



IAPD Report

KEVIN CHARLES COLLIGNON

CRD# 1185112

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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

KEVIN CHARLES COLLIGNON (CRD# 1185112)

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 **03/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PRINCIPAL SECURITIES, INC.	CRD# 1137	07/31/2015
IA	PRINCIPAL SECURITIES, INC.	CRD# 1137	08/06/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	ROYAL ALLIANCE ASSOCIATES, INC.	23131	ASTATULA, FL	03/25/2015 - 08/04/2015
B	ROYAL ALLIANCE ASSOCIATES, INC.	23131	ASTATULA, FL	03/09/2015 - 08/04/2015
IA	FMSI ADVISERS	21786	ASTATULA, FL	01/04/2007 - 07/31/2015

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	6



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 **23** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PRINCIPAL SECURITIES, INC.**

Main Address: 711 HIGH STREET
DES MOINES, IA 50392

Firm ID#: 1137

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	07/31/2015
B	FINRA	General Securities Representative	Approved	07/31/2015
B	FINRA	Invest. Co and Variable Contracts	Approved	07/31/2015
B	California	Agent	Approved	02/15/2018
B	Colorado	Agent	Approved	09/29/2020
B	Connecticut	Agent	Approved	07/30/2019
B	Florida	Agent	Approved	08/03/2015
IA	Florida	Investment Adviser Representative	Approved	08/06/2015
B	Georgia	Agent	Approved	08/11/2015
B	Indiana	Agent	Approved	09/24/2020
B	Kansas	Agent	Approved	01/02/2026
B	Kentucky	Agent	Approved	03/09/2026
B	Maine	Agent	Approved	06/05/2023



Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	05/12/2025
B	Minnesota	Agent	Approved	07/21/2023
B	Montana	Agent	Approved	09/29/2020
B	Nevada	Agent	Approved	05/06/2025
B	New Jersey	Agent	Approved	09/26/2019
B	New York	Agent	Approved	08/05/2015
B	North Carolina	Agent	Approved	01/15/2026
B	Oklahoma	Agent	Approved	10/05/2020
B	Oregon	Agent	Approved	10/07/2015
B	Pennsylvania	Agent	Approved	09/22/2020
B	South Dakota	Agent	Approved	08/05/2015
B	Tennessee	Agent	Approved	10/02/2020
B	Texas	Agent	Approved	12/20/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	12/21/2022
B	Virginia	Agent	Approved	07/01/2025

Branch Office Locations

PRINCIPAL SECURITIES, INC.
WINTER GARDEN, FL



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 1 principal/supervisory exam, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	07/09/1993

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	12/20/1986
Direct Participation Programs Representative Examination (S22)	Series 22	11/08/1984
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/29/1983

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	11/11/2005

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	03/25/2015 - 08/04/2015	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	ASTATULA, FL
B	03/09/2015 - 08/04/2015	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	ASTATULA, FL
IA	01/04/2007 - 07/31/2015	FMSI ADVISERS	CRD# 21786	ASTATULA, FL
B	12/15/2006 - 07/01/2015	FIRST MIDWEST SECURITIES, INC.	CRD# 21786	ASTATULA, FL
IA	06/22/2005 - 11/02/2006	AMSOUTH INVESTMENT MANAGEMENT COMPANY LLC	CRD# 111757	ORLANDO, FL
B	02/10/2004 - 10/31/2006	AMSOUTH INVESTMENT SERVICES, INC.	CRD# 15692	ORLANDO, FL
B	11/30/1983 - 02/28/2002	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	11/30/1983 - 02/28/2002	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	11/30/1983 - 12/24/1986	IDS FINANCIAL SERVICES INC.	CRD# 6320	

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
03/2016 - Present	PRINCIPAL SECURITIES INC	REGISTERED REP	Y	WINDERMERE, FL, United States
07/2015 - Present	PRINCIPAL LIFE INSURANCE COMPANY	AGENT	Y	WINDERMERE, FL, 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.

***Fixed Insurance; Not Investment Related; Astatula, FL; Agent; Life, Annuities, DI, LTC, Group Medical, LTC, Vision, Group Benefits, health, Dental; Start Date: 08/14/2015; 10 hrs per month; 1 during trading hours.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

COLLIGNON PFS

POSITION: business checking account NATURE: opend business checking account under Collignon PFS name INVESTMENT

RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 06/15/2023

ADDRESS: 14012 Florigold Dr, Windermere FL 34786, United States

DESCRIPTION: this is simply just a business checking account under name Collignon PFS



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	6

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 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE ATTORNEY FOR THE TRUSTEE ALLEGED THE TRUSTEE DID NOT SIGN OR APPROVE OF THE ADDRESS ON THE CHANGE OF OWNERSHIP FORM MOVING THE POLICY FROM [CUSTOMER'S] INDIVIDUAL OWNERSHIP TO HIS IRREVOCABLE TRUST OWNERSHIP, THEREBY SHE DID NOT GET THE MAILINGS STATING THE POLICY WOULD LAPSE AND WAS NOT THEREFORE ABLE TO TAKE CORRECTIVE ACTION BEFORE THE POLICY LAPSED.
Product Type:	Other
Other Product Type(s):	VUL
Alleged Damages:	\$150,000.00

