



IAPD Report

SCOTT CHAPMAN HANNA

CRD# 1139312

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

SCOTT CHAPMAN HANNA (CRD# 1139312)

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 **02/23/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WESTPOINT WEALTH MANAGEMENT, LLC	CRD# 310883	03/08/2021

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	CETERA ADVISOR NETWORKS LLC	13572	WILLOUGHBY, OH	08/22/2017 - 02/24/2021
B	CETERA ADVISOR NETWORKS LLC	13572	WILLOUGHBY, OH	04/13/2017 - 02/24/2021
B	AMERITAS INVESTMENT CORP.	14869	Willoughby, OH	06/02/2014 - 04/19/2017

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
Criminal	2
Customer Dispute	5




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: **WESTPOINT WEALTH MANAGEMENT, LLC**
Main Address: 56 FRONT ST
BEREA, OH 44017
Firm ID#: 310883

Regulator	Registration	Status	Date
 Ohio	Investment Adviser Representative	Approved	03/08/2021

Branch Office Locations

WESTPOINT WEALTH MANAGEMENT, LLC
WILLOUGHBY HILLS, OH



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 0 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	12/06/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/14/1986

State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Securities Agent State Law Examination (S63)	Series 63	06/27/2003
--	-----------	------------

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	08/22/2017 - 02/24/2021	CETERA ADVISOR NETWORKS LLC	CRD# 13572	WILLOUGHBY, OH
B	04/13/2017 - 02/24/2021	CETERA ADVISOR NETWORKS LLC	CRD# 13572	WILLOUGHBY, OH
B	06/02/2014 - 04/19/2017	AMERITAS INVESTMENT CORP.	CRD# 14869	Willoughby, OH
IA	06/25/2014 - 01/12/2016	AMERITAS INVESTMENT CORP	CRD# 14869	Willoughby, OH
B	05/08/2006 - 06/09/2014	NEW ENGLAND SECURITIES	CRD# 615	WILLOUGHBY, OH
IA	02/18/2010 - 04/05/2012	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	WILLOUGHBY, OH
B	04/15/1986 - 05/30/2006	PRUCO SECURITIES, LLC.	CRD# 5685	NEWARK, NJ

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
02/2021 - Present	WESTPOINT WEALTH MANAGEMENT, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WILLOUGHBY,, OH, United States
06/2014 - Present	WEST POINT WEALTH MANAGEMENT LLC	INSURANCE AGENT	Y	WILLOUGHBY, OH, United States
05/2003 - Present	THE WILLOUGHBY AGENCY CO	OWNER/PRESIDENT	Y	WILLOUGHBY, OH, United States
08/2017 - 02/2021	CETERA ADVISOR NETWORKS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
04/2017 - 02/2021	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
06/2014 - 04/2017	AMERITAS INVESTMENT CORP	REGISTERED REPRESENTATIVE	Y	LINCOLN, NE, United States
06/2014 - 04/2017	AMERITAS LIFE INSURANCE CORP	INSURANCE AGENT	Y	LINCOLN, NE, 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.

1. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FIXED INSURANCE

START DATE: 04/2017

APX NUMBER OF HOURS PER WEEK: VARIES

APX NUMBER OF HOURS DURING TRADING HOURS: VARIES

POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT

BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, DISABILITY, ANNUITIES AND LONG TERM CARE

2. NAME OF OTHER BUSINESS: WESTPOINT WEALTH MANAGEMENT

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FIXED INSURANCE

START DATE: 09/2014

POSITION/TITLE/RELATIONSHIP: AGENT

APX NUMBER OF HOURS PER WEEK: 20

APX NUMBER OF HOURS DURING TRADING HOURS: 20

BRIEF DESCRIPTION OF DUTIES: INSURANCE AGENT

3. NAME OF OTHER BUSINESS: THE WILLOUGHBY AGENCY

INVESTMENT RELATED: NO

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: PROPERTY & CASUALTY BUSINESS, OWNS BUILDING

START DATE: 05/2003

POSITION/TITLE/RELATIONSHIP: OWNER

APX NUMBER OF HOURS PER WEEK: 10

APX NUMBER OF HOURS DURING TRADING HOURS: 10

BRIEF DESCRIPTION OF DUTIES: OWNER



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
Criminal	2
Customer Dispute	5

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source: Individual

Court Details: WILLOUGHBY OHIO MUNICIPAL COURT, WILLOUGHBY, OHIO. CASE # 2345.

