



IAPD Report

ROBERT MARTIN NICKOSON

CRD# 1037540

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

ROBERT MARTIN NICKOSON (CRD# 1037540)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **01/24/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ST. BERNARD FINANCIAL SERVICES, INC.	CRD# 36956	01/05/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	COPPELL ADVISORY SOLUTIONS LLC	156549	TALLMADGE, OH	10/02/2013 - 01/24/2022
IA	NEW ENGLAND SECURITIES CORPORATION	615	HIGHLAND HILLS, OH	10/31/2002 - 01/14/2011

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2
Termination	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ST. BERNARD FINANCIAL SERVICES, INC.**
Main Address: 1609 WEST MAIN ST
RUSSELLVILLE, AR 72801
Firm ID#: 36956

Regulator	Registration	Status	Date
IA Ohio	Investment Adviser Representative	Approved	01/05/2022

Branch Office Locations

ST. BERNARD FINANCIAL SERVICES, INC.
308 Northwest Ave
Suite 111
Tallmadge, OH 44278



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

No information reported.

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	10/02/2013 - 01/24/2022	COPPELL ADVISORY SOLUTIONS LLC	CRD# 156549	TALLMADGE, OH
IA	10/31/2002 - 01/14/2011	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	HIGHLAND HILLS, OH

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2013 - Present	COPPELL ADVISORY SOLUTIONS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	TALLMADGE, OH, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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. INDEPENDENT INSURANCE AGENT - FIXED ANNUITIES, LIFE/ACCIDENT/HEALTH, PROPERTY & CASUALTY,COMMERCIAL - FROM BUSINESS ADDRESS - 10 SEC HR 1 NON SEC/ WEEK SINCE 05/1996
- 2.OWNER - ROBERT NICKOSON FINANCIAL GROUP - 10 SEC HR / 1 NON SEC HR PER WEEK - SINCE 05/1995



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2
Termination	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NEW ENGLAND FINANCIAL

Allegations: CLIENT FEELS THAT MR. NICKOSON MISINFORMED HIM AND DID NOT DISCLOSE WHAT IT WOULD COST HIM WHEN HE PURCHASED THE VARIABLE ANNUITY IN MAY OF 2005.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$40,568.80

Customer Complaint Information

Date Complaint Received: 04/21/2006

Complaint Pending? No

Status: Denied

Status Date: 07/31/2006

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint:

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations:

REGARDING THE 1995 PURCHASE OF A VARIABLE INVESTMENT PLAN, VARIABLE APPRECIABLE LIFE INSURANCE POLICY AND PRUDENTIAL EQUITY INCOME AND MONEY MARKET FUNDS, THE CLIENT ALLEGED "...I TRULY BELIEVE THIS PERSON TAILORED MY INVESTMENTS TO HIS DESIRES & COMMISSION RATHER THAN MY INTEREST...I GAVE HIM \$12,000 FOR A PAID UP \$15,000 POLICY & \$38,000 TO INVEST IN A CD...I THOUGHT I WAS GETTING A CD FOR THE \$38,000 REMAINING BUT LO & BEHOLD I RECEIVED IN THE MAIL FROM NEWARK, NJ, AN ADVANTAGE ACCOUNT FOR 18,000 & A \$20,000 EQUITY WITH A FIVE DOLLAR MONTHLY SERVICE CHARGE..." NO MONETARY DAMAGES WERE ALLEGED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/28/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$92,679.00

Individual Contribution Amount:

Firm Statement

THE COMPANY CANCELED THE VARIABLE APPRECIABLE LIFE INSURANCE POLICY AND RETURNED THE PREMIUMS PAID WITH INTEREST. THE SURRENDER CHARGES WERE WAIVED ON THE CASH SURRENDER OF THE VARIABLE INVESTMENT PLAN. A TOTAL OF APPROXIMATELY \$92,679.00 WAS RETURNED TO THE CLIENT, WHO HAS DECIDED TO RETAIN THE ADVANTAGE ACCOUNT.
Not Provided

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations:

CUSTOMER MAKES NUMEROUS CHARGES OF MISTAKES ALL MADE BY PRUDENTIAL OR HIS NEICE CUSTOMER WHO WAS ONE OF MY AGTS. SEE LETTER OF COMPLAINT ATTACHED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/28/1996

Complaint Pending? No

Status: Settled



Status Date:

Settlement Amount: \$92,679.00

Individual Contribution Amount:

Broker Statement

THEY REFUNDED HIS MONEY ON WIFE'S LIFE INSURANCE POLICY AND ALSO WAIVED HIS SURRENDER CHARGES ON HIS MINIMUM DISTRIBUTION VARIABLE ANNUITY. HE KEPT THE ADVANTAGE ACCOUNT WHICH IN HIS LETTER HE COMPLAINED ABOUT THE MOST. SEE LETTER OF COMPLAINT AND MY EXPLANATION ATTACHED. CUSTOMER WAS A NASD LICENSED AGT THAT WAS ASSIGNED TO MY AGENCY WHEN I WAS DEMOTED FROM GEN MGR TO MGR. SHE WROTE HER AUNT AND UNCLE CUSTOMER. I DID NOT RECEIVE COMM ON THIS CASE, BUT WHEN HIS NEICE LEFT THE BUSINESS HE WANTED TO GIVE THE MONEY TO A FRIEND AT CHURCH TO INVEST. HE DID NOT WANT TO PAY SURR CHARGES SO HE WROTE STINGING LETTER AND DID NOT MENTION HIS NEICE BUT DIRECTED LETTER AT ME. PRUDENTIAL HOME OFFICE MADE SEVERAL ERRORS LIKE ME SPELLING HIS NAME, SENDING HIM 2 DISTRIBUTIONS ONE YR, CHARGED HIM 5% ON MONEY ACCOUNT AND SO ON, NONE OF WHICH WERE HANDLED BY ME. I WAS THE MGR.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Firm Name: METLIFE
Termination Type: Discharged
Termination Date: 05/14/2013
Allegations: REGISTERED REPRESENTATIVE DID NOT PROVIDE ACCURATE INFORMATION REGARDING THE MOVEMENT OF CLIENT ACCOUNT MONIES THROUGH HIS OBA.
Product Type: Other: INDEXED ANNUITIES

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Termination Type: Permitted to Resign
Termination Date: 07/15/1996
Allegations: NONE
THAT I FAILED MY SUPERVISORY RESPONSIBILITIES REGARDING MY OFFICE MGR FRAN DRAIN WHO CHANGED THAT DATES ON CERTIFICATION FORMS FROM 8/94-3/95
Product Type:
Other Product Types:
Broker Statement NONE
I WAS ADVISED BY ATTORNEY TERRY HOLLISTER NOT TO SIGN LETTER MAILED TO ME ON 5/19/95, BECAUSE IT WAS NOT ACURATE AND IF I SIGNED IT I WOULD BE ADMITTING TO IT'S ACCUSATIONS. INSTEAD HE HELPED ME WRITE LETTER TO VPRM ROBERT DUFFY DATED 5/31/95 IN RESPONSE TO HIS 5/19/95 LETTER AND THE ATTORNEY HAD ME ATTACH A COPY OF AUDITOR'S REPORT THAT CLEARLY STATES OFFICE MGR FRAN DRAIN ALTERED DATES TO LOOK GOOD ON AUDIT REPORT. I AM SUBMITTING COPIES OF LETTERS AND AUDIT REPORT. I WAS HELD RESPONSIBLE FOR SOMEONE WHO WAS NOT NASD LICENSED AND THIS WAS NOT A NASD RELATED FORM.



End of Report

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