Amount:

**Individual Contribution
Amount:**

End of Report



This page is intentionally left blank.