



## IAPD Report

# GEORGENE MARIE GRATTAN

CRD# 1085145

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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.



## **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

### GEORGENE MARIE GRATTAN (CRD# 1085145)

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 **09/30/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	B.B. GRAHAM & COMPANY, INC.	CRD# 41533	08/26/2004
<b>IA</b>	GRATTAN FINANCIAL STRATEGIES, INC.	CRD# 108449	01/26/2017

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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
<b>B</b>	GRATTAN FINANCIAL SECURITIES, INC.	43484	SAN GABRIEL, CA	12/23/1997 - 08/31/2004
<b>B</b>	LINSKO/PRIVATE LEDGER CORP.	6413	FORT MILL, SC	07/03/1989 - 09/23/1998
<b>B</b>	ASSOCIATED PLANNERS SECURITIES CORPORATION	12969	FORT MILL, SC	07/19/1988 - 07/11/1989

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
Regulatory Event	1
Customer Dispute	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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **B.B. GRAHAM & COMPANY, INC.**

Main Address: 1700 W. KATELLA AVE.  
ORANGE, CA 92867

Firm ID#: 41533

	Regulator	Registration	Status	Date
	FINRA	Financial and Operations Principal	Approved	08/26/2004
	FINRA	General Securities Representative	Approved	08/26/2004
	FINRA	Registered Options Principal	Approved	08/26/2004
	FINRA	Operations Professional	Approved	10/01/2018
	FINRA	General Securities Principal	Requalification	08/26/2004
	Arizona	Agent	Approved	08/26/2004
	California	Agent	Approved	08/26/2004
	Colorado	Agent	Approved	08/26/2004
	Florida	Agent	Approved	04/23/2010
	Idaho	Agent	Approved	05/20/2022
	Michigan	Agent	Approved	08/26/2004
	Nevada	Agent	Approved	11/29/2004
	Tennessee	Agent	Approved	01/19/2024



## Qualifications

	Regulator	Registration	Status	Date
B	Vermont	Agent	Approved	10/19/2023
B	Washington	Agent	Approved	01/05/2009

## Branch Office Locations

**B.B. GRAHAM & COMPANY, INC.**  
8814 EAST HUNTINGTON DRIVE  
SAN GABRIEL, CA 91775

## Employment 2 of 2

Firm Name: **GRATTAN FINANCIAL STRATEGIES, INC.**  
Main Address: 8814 HUNTINGTON DRIVE  
SAN GABRIEL, CA 91775-1271  
Firm ID#: 108449

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	01/26/2017

## Branch Office Locations

**GRATTAN FINANCIAL STRATEGIES, INC.**  
8814 HUNTINGTON DRIVE  
SAN GABRIEL, CA 91775-1271







## 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.

**This individual has passed 4 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.**


#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	01/27/1987
	Registered Options Principal Examination (S4)	Series 4	05/14/1984
	Financial and Operations Principal Examination (S27)	Series 27	10/15/1983
	General Securities Principal Examination (S24)	Series 24	07/15/1983

#### General Industry/Product Exams

	Exam	Category	Date
	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	03/19/1983

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	04/13/1983

### 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
B	12/23/1997 - 08/31/2004	GRATTAN FINANCIAL SECURITIES, INC.	CRD# 43484	SAN GABRIEL, CA
B	07/03/1989 - 09/23/1998	LINSKO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	07/19/1988 - 07/11/1989	ASSOCIATED PLANNERS SECURITIES CORPORATION	CRD# 12969	
B	07/16/1987 - 09/16/1988	NML EQUITY SERVICES, INC.	CRD# 2881	
B	10/03/1986 - 08/09/1988	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	
B	08/08/1986 - 10/21/1986	PRIVATE LEDGER FINANCIAL SERVICES, INCORPORATED	CRD# 6413	
B	12/06/1985 - 10/01/1986	EQUICO SECURITIES, INC.	CRD# 6627	
B	12/06/1985 - 09/29/1986	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	
B	03/23/1983 - 11/18/1985	PRIVATE LEDGER FINANCIAL SERVICES, INCORPORATED	CRD# 6413	

### 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
08/2004 - Present	BB GRAHAM & CO	BROKER	Y	ORANGE, CA, United States
06/1997 - Present	GRATTAN FINANCIAL SECURITIES, INC.	NOT PROVIDED	Y	SAN GABRIEL, CA, United States
10/1989 - Present	GRATTAN FINANCIAL STRATEGIES, INC (RIA)	OTHER - CHAIRMAN OF BOARD	N	SAN GABRIEL, CA, United States
01/1987 - Present	THE NORTHWESTERN MUTUAL LIFE INS. CO.	AGENT - Agent	N	MILWAUKEE, WI, United States



## Registration & Employment History



### 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.

GEORGENE M GRATTAN IS EMPLOYED BY THE INVESTMENT ADVISORY FIRM OF GRATTAN FINANCIAL STRATEGIES, INC, AS PRESIDENT AND CEO. ACCOUNTING AND MANAGEMENT FUNCTION DURING VARIOUS HOURS OF THE DAY. 50% SHAREHOLDER IN GRATTAN ENTERPRISES, INC, A FOOD COMPANY THAT PRODUCES CHOCOLATE, PASTRIES, JAMS, JELLIES. 30 HRS/MONTH.

GEORGENE ALSO OWNS GIGI'S FINE CHOCOLATES AS A CHEF AND CHOCOLATIER, ABOUT 1 OR 2 HOURS A WEEK.





