

BrokerCheck Report

DEBRA ANN BUSHMAN

CRD# 870056

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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.

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.

**DEBRA A. BUSHMAN**

CRD# 870056

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: 10/18/2010

B UBS FINANCIAL SERVICES INC.
1055 FRANKLIN AVENUE
SUITE 300
GARDEN CITY, NY 11530
CRD# 8174
Registered with this firm since: 10/18/2010

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
- 28 U.S. states and territories

This broker has passed:

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

Registration History

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

- B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
CRD# 7691
GARDEN CITY, NY
09/2006 - 10/2010
- IA MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
CRD# 7691
NEW YORK, NY
09/2006 - 10/2010
- IA JANNEY MONTGOMERY SCOTT LLC**
CRD# 463
PHILADELPHIA, PA
04/2006 - 09/2006

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	3
Termination	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 28 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 Principal	Approved	05/15/2012
B	BOX Exchange LLC	General Securities Representative	Approved	05/15/2012
B	BOX Exchange LLC	Registered Options Principal	Approved	06/13/2012
B	BOX Exchange LLC	General Securities Sales Supervisor	Approved	05/18/2020
B	Cboe Exchange, Inc.	General Securities Representative	Approved	10/18/2010
B	Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	10/18/2010
B	Cboe Exchange, Inc.	Registered Options Principal	Approved	10/18/2010
B	FINRA	General Securities Principal	Approved	10/18/2010
B	FINRA	General Securities Representative	Approved	10/18/2010
B	FINRA	General Securities Sales Supervisor	Approved	10/18/2010
B	FINRA	Municipal Securities Principal	Approved	10/18/2010
B	FINRA	Registered Options Principal	Approved	10/18/2010
B	NYSE American LLC	General Securities Principal	Approved	10/18/2010
B	NYSE American LLC	General Securities Representative	Approved	10/18/2010
B	NYSE American LLC	Municipal Securities Principal	Approved	10/18/2010

Broker Qualifications



Employment 1 of 1, continued

	SRO	Category	Status	Date
B	NYSE American LLC	Registered Options Principal	Approved	10/18/2010
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	NYSE Arca, Inc.	General Securities Principal	Approved	10/18/2010
B	NYSE Arca, Inc.	General Securities Representative	Approved	10/18/2010
B	NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	10/18/2010
B	NYSE Arca, Inc.	Registered Options Principal	Approved	10/18/2010
B	NYSE Texas, Inc.	General Securities Representative	Approved	07/20/2022
B	Nasdaq ISE, LLC	General Securities Representative	Approved	10/18/2010
B	Nasdaq ISE, LLC	Registered Options Principal	Approved	10/18/2010
B	Nasdaq ISE, LLC	General Securities Principal	Approved	08/26/2011
B	Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	Nasdaq PHLX LLC	General Securities Principal	Approved	10/18/2010
B	Nasdaq PHLX LLC	General Securities Representative	Approved	10/18/2010
B	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	10/18/2010
B	Nasdaq PHLX LLC	Registered Options Principal	Approved	10/18/2010
B	Nasdaq Stock Market	General Securities Principal	Approved	10/18/2010
B	Nasdaq Stock Market	General Securities Representative	Approved	10/18/2010
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	10/18/2010
B	Nasdaq Stock Market	Registered Options Principal	Approved	10/18/2010
B	New York Stock Exchange	General Securities Principal	Approved	10/18/2010
B	New York Stock Exchange	General Securities Representative	Approved	10/18/2010
B	New York Stock Exchange	Municipal Securities Principal	Approved	10/18/2010



Broker Qualifications

Employment 1 of 1, continued

SRO	Category	Status	Date
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018

U.S. State/ Territory	Category	Status	Date
B Arizona	Agent	Approved	10/18/2010
B California	Agent	Approved	10/18/2010
B Colorado	Agent	Approved	04/15/2015
B Connecticut	Agent	Approved	10/18/2010
B Florida	Agent	Approved	10/18/2010
B Georgia	Agent	Approved	10/18/2010
B Hawaii	Agent	Approved	06/14/2013
B Idaho	Agent	Approved	01/23/2020
B Illinois	Agent	Approved	04/12/2013
B Indiana	Agent	Approved	03/06/2024
B Louisiana	Agent	Approved	09/03/2015
B Maine	Agent	Approved	10/18/2010
B Maryland	Agent	Approved	10/18/2010
B Massachusetts	Agent	Approved	10/18/2010
B Nevada	Agent	Approved	09/20/2012
B New Hampshire	Agent	Approved	10/18/2010
B New Jersey	Agent	Approved	10/18/2010
B New Mexico	Agent	Approved	02/25/2016
B New York	Agent	Approved	10/18/2010