Charge Date: 07/30/1979

Charge Details: SHOPLIFTING- PETTY THEFT 1. 1 COUNT 2. MISDEMEANOR 3. PLEAD GUILTY. DISORDERLY CONDUCT 1. 1 COUNT 2. MISDEMEANOR 3. PLEAD GUILTY

Felony? No

Current Status: Final

Status Date: 08/01/1979

Disposition Details: SHOPLIFTING-PETTY THEFT A. CONVICTED 08/01/1979 C. 3 DAYS OF COMMUNITY WORK AND TWO DAYS OF A WEEKEND INCARCERATION. PAID \$200 FINE. DISORDERLY CONDUCT A. CONVICTED 08/01/1979 C. 3 DAYS OF COMMUNITY WORK AND TWO DAYS OF WEEKEND INCARCERATION. PAID FINE OF \$200.

Disclosure 2 of 2

Reporting Source: Individual

Court Details: MENTOR MUNICIPAL COURT, MENTOR OHIO. CASE # 075847.

Charge Date: 02/17/1975

Charge Details: SHOPLIFTING-PETTY THEFT 1. 1 COUNT 2. MISDEMEANOR 3.PLEAD NOT GUILTY.

Felony? No

Current Status: Final

Status Date: 03/01/1975



Disposition Details:

A. CONVICTED. B. 03/01/1975 C. PAID \$100 FINE.



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 5

Reporting Source: Firm

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

Allegations: CUSTOMER ALLEGED THE REPRESENTATIVE MISREPRESENTED THE VARIABLE ANNUITY PURCHASED IN OCTOBER 2011. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.

Product Type: Annuity-Variable

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): CUSTOMER HAS ALLEGED DAMAGES OF THIS AMOUNT, IN ADDITION TO A REFUND OF CONTRACT FEES.

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: 12/01/2014

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/26/2015

Settlement Amount:

Individual Contribution Amount:

.....

Reporting Source: Individual

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

Allegations: CUSTOMER ALLEGED THE REPRESENTATIVE MISREPRESENTED THE VARIABLE ANNUITY PURCHASED IN OCTOBER 2011. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW

Product Type: Annuity-Variable

Alleged Damages: \$5,000.00

Alleged Damages Amount CUSTOMER HAS ALLEGED DAMAGES OF THIS AMOUNT, IN ADDITION



Explanation (if amount not exact): AMOUNT, IN ADDITION TO A REFUND OF CONTRACT FEES .

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: 12/01/2014

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/26/2015

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC.

Allegations: REGARDING THE 1989 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE INVESTMENT OBJECTIVES.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/10/2008

Complaint Pending? No

Status: Denied

Status Date: 10/10/2008

Settlement Amount:

Individual Contribution Amount:

Firm Statement THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC

Allegations: REGARDING THE 1989 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE INVESTMENT OBJECTIVES.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/10/2008

Complaint Pending? No

Status: Denied

Status Date: 10/10/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.