## 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
Regulatory Event	1
Customer Dispute	2

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** NASD

**Sanction(s) Sought:**

**Date Initiated:** 05/18/2005

**Docket/Case Number:** [C02050039](#)

**Employing firm when activity occurred which led to the regulatory action:** GRATTAN FINANCIAL SECURITIES, INC.

**Product Type:** No Product

**Allegations:** NASD RULES 2110, 3010 - RESPONDENT, ACTING ON BEHALF OF HER MEMBER FIRM, PERMITTED AN INDIVIDUAL WHILE HE WAS STATUTORILY DISQUALIFIED, TO BECOME A PERSON ASSOCIATED WITH THE FIRM, THROUGH THE FIRM'S BRANCH OFFICE; FAILED TO TAKE TIMELY OR ADEQUATE SUPERVISORY ACTION DESIGNATED TO ENSURE THAT THE FIRM AND ITS BRANCH OFFICE COMPLIED WITH THE REQUIREMENTS OF NASD AND TO ENSURE THAT A STATUTORILY DISQUALIFIED PERSON DID NOT ASSOCIATE WITH THE FIRM.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)



**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:** 05/18/2005

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Requalification  
Suspension  
Other: GRATTAN SHALL REQUALIFY BY EXAM, AS A GENERAL SECURITIES PRINCIPAL, BEFORE ACTING IN THAT CAPACITY WITH ANY NASD MEMBER FIRM.

**Regulator Statement** WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, GRATTAN CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE SHE IS SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY PRINCIPAL CAPACITY FOR 45 DAYS AND FINED \$20,000 JOINTLY AND SEVERALLY. THE SUSPENSION WILL BEGIN JUNE 20, 2005 AND WILL CONCLUDE AUGUST 3, 2005. FINES PAID ON 11/17/2006.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** NASD

**Sanction(s) Sought:** Suspension

**Other Sanction(s) Sought:** FINE

**Date Initiated:** 05/18/2005

**Docket/Case Number:** [C02050039](#)

**Employing firm when activity occurred which led to the regulatory action:** GRATTAN FINANCIAL SECURITIES, INC.

**Product Type:** No Product

**Other Product Type(s):**

**Allegations:** NASD RULES 2110, 3010 - RESPONDENT, ACTING ON BEHALF OF HER MEMBER FIRM HIRED A PERSON THROUGH THE FIRM'S BRANCH OFFICE, WHO WAS STATUTORILY DISQUALIFIED. SHE FAILED TO TAKE TIMELY OR ADEQUATE SUPERVISORY ACTION TO ENSURE THAT A STATUTORILY DISQUALIFIED PERSON DID NOT ASSOCIATE WITH THE FIRM.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Resolution Date:** 05/18/2005

**Sanctions Ordered:** Monetary/Fine \$20,000.00  
Suspension

**Other Sanctions Ordered:** GEORGENE GRATTAN SHALL REQUALIFY BY EXAM, AS A GENERAL SECURITIES PRINCIPAL, BEFORE ACTING IN THAT CAPACITY WITH ANY NASD MEMBER FIRM.

**Sanction Details:** WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, GRATTAN



CONSENTED TO THE DESCRIBED SANCTIONS, AND TO THE ENTRY OF FINDINGS, THEREFORE HE IS SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER CAPACITY FOR 45 DAYS AND FINED \$20,000 JOINTLY AND SEVERALLY. THE SUSPENSION WILL BEGIN JUN 20, 2005, AND WILL CONCLUDE AUGUST 3, 2005.



## 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:** GRATTAN FINANCIAL SECURITIES, INC.

**Allegations:** ABOUT AUG 2000, CLIENT PRUCHASED 196,000 WORTH OF ANNUITIES FROM REP MICHAEL S BULLIS OF GRATTAN FINANCIAL SECURITIES. CLAIMANT LOST APPROX. 89,000, CASHED OUT 09/18/2003. SHE ALLEGES THAT BULLIS FAILED TO DISCLOSE OR MISREPRESENTED THE FEES THAT HE EARNED.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$100,000.00

### Customer Complaint Information

**Date Complaint Received:** 02/11/2005

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 05/16/2005

**Settlement Amount:** \$31,000.00

**Individual Contribution Amount:** \$1,000.00

### Disclosure 2 of 2

**Reporting Source:** Regulator

**Employing firm when activities occurred which led to the complaint:** LINSKO/PRIVATE LEDGER CORP.

**Allegations:** SUITABILITY; BRCH OF FIDUCIARY DT; ACCOUNT RELATED - FAILURE TO SUPERVISE

**Product Type:**

**Alleged Damages:** \$65,000.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD - CASE #95-05249

**Date Notice/Process Served:** 11/08/1995

**Arbitration Pending?** No

**Disposition:** Settled



**Disposition Date:** 11/08/1996

**Disposition Detail:** CASE IS CLOSED, SETTLED  
ACTUAL/COMPENSATORY DAMAGES, RELIEF  
REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND  
SEVERALLY; INTEREST, RELIEF REQUEST IS OVER FOR OTHER REASONS,  
AWARD AMOUNT JOINTLY AND SEVERALLY

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** LINSICO/PRIVATE LEDGER CORP.

**Allegations:** SUITABILITY, BREACH OF FIDUCIARY  
RESPONSIBILITY, DAMAGES IN THE AMOUNT OF \$65,000.00

**Product Type:** Other

**Other Product Type(s):** LIMITED PARTNERSHIP

**Alleged Damages:** \$65,000.00

### Customer Complaint Information

**Date Complaint Received:** 11/08/1995

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 11/08/1996

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NATIONAL ASSOC. OF SECURITIES DEALERS; 95-05249

**Date Notice/Process Served:** 11/08/1995

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 11/08/1996

**Monetary Compensation Amount:** \$60,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** CLAIMANTS DISMISSED GEORGENE M GRATTAN FOR THE  
CASE IN REFERENCE 95-05249  
NOT PROVIDED



## End of Report

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