Customer Complaint Information

Date Complaint Received:	02/05/2007
Complaint Pending?	No
Status:	Denied
Status Date:	03/16/2007
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	OUR REVIEW OF THE CHANGE OF OWNERSHIP FORM INDICATED THE



TRUSTEE HAD SIGNED THE FORM AND THEREBY APPROVED OF KEEPING THE ADDRESS ON THE FORM AS [CUSTOMER'S] ADDRESS.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES,INC

Allegations: THE ATTORNEY FOR THE TRUSTEE ALLEGED THE TRUSTEE DID NOT SIGN OR APPROVE OF THE ADDRESS ON THE CHANGE OF OWNERSHIP FORM MOVING THE POLICY FROM [CUSTOMER]'S INDIVIDUAL OWNERSHIP TO HIS IRREVOCABLE TRUST OWNERSHIP, THEREBY SHE DID NOT GET THE MAILINGS STATING THE POLICY WOULD LAPSE AND WAS NOT THEREFORE ABLE TO TAKE CORRECTIVE ACTION BEFORE THE POLICY LAPSED.

Product Type: Other

Other Product Type(s): VUL

Alleged Damages: \$150,000.00

Customer Complaint Information

Date Complaint Received: 02/05/2007

Complaint Pending? No

Status: Denied

Status Date: 03/16/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement OUR REVIEW OF THE CHANGE OF OWNERSHIP FORM INDICATED THE TRUSTEE HAD SIGNED THE FORM AND THEREBY APPROVED OF KEEPING THE ADDRESS ON THE FORM AS [CUSTOMER]'S ADDRESS.

Disclosure 2 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES

Allegations: THE POWER OF ATTORNEY, WHO IS ALSO THE CLIEN'S DAUGHTER,ALLEGED THE ADVISOR MISMANAGED HER MOTHERS ACCOUNT BY MOVING THE FUNDS FROM TWO FIXED ANNUITIES TO A VARIABLE ANNUITY IN 2000. SHE ALLEGED THE VARIABLE ACCOUNTS WITHIN THE ANNUITY WERE BEYOND HER MOTHERS INVESTMENT RISK TOLERANCE AND AGE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$178,804.00

Customer Complaint Information

Date Complaint Received: 02/21/2006

Complaint Pending? No



Status: Denied
Status Date: 04/05/2006

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE ALLEGATIONS WERE COVERED UNDER CLASS ACTION.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES

Allegations: THE POWER OF ATTORNEY, WHO IS THE CLIENT'S DAUGHTER, ALLEGED THE ADVISOR MISMANAGED HER MOTHER'S ACCOUNT BY MOVING THE FUNDS FROM TWO FIXED ANNUITIES TO A VARIABLE ANNUITY IN 2000. SHE ALLEGED THE VARIABLE ACCOUNTS WITHIN THE ANNUITY WERE BEYOND HER MOTHER'S INVESTMENT RISK TOLERANCE AND AGE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$178,804.00

Customer Complaint Information

Date Complaint Received: 02/21/2006

Complaint Pending? No

Status: Denied

Status Date: 04/05/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE ALLEGATIONS WERE COVERED UNDER CLASS ACTION.

Disclosure 3 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS ALLEGED THE FORMER ADVISOR GUARANTEED THAT NO ADDITIONAL PREMIUM DOLLARS WOULD BE NECESSARY TO PAY FOR THE LIFE INSURANCE POLICY.

Product Type: Insurance

Other Product Type(s): LIFE INSURANCE

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 02/28/2005

Complaint Pending? No



Status: Denied

Status Date: 04/11/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM FOUND THE CLIENT WAS PROVIDED WITH FULL AND FAIR DISCLOSURE OF THE PREMIUMS NECESSARY TO FUND THE POLICY AND SIGNED ALL DELIVERY DOCUMENTS. THE CLIENT WAS PART OF CLASS ACTION LAWSUIT AND RECEIVED A SETTLEMENT IN 2001.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS ALLEGED THE FORMER ADVISOR GUARANTEED THAT NO ADDITIONAL PREMIUM DOLLARS WOULD BE NECESSARY TO PAY FOR THE LIFE INSURANCE POLICY.

Product Type: Insurance

Other Product Type(s): LIFE INSURANCE

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 02/28/2005

Complaint Pending? No

Status: Denied

Status Date: 04/11/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND THE CLIENT WAS PROVIDED WITH FULL AND FAIR DISCLOSURE OF THE PREMIUMS NECESSARY TO FUND THE POLICY AND SIGNED ALL DELIVERY DOCUMENTS. THE CLIENT WAS PART OF CLASS ACTION LAWSUIT AND RECEIVED A SETTLEMENT IN 2001.

