BrokerCheck Report

FEDERICO ANDRES LOPEZ JUARBE

CRD# 4685974

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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.

FEDERICO A. LOPEZ JUARBE

CRD# 4685974

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

IA **UBS FINANCIAL SERVICES INC.**
250 MUNOZ RIVERA AVENUE
SAN JUAN, PR 00918
CRD# 8174
Registered with this firm since: 02/03/2020

B **UBS FINANCIAL SERVICES INC.**
250 MUNOZ RIVERA AVENUE
SAN JUAN, PR 00918
CRD# 8174
Registered with this firm since: 11/25/2003

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
- 14 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 **UBS FINANCIAL SERVICES INCORPORATED OF PUERTO RICO**
CRD# 13042
SAN JUAN, PR
02/2004 - 10/2021

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
Regulatory Event	1
Customer Dispute	1

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 14 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	05/16/2012
B	Cboe Exchange, Inc.	General Securities Representative	Approved	11/25/2003
B	FINRA	General Securities Representative	Approved	11/25/2003
B	NYSE American LLC	General Securities Representative	Approved	01/03/2004
B	NYSE Arca, Inc.	General Securities Representative	Approved	11/25/2003
B	NYSE Texas, Inc.	General Securities Representative	Approved	07/13/2022
B	Nasdaq ISE, LLC	General Securities Representative	Approved	01/28/2008
B	Nasdaq PHLX LLC	General Securities Representative	Approved	11/25/2003
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	01/03/2004

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	05/09/2025
B	Connecticut	Agent	Approved	08/26/2020
B	Florida	Agent	Approved	07/01/2005

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Georgia	Agent	Approved	06/20/2012
B	Kentucky	Agent	Approved	11/17/2025
B	Nevada	Agent	Approved	05/05/2025
B	New Jersey	Agent	Approved	09/12/2022
B	New York	Agent	Approved	04/30/2004
B	Pennsylvania	Agent	Approved	01/16/2013
B	Puerto Rico	Agent	Approved	11/25/2003
IA	Puerto Rico	Investment Adviser Representative	Approved	02/03/2020
B	Rhode Island	Agent	Approved	11/06/2025
B	Texas	Agent	Approved	11/04/2025
B	Virgin Islands	Agent	Approved	04/12/2012
B	Virginia	Agent	Approved	07/28/2016

Branch Office Locations

UBS FINANCIAL SERVICES INC.
250 MUNOZ RIVERA AVENUE
SAN JUAN, PR 00918

UBS FINANCIAL SERVICES INC.
San Juan, PR

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	11/24/2003

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	03/01/2004

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 02/2004 - 10/2021	UBS FINANCIAL SERVICES INCORPORATED OF PUERTO RICO	13042	SAN JUAN, PR

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
08/2003 - Present	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	SAN JUAN, PR, 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) Escondida PR Investments LLC / Cond. Bristol Apt 7A 1052 Ashford Ave. PR,San Juan / Other/ Banking (Retail, Investment, Merchant)/ PR Investments / Proprietor / owner / Involved in Investment advise / Start Date 4/21/2016
Limited Liability ///

2) NAME OF OTHER BUSINESS: FLJ LLC / INVESTMENT RELATED?: Y / ADDRESS: 550 Ave. de la Constitucion Apt 1510, Puerto Rico / NATURE OF THE BUSINESS: Personal Holding Company / POSITION: Sole proprietorship / DUTIES: Personal Investments/ START DATE: 10/18/2022 / HOURS DEVOTED TO BUSINESS: NA ///

3) F&R REALTY LLC; Urb Ocan Park, San Juan, Puerto Rico 00911; LLC; Real Estate; Purchase house to rent via Airbnb; Proprietor / owner; 50% owner of the real estate property; Start date: 3/14/2023

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
Regulatory Event	0	1	0
Customer Dispute	1	0	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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	MASSACHUSETTS
Sanction(s) Sought:	Undertaking
Date Initiated:	08/20/2015
Docket/Case Number:	R-2015-0082
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	UBS
Product Type:	Debt-Government
Allegations:	ON OR ABOUT APRIL 6, 2015, UBS SUBMITTED TO THE CRD OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "APPLICATION") SEEKING REGISTRATION OF LOPEZ JUARBE AS AN AGENT OF UBS IN MASSACHUSETTS. LOPEZ JUARBE HAS BEEN THE SUBJECT OF TWELVE (12) CUSTOMER COMPLAINTS, AS REPORTED ON THE CENTRAL REGISTRATION DEPOSITORY ("CRD"), ALLEGING, INTER ALIA, MAKING UNSUITABLE INVESTMENT RECOMMENDATIONS, MAKING MISREPRESENTATIONS AND OVERCONCENTRATION IN PUERTO RICO CLOSED-END FUNDS WHILE REGISTERED WITH UBS SINCE NOVEMBER 2003. THE ABOVE-STATED DISCLOSURE INCIDENTS AGAINST LOPEZ

JUARBE HAVE MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS AN AGENT OF UBS.

Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/20/2015
Sanctions Ordered:	Other: . (A) UBS SHALL NOT PERMIT LOPEZ JUARBE TO POSSESS OR EXERCISE DISCRETION IN THE HANDLING OF MASSACHUSETTS CUSTOMER ACCOUNTS. (B) UBS SHALL LIMIT LOPEZ JUARBE TO SERVICING ONLY ONE PARTICULAR CUSTOMER IN MASSACHUSETTS. (C) LOPEZ JUARBE SHALL NOT POSSESS OR EXERCISE DISCRETION IN THE HANDLING OF MASSACHUSETTS CUSTOMER ACCOUNTS. (D) LOPEZ JUARBE SHALL BE LIMITED TO SERVICING ONLY ONE PARTICULAR CUSTOMER IN MASSACHUSETTS.
Regulator Statement	THE DIVISION ALLOWED LOPEZ JUARBE'S APPLICATION FOR REGISTRATION IN MASSACHUSETTS AS AN AGENT OF UBS UPON THE CONDITIONS SET FORTH BELOW WHICH ARE EFFECTIVE FOR FIVE (5) YEARS. (A) UBS SHALL NOT PERMIT LOPEZ JUARBE TO POSSESS OR EXERCISE DISCRETION IN THE HANDLING OF MASSACHUSETTS CUSTOMER ACCOUNTS. (B) UBS SHALL LIMIT LOPEZ JUARBE TO SERVICING ONLY ONE PARTICULAR CUSTOMER IN MASSACHUSETTS. (C) LOPEZ JUARBE SHALL NOT POSSESS OR EXERCISE DISCRETION IN THE HANDLING OF MASSACHUSETTS CUSTOMER ACCOUNTS. (D) LOPEZ JUARBE SHALL BE LIMITED TO SERVICING ONLY ONE PARTICULAR CUSTOMER IN MASSACHUSETTS.

Reporting Source:	Broker
Regulatory Action Initiated By:	MASSACHUSETTS
Sanction(s) Sought:	Undertaking
Date Initiated:	08/20/2015
Docket/Case Number:	R-2015-0082

Employing firm when activity occurred which led to the regulatory action:	UBS FINANCIAL SERVICES INC.
Product Type:	Debt-Government
Allegations:	THE STATE OF MASS ISSUED AN ORDER DATED AUGUST 20, 2105 APPROVING THE REGISTRATION OF MR. LOPEZ SUBJECT TO SPECIFIC PROVISIONS. THE STATE OF MASS DID NOT FIND THAT THE FINANCIAL ADVISOR VIOLATED ANY RULES OR POLICIES OF THE STATE OF THE MASS AND WAS ISSUED SOLELY TO ADDRESS THE REGISTRATION STATUS OF THE INDIVIDUAL. THE ORDER WAS IMPLEMENTED TO PROVIDE THE STATE OF MASS WITH CERTAIN INFORMATION REGARDING THE FINANCIAL ADVISORS ACTIVITIES ON BEHALF OF RESIDENTS OF THE STATE OF MASS AND REQUIRES A REPORT ONLY AT THE END OF A FIVE YEAR PERIOD CONFIRMING THAT THE FINANCIAL ADVISOR COMPLIED WITH ALL TERMS OF THE ORDER.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/20/2015
Sanctions Ordered:	Other: (A) UBS SHALL NOT PERMIT LOPEZ JUARBE TO POSSESS OR EXERCISE DISCRETION IN THE HANDLING OF MASSACHUSETTS CUSTOMER ACCOUNTS. (B) UBS SHALL LIMIT LOPEZ JUARBE TO SERVICING ONLY ONE PARTICULAR CUSTOMER IN MASSACHUSETTS. (C) LOPEZ JUARBE SHALL NOT POSSESS OR EXERCISE DISCRETION IN THE HANDLING OF MASSACHUSETTS CUSTOMER ACCOUNTS. (D) LOPEZ JUARBE SHALL BE LIMITED TO SERVICING ONLY ONE PARTICULAR CUSTOMER IN MASSACHUSETTS.
Broker Statement	The five-year period during which the conditions imposed by the State of Massachusetts on Mr. Lopez Juarbe's registration were in effect ended in August 2020. Mr. Lopez Juarbe and UBS complied with all of the conditions.

Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	Time frame: Unspecified Allegations: Claimant alleges the recommendation to invest in and hold Puerto Rico closed-end funds was unsuitable, and that their accounts were unsuitably over concentrated in Puerto Rico investments. They also allege that the risks of investing in and concentration in Puerto Rico investments was misrepresented.
Product Type:	Other: Puerto Rico Closed End Funds
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	$100,001 - $500,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Arbitration
Docket/Case #:	24-01933
Filing date of arbitration/CFTC reparation or civil litigation:	09/11/2024

Customer Complaint Information

Date Complaint Received:	09/11/2024
Complaint Pending?	Yes

Settlement Amount:

Individual Contribution Amount:

End of Report

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