

BrokerCheck Report

Rick Marvin Cruz

CRD# 6915413

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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:
 - o 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
 - o 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.

**Rick M. Cruz**

CRD# 6915413

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

IA VANGUARD ADVISERS, INC.
 1030 ADMIRAL NELSON CT
 CHARLOTTE, NC 28262
 CRD# 106715
 Registered with this firm since: 05/31/2022

B VANGUARD MARKETING CORPORATION
 1030 ADMIRAL NELSON CT
 CHARLOTTE, NC 28262
 CRD# 7452
 Registered with this firm since: 03/04/2022

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:

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

This broker has passed:

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

Registration History

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

- B PFS INVESTMENTS INC.**
 CRD# 10111
 CORNELIUS, NC
 09/2021 - 03/2022
- B TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC**
 CRD# 20472
 CHARLOTTE, NC
 04/2018 - 10/2019

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? **No**



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 3 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **VANGUARD ADVISERS, INC.**

Main Office Address: **100 VANGUARD BLVD
MALVERN, PA 19355**

Firm CRD#: **106715**

	U.S. State/ Territory	Category	Status	Date
IA	Mississippi	Investment Adviser Representative	Approved	10/07/2022
IA	North Carolina	Investment Adviser Representative	Approved	05/31/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	05/31/2022

Branch Office Locations

1030 ADMIRAL NELSON CT
CHARLOTTE, NC 28262

Employment 2 of 2

Firm Name: **VANGUARD MARKETING CORPORATION**

Main Office Address: **100 VANGUARD BLVD
MALVERN, PA 19355**

Firm CRD#: **7452**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	03/04/2022
B	FINRA	General Securities Representative	Approved	04/25/2022

Broker Qualifications



Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Mississippi	Agent	Approved	07/25/2022
B	North Carolina	Agent	Approved	06/02/2022

Branch Office Locations

VANGUARD MARKETING CORPORATION
1030 ADMIRAL NELSON CT
CHARLOTTE, NC 28262



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination	Series 7TO	04/25/2022
B Securities Industry Essentials Examination	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination	Series 6	04/16/2018

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	05/27/2022
B Uniform Securities Agent State Law Examination	Series 63	04/30/2018

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 09/2021 - 03/2022	PFS INVESTMENTS INC.	10111	CORNELIUS, NC
B 04/2018 - 10/2019	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	20472	CHARLOTTE, NC

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
02/2022 - Present	The Vanguard Group, Inc.	Registered Person	Y	Charlotte, NC, United States
11/2021 - Present	Rick Cruz LLC	Owner	N	Brandon, MS, United States
07/2020 - Present	Century 21 Maselle & Associates	Real Estate Agent	N	Flowood, MS, United States
03/2018 - Present	Costello Real Estate & Investments	Real Estate Agent	N	Charlotte, NC, United States
02/2007 - Present	Biltmore Records, Inc.	Owner	N	Charlotte, NC, United States
09/2021 - 02/2022	PFS Investments Inc.	Independent Contractor Representative	Y	Cornelius, NC, United States
09/2021 - 02/2022	Primerica Financial Services	Independent Contractor Representative	Y	Cornelius, NC, United States
12/2018 - 03/2020	Purdue University	Remote Student	N	Fort Mill, SC, United States
03/2018 - 09/2019	TIAA	Financial Services Consultant	Y	Charlotte, NC, United States
03/2018 - 09/2019	TIAA-CREF Individual & Institutional Services, LLC	Registered Representative	Y	Charlotte, NC, United States
03/2015 - 03/2018	Wells Fargo	Remediation Analyst	Y	Charlotte, NC, United States
08/2017 - 11/2017	Liberty National Life/Torchmark Corp	Independant Contractor	Y	Charlotte, NC, United States



Registration and Employment History

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.

EMPLOYEE OF THE VANGUARD GROUP, INC (PARENT COMPANY OF VANGUARD MARKETING CORPORATION) 100 VANGUARD BLVD,
MALVERN, PA 19355

NAME OF BUSINESS: COSTELLO REAL ESTATE & INVESTMENTS
NON-INVESTMENT RELATED
ADDRESS: TEGA CAY, SC
NATURE OF BUSINESS: REAL ESTATE
POSITION: REAL ESTATE AGENT
START DATE: 03/2018
APPROX. HOURS/MONTH: 5
HOURS DEVOTED DURING TRADING HOURS: 0
DUTIES: COMMERCIAL AND RESIDENTIAL SALES

NAME OF BUSINESS: BILTMORE RECORDS, INC.
NON-INVESTMENT RELATED
ADDRESS: CHARLOTTE, NC
NATURE OF BUSINESS: MUSIC RECORDING
POSITION: OWNER
START DATE: 02/2007
APPROX. HOURS/MONTH: 1
HOURS DEVOTED DURING TRADING HOURS: 0
DUTIES: OWNER

NAME OF BUSINESS: RICK CRUZ LLC
NON-INVESTMENT RELATED
ADDRESS: BRANDON, MS
NATURE OF BUSINESS: REAL ESTATE
POSITION: OWNER
START DATE: 11/2021
APPROX. HOURS/MONTH: 2
HOURS DEVOTED DURING TRADING HOURS: 0
DUTIES: COMMERCIAL AND RESIDENTIAL SALES

NAME OF BUSINESS: CENTURY 21 MASELLE & ASSOCIATES
NON-INVESTMENT RELATED
ADDRESS: FLOWOOD, MS
NATURE OF BUSINESS: REAL ESTATE
POSITION: REAL ESTATE AGENT
START DATE: 07/2020

Registration and Employment History



Other Business Activities, continued

APPROX. HOURS/MONTH: 4

HOURS DEVOTED DURING TRADING HOURS: 0

DUTIES: COMMERCIAL AND RESIDENTIAL SALES

NAME OF BUSINESS: THE RIVER WELLNESS LLC

NON-INVESTMENT RELATED

ADDRESS: FLOWOOD, MS

NATURE OF BUSINESS: COUNSELING SERVICES

POSITION: OWNER

START DATE: 07/2019

APPROX. HOURS/MONTH: 2

HOURS DEVOTED DURING TRADING HOURS: 0

DUTIES: ADVISE BUSINESS MANAGEMENT

End of Report



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