BrokerCheck Report

RAJEEV DHILLON

CRD# 6485713

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.

RAJEEV DHILLON

CRD# 6485713

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

IA **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
ONE BRYANT PARK
NEW YORK, NY 10036
CRD# 7691
Registered with this firm since: 11/22/2022

B **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
ONE BRYANT PARK
NEW YORK, NY 10036
CRD# 7691
Registered with this firm since: 11/22/2022

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:

- 6 Self-Regulatory Organizations
- 24 U.S. states and territories

This broker has passed:

- 0 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):

IA **TRUIST ADVISORY SERVICES, INC.**
CRD# 283390
ATLANTA, GA
05/2019 - 09/2022

B **TRUIST INVESTMENT SERVICES, INC.**
CRD# 17499
NEW YORK, NY
05/2019 - 09/2022

B **ARQ ADVISORS LLC**
CRD# 289499
BOCA GRANDE, FL
02/2019 - 05/2019

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	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 6 SROs and is licensed in 24 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Office Address: **ONE BRYANT PARK**
NEW YORK, NY 10036

Firm CRD#: **7691**

	SRO	Category	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	11/22/2022
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	11/22/2022
B	Cboe Exchange, Inc.	General Securities Representative	Approved	11/22/2022
B	FINRA	General Securities Representative	Approved	11/22/2022
B	Nasdaq Stock Market	General Securities Representative	Approved	11/22/2022
B	New York Stock Exchange	General Securities Representative	Approved	11/22/2022

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	11/22/2022
B	Connecticut	Agent	Approved	11/22/2022
B	Delaware	Agent	Approved	02/28/2023
B	District of Columbia	Agent	Approved	02/28/2023
B	Florida	Agent	Approved	11/22/2022
B	Georgia	Agent	Approved	02/28/2023
B	Idaho	Agent	Approved	04/29/2024

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Kentucky	Agent	Approved	01/08/2026
B	Maine	Agent	Approved	01/22/2024
B	Maryland	Agent	Approved	02/28/2023
B	Massachusetts	Agent	Approved	02/28/2023
B	Michigan	Agent	Approved	03/11/2024
B	Missouri	Agent	Approved	06/26/2025
B	New Jersey	Agent	Approved	11/22/2022
B	New York	Agent	Approved	11/22/2022
IA	New York	Investment Adviser Representative	Approved	11/22/2022
B	North Carolina	Agent	Approved	01/13/2025
B	Oregon	Agent	Approved	04/17/2024
B	Pennsylvania	Agent	Approved	02/13/2024
B	South Carolina	Agent	Approved	02/28/2023
B	Texas	Agent	Approved	02/28/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	03/06/2023
B	Virginia	Agent	Approved	02/28/2023
B	Washington	Agent	Approved	11/22/2022
B	West Virginia	Agent	Approved	02/28/2023
B	Wyoming	Agent	Approved	11/27/2024

Branch Office Locations

Broker Qualifications

Employment 1 of 1, continued

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
ONE BRYANT PARK
NEW YORK, NY 10036

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 2 state securities law exams.

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	12/29/2015

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	05/08/2017
B	Uniform Securities Agent State Law Examination	Series 63	04/26/2016

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
IA	05/2019 - 09/2022	TRUIST ADVISORY SERVICES, INC.	283390	NEW YORK, NY
B	05/2019 - 09/2022	TRUIST INVESTMENT SERVICES, INC.	17499	NEW YORK, NY
B	02/2019 - 05/2019	ARQ ADVISORS LLC	289499	BOCA GRANDE, FL
IA	07/2018 - 05/2019	GLOBAL CAPITAL STRATEGIES	290328	New York, NY
B	01/2018 - 12/2018	CANTELLA & CO., INC.	13905	New York, NY
IA	01/2018 - 03/2018	GLOBAL CAPITAL STRATEGIES	290328	New York, NY
IA	05/2017 - 01/2018	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	NEW YORK, NY
B	08/2016 - 01/2018	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	NEW YORK, NY
B	01/2016 - 08/2016	J.P. MORGAN SECURITIES LLC	79	new york, 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
01/2023 - Present	Bank of America, N.A.	Financial Advisor - AGP	Y	New York, NY, United States
11/2022 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Advisor - AGP	Y	New York, NY, United States
05/2019 - 09/2022	SUNTRUST ADVISORY SERVICES, INC	ADVISOR	Y	ATLANTA, GA, United States
04/2019 - 09/2022	SUNTRUST BANK	CLIENT ADVISOR	N	NEW YORK, NY, United States
04/2019 - 09/2022	SUNTRUST INVESTMENT SERVICES	CLIENT ADVISOR	Y	ATLANTA, GA, United States

Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
01/2018 - 04/2019	Global Capital Strategies	Director/Wealth Strategist	Y	New York, NY, United States
01/2018 - 12/2018	Cantella & Co., Inc.	WEALTH ADVISOR	Y	Boston, MA, United States
08/2016 - 01/2018	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	WEALTH ADVISOR	Y	NEW YORK, NY, United States
01/2016 - 07/2016	JPMORGAN CHASE BANK NA	VICE PRESIDENT	Y	NEW YORK - 270 PARK AVENUE, 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.

I*1096273
For profit or not for profit: Entity For Profit
Name of outside business organization: Whispering Ventures LLC
Investment related: N
Address of business: New York, New York
Nature of business: ["Limited Liability Company"]
Position, title, association: ["Officer"],
Start date of relationship: 12/1/2022
Number of hours devoted: 10 hour(s) Monthly
Number of hours devoted during trading hours: 0
Duties: Act as broker to UK companies who are seeking to sell their products to departments stores and other retail companies in the U.S

RENTAL PROPERTIES
POSITION: Landlord NATURE: Owner of two rental properties located in United Kingdom (UK).
Joint ownership with spouse
No time is devoted to this activity as Hardings act as managing agents for the properties.
INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/19/2018
ADDRESS: , London NY , United States
DESCRIPTION: collecting rental income from tenants

GENIES INC
POSITION: Consultant NATURE: Genies Inc: is a leading avatar technology company. It has created the most intelligent and dynamic avatars on the market.
The Genies consumer app allows users to create fully personalized avatars to be used in apps such as imessage, Instagram, Facebook Messenger, Whats app and more.

Registration and Employment History

Other Business Activities, continued

The company consists of also an Avatar Agency that creates digital versions of its clients - such as musician Offset, DJ Khaled, Quincy Jones, Marshmello, Alan Walker, Kodak Black, etc and the idea is to find them advertising, sponsorship and branding opportunities.
Please see www.genies.com for more information. INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0
START DATE: 10/01/2020
ADDRESS: , Venice CA , United States
DESCRIPTION: Strategic advisor to provide general advisory services to the company. This will involve;
- Attend monthly management / board meetings via virtual calls. This will take place once or twice a month consisting of one hour per call. Most of the time will be conducted outside of business hours.
- Provide suggestions and input regarding the strategy of the company from a PR, Digital Marketing and advertising perspective (non- financial).
- Provide general advice on the Operations of the company.
- Through my personal network and where appropriate, potentially arrange introductions to other corporations such as Sony, Warner Bros and other entertainment companies who may be interested in learning more about Genies. These introductions are with non-financial companies. These are soft introductions which I will facilitate between the respective companies and CEO of Genies. The introduction is not financial in nature and will not involve any aspect of financial services.

In the event that either a founding member of the company (Genies Inc) becomes a client of Truist or the investment bank is selected in any capacity to either raise capital or represent the company in a 'buy side' or 'sell-side' mandate, I will immediately resign as a strategic advisor to the company.

I*1096272
For profit or not for profit:
Name of outside business organization: Rental Property 1
Investment related: N
Address of business: Birmingham, , B120AF
Nature of business:
Position, title, association: Co-owner with non-family members
Start date of relationship: 12/1/2022
Number of hours devoted: 1 hour(s) Monthly
Number of hours devoted during trading hours: 0

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
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.

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:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	The client alleges misappropriation, altered documents and selling away from November 2022 to November 2023.
Product Type:	No Product
Alleged Damages:	$100,000.00
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:	01/16/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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