Disclosure 3 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES

Allegations: REGARDING THE PURCHASES, THE CLIENT ALLEGES MISREPRESENTATION. THE CLIENT ALLEGED THE AGENT IGNORED HIS REQUEST TO STOP BUYING STOCKS. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES HOWEVER, THE COMPANY'S GOOD FAITH DETERMINATION ESTIMATED THEM TO BE APPROXIMATELY \$56,903.19

Product Type: Other

Other Product Type(s): 11/27/00 DISCOVER SELECT AND 9/11/00 MUTUAL FUND

Alleged Damages: \$56,903.19

Customer Complaint Information

Date Complaint Received: 10/20/2003



Complaint Pending? No
Status: Denied
Status Date: 11/10/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE COMPANY TURN DOWN THE CLAIM. I WISH TO STATE THAT I DENY THE ALLEGATIONS BY THE INVESTOR. THE INVESTOR INDICATES SHE TOLD ME TO QUIT BUYING STOCK AND I REFUSED TO. I AM NOT LICENSED TO SELL STOCK NOR DID I EVER REPRESENT MYSELF AS I LICENSED STOCK BROKER. I WORKED HARD TO HELP MRS. WOODWORTH-BUT SHE DOES NOT RESPOND TO MY HELP AND ADVICE. SHE ALSO INDICATES I DO NOT CALL & IGNORE HER. SHE DOES NOT RETURN MY PHONE CALLS. IN FACT, I HAVE NOW CALLED HER TWICE THIS PAST WEEK-WITH NO RETURN CALL. HOW CAN I HELP HER? CURRENTLY HERE ARE SOME IMPORTANT ISSUES I MUST TALK TO HER ABOUT, BUT IF SHE WILL NOT RETURN MY CALLS I CANNOT BE OF SERVICE, I WOULD STILL LIKE TO HELP MS. WOODWORTH-BUT IF SHE WON'T RESPOND TO MY OUT REACHS-IT IS VERY DIFFICULT. THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Disclosure 4 of 5

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC

Allegations: REGARDING THE 1998 PURCHASE OF A VARIABLE INSURANCE POLICY AND OTHER INVESTMENTS, THE CLIENT ALLEGED MISMANAGEMENT, AND UNAUTHORIZED TRANSACTION OF HER INVESTMENTS. DAMAGE AMOUNT UNSPECIFIED

Product Type: Insurance

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): NO DAMAGE AMOUNT ALLEGED

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: 05/29/2001

Complaint Pending? No

Status: Denied

Status Date: 06/19/2001



Settlement Amount:

Individual Contribution Amount:

Firm Statement

THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

PRUCO SECURITIES CORPORATION

Allegations:

REGARDING THE 1998 PURCHASE OF A VARIABLE INSURANCE POLICY AND OTHER INVESTMENTS, THE CLIENT ALLEGED MISMANAGEMENT, AND UNAUTHORIZED TRANSACTION OF HER INVESTMENTS. DAMAGE AMOUNT UNSPECIFIED

Product Type:

Insurance

Alleged Damages:

\$0.00

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:

05/29/2001

Complaint Pending?

No

Status:

Denied

Status Date:

11/10/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE COMPANY IS CURRENTLY INVESTIGATING THE MATTER AND WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME. THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Disclosure 5 of 5

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations:

REGARDING THE 1994 PURCHASE OF A VARIABLE APPRECIABLE LIFE (VAL) INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING A FUNDING PROPOSAL.



COMPENSATORY DAMAGES IN THE AMOUNT OF \$20,582.32 WERE ALLEGED. THE REPRESENTATIVE WAS EMPLOYED WITH PRUDENTIAL AT THE TIME OF THE SALE.

Product Type: Insurance
Alleged Damages: \$20,582.32

Customer Complaint Information

Date Complaint Received: 04/27/1995
Complaint Pending? No
Status: Settled
Status Date: 10/15/1995
Settlement Amount: \$20,582.36
Individual Contribution Amount: \$0.00

Broker Statement THE COMPANY WILL RETURN THE TOTAL PREMIUM PAID TO THE CLIENT (ESTIMATED SETTLEMENT COST: \$20,582.36). THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS AND SETTLEMENTS OF \$10,000 OR MORE. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.



End of Report

This page is intentionally left blank.