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
IA	New York	Investment Adviser Representative	Approved	10/26/2021
B	North Carolina	Agent	Approved	10/18/2010
B	Ohio	Agent	Approved	10/18/2010
B	Oregon	Agent	Approved	06/24/2022
B	Pennsylvania	Agent	Approved	10/18/2010
IA	Pennsylvania	Investment Adviser Representative	Approved	01/03/2023
B	South Carolina	Agent	Approved	08/14/2014
B	Tennessee	Agent	Approved	05/01/2017
B	Texas	Agent	Approved	05/29/2013
IA	Texas	Investment Adviser Representative	Restricted Approval	10/18/2010
B	Utah	Agent	Approved	08/08/2019
B	Virginia	Agent	Approved	10/18/2010

Branch Office Locations

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

UBS FINANCIAL SERVICES INC.
 Masepequa, NY

UBS FINANCIAL SERVICES INC.
 Pittsburgh, PA



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 6 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor - General Module Examination	Series 10	01/02/2023
B General Securities Sales Supervisor - Options Module Examination	Series 9	01/02/2023
B General Securities Principal Examination	Series 24	07/16/1987
B Municipal Securities Principal Examination	Series 53	10/14/1985
B Registered Options Principal Examination	Series 4	05/22/1984
B NYSE Branch Manager Examination	Series 12	12/26/1981

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Interest Rate Options Examination	Series 5	01/20/1995
B Foreign Currency Options Examination	Series 15	08/14/1991
B General Securities Representative Examination	Series 7	08/18/1979

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	08/02/1994
B Uniform Securities Agent State Law Examination	Series 63	06/28/1984

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at

Broker Qualifications



Industry Exams this Broker has Passed, continued

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 09/2006 - 10/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GARDEN CITY, NY
IA 09/2006 - 10/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	GARDEN CITY, NY
IA 04/2006 - 09/2006	JANNEY MONTGOMERY SCOTT LLC	463	GARDEN CITY, NY
B 02/2003 - 09/2006	JANNEY MONTGOMERY SCOTT LLC	463	GARDEN CITY, NY
B 08/1979 - 01/2003	PRUDENTIAL SECURITIES INCORPORATED	7471	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
10/2010 - Present	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	UNIONDALE, 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.

SAMANTHA'S LIMO SERVICE / 110 VETERANS BLVD. MASSAEPQUA, NY 11758 / COMPANY / TRANSPORT / LIMO SERVICE / IS THIS AN INDUSTRY SECTOR ORGANIZATION? NO / OFFICER / NONE / WILL YOU HAVE AUTHORITY TO MAKE INVESTMENT DECISIONS ON BEHALF OF THE COMPANY? NO/ START DATE 08/01/1990 / COMPLIANCE APPROVAL CONTINGENT UPON PRIVATE FINANCIAL INVESTMENT DISCLOSURE. SUBJECT TO RESTRICTIONS NOTED IN THE OUTSIDE ACTIVITIES GUIDE.

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
Customer Dispute	0	3	N/A
Termination	N/A	1	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.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES INC.
Allegations:	CLAIMANT ALLEGES THAT HER FINANCIAL ADVISOR MISREPRESENTED THE MANAGEMENT FEES ASSOCIATED WITH HER ACCOUNTS, RECOMMENDED AN INAPPROPRIATE ASSET ALLOCATION RESULTING IN POOR PORTFOLIO PERFORMANCE, AND MOVED CASH BETWEEN HER ACCOUNT'S WITHOUT HER AUTHORIZATION. TIME FRAME: NOVEMBER 2010 - MARCH 2014.
Product Type:	Other: MANAGED ACCOUNTS, INDIVIDUAL STOCKS
Alleged Damages:	\$40,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	14-01035
Filing date of arbitration/CFTC reparation or civil litigation:	04/18/2014



Customer Complaint Information

Date Complaint Received: 04/18/2014

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 04/18/2014

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [14-01035](#)

Date Notice/Process Served: 04/18/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/10/2015

Monetary Compensation Amount: \$5,750.00

Individual Contribution Amount: \$0.00

Broker Statement

EVERY ALLEGATION MADE IN THIS FILING IS FALSE AND MISLEADING. THE MANAGEMENT FEE WAS ALWAYS 1% ON THE ACCOUNTS IN QUESTION. CLIENT SIGNED THE CONTRACT AND HAD NO LESS THAN QUARTERLY REVIEWS AND OFTEN WEEKLY REVIEWS SO THERE WAS NO MISREPRESENTATION OF ANY KIND. THE PERFORMANCE OF THE ACCOUNTS WERE DIRECTLY RELATED TO THE CLIENT NOT TAKING OUR ADVICE AND CONTINUING TO WANT TO LEAVE THE THE MONEY IN A CASH POSITION. THE MONEY THAT MOVED BETWEEN ACCOUNTS WAS SAME NAME ACCOUNTS, ONE MANAGEMENT FEE ACCOUNT AND ONE NON FEE ACCOUNT. THE MONEY MARKET FUNDS MOVED FROM THE MANAGEMENT FEE ACCOUNT TO THE NON MANAGEMENT FEE ACCOUNT WHICH WAS DISCUSSED WITH THE CLIENT. NO INVESTMENT WAS MADE WITH THOSE MONEY MARKET FUNDS.



Disclosure 2 of 3

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint:

Allegations: THE CLIENT ALLEGED THAT THERE ACCOUNT WERE MISHANDLED. THEY DID NOT ALLEGE ANY SPECIFIC DAMAGES.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 07/12/1991

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$30,000.00

Individual Contribution Amount:

Broker Statement THIS CASE WAS SETTLED FOR \$30,000.00. AFTER EXTENSIVE REVIEW OF THE ACCOUNT IN QUESTION, THERE WAS ABSOLUTLEY NO BASIS FOR THE MISHANDLING COMPLAINT. THE CLIENTS WERE REALLY UPSET ABOUT THEIR INVESTMENT IN VMS MORTGAGE INVESTMENT, AND THE SETTLEMENT WAS MADE FOR THE AMOUNT INVESTED IN VMS.
[CUSTOMER] IS A VERY HIGH PROFILE INDIVIDUAL CLIENT AND IT WAS LEGAL DEPT ADVICE TO SETTLE IMMEDIATELY.

Disclosure 3 of 3

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint:

Allegations: CUSTOMERS ALLEGED THAT THE FIRM FAILED TO SUPERVISE THEIR ACCOUNT. CUSTOMERS REQUESTED \$141,000 IN DAMAGES AS A RESULT OF OPTION TRADING IN 1987.

**Product Type:****Alleged Damages:** \$141,000.00**Customer Complaint Information****Date Complaint Received:****Complaint Pending?** No**Status:** Arbitration/Reparation**Status Date:****Settlement Amount:****Individual Contribution
Amount:****Arbitration Information****Arbitration/Reparation Claim
filed with and Docket/Case
No.:** National Association of Securities Dealers, Inc.**Date Notice/Process Served:** 08/28/1990**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 08/01/1991**Monetary Compensation
Amount:** \$14,999.00**Individual Contribution
Amount:****Broker Statement**

CASE WAS SETTLED FOR BUSINESS REASONS AND ON A
COST OF DEFENSE BASIS. THE BROKER, BRANCH MANAGER AND FIRM
DENY
ALL ALLEGATIONS AND SETTLED WITHOUT AN ADMISSION OF LIABILITY.
Not Provided



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:	Broker
Employer Name:	PRUDENTIAL SECURITIES
Termination Type:	Permitted to Resign
Termination Date:	12/12/2002
Allegations:	PERMITTED TO RESIGN FOLLOWING FIRM INVESTIGATION CONCERNING ADHERENCE TO PSI ANNUITIES REPLACEMENT PROCEDURES AND NEW YORK STATE REG. 60. INVESTIGATION WAS NOT PROMPTED BY ANY CUSTOMER COMPLAINT.
Product Type:	Other
Other Product Types:	ANNUITIES

End of Report



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