Disclosure 4 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS' ATTORNEY ALLEGED THAT THE CLIENTS WERE CHARGED EXCESSIVE FINANCIAL PLANNING FEES, THAT THE ADVISOR RECOMMENDED UNSUITABLE INVESTMENTS, AND THAT THE SALE OF A VARIABLE UNIVERSAL LIFE INSURANCE PRODUCT WAS INAPPROPRIATE.

Product Type: Mutual Fund(s)



Other Product Type(s): INSURANCE
BROKER

Alleged Damages: \$238,270.00

Customer Complaint Information

Date Complaint Received: 11/26/2002

Complaint Pending? No

Status: Denied
Settled

Status Date: 06/11/2004

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$0.00

Firm Statement THE FIRM REIMBURSED THE CLIENTS FINANCIAL PLANNING AND STRATEGIC PORTFOLIO SERVICES FEES, TOTALING \$15,000.00.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: CLIENTS ATTORNEYS ALLEGED CLIENTS WERE CHARGED EXCESSIVE FINANCIAL PLANNING FEES, THAT ADVISOR RECOMMENDED UNSUITABLE INVESTMENTS AND THAT SALE OF VARIABLE ANNUITY PRODUCT WAS INAPPROPRIATE

Product Type: Mutual Fund(s)

Alleged Damages: \$238,270.00

Customer Complaint Information

Date Complaint Received: 11/26/2002

Complaint Pending? No

Status: Settled

Status Date: 06/11/2004

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$0.00

Disclosure 5 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS ALLEGED THAT I DID NOT HANDLE THEIR PORTFOLIO OR OTHER INVESTMENTS PROPERLY. THEY HAVE REQUESTED ALL THEIR MOENY BACK.

Product Type: Mutual Fund(s)



Other Product Type(s): INVESTMENT MANAGEMENT ACCOUNT
AMERICAN EXPRESS STRATEGIC PORTFOLIO SERVICE VANTAGE

Alleged Damages: \$265,732.00

Customer Complaint Information

Date Complaint Received: 11/05/2002

Complaint Pending? No

Status: Settled

Status Date: 06/19/2004

Settlement Amount: \$10,000.00

Individual Contribution Amount: \$0.00

Firm Statement OUR ORIGINAL REVIEW WAS COMPLETED IN MAY 2003, AT THAT TIME WE DETERMINED THERE WAS NO BASIS FOR THE CLIENT'S ALLEGATIONS, HOWEVER IN THE INTEREST OF GOOD CLIENT RELATIONS WE OFFERED TO REFUND HALF OF THE SURRENDER CHARGE THEY INCURRED. THE CLIENTS HAVE NOW RESPONDED TO OUR OFFER.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: CLIENTS ALLEGED THAT MR. COLLIGNON DID NOT HANDLE THEIR PORTFOLIO OR OTHER INVESTMENTS PROPERLY. THEY HAVE REQUESTED THEIR MONEY BACK

Product Type: Mutual Fund(s)

Alleged Damages: \$265,732.00

Customer Complaint Information

Date Complaint Received: 11/05/2002

Complaint Pending? No

Status: Settled

Status Date: 06/19/2004

Settlement Amount: \$10,000.00

Individual Contribution Amount: \$0.00

Disclosure 6 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS ALLEGED THAT MR. COLLIGNON SOLD HER A UNIVERSAL LIFE INSURANCE POLICY THAT SHE FELT WAS INAPPROPRIATE SINCE SHE DID NOT HAVE ANY HEIRS OR A TAXABLE STATE.



Product Type: Other
Alleged Damages: \$58,000.00

Customer Complaint Information

Date Complaint Received: 06/14/2001
Complaint Pending? No
Status: Settled
Status Date: 04/05/2002
Settlement Amount: \$74,702.00
Individual Contribution Amount: \$0.00

Firm Statement THE COMPANY REVIEW FOUND THAT THE CLIENT PURCHASED A LIFE INSURANCE POLICY AS A CAPITAL TRANSFER STRATEGY. IN ORDER TO SUCCESSFULLY IMPLEMENT THE STRATEGY, THE POLICY NEEDED TO BE PLACED IN A TRUST. THE CLIENT DID NOT AGREE TO PLACE THE DOLLARS IN A TRUST, THEREFORE, THE STRATEGY WAS NOT SUCCESSFULLY IMPLEMENTED.

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMEX

Allegations: CLIENT STATED MR. COLLIGNON SOLD HER A UNIVERSAL LIFE INSURANCE POLICY THAT SHE FELT WAS INAPPROPRIATE SINCE SHE HAD NO HEIRS OFR TAXABLE ESTATE

Product Type: Other
Alleged Damages: \$58,000.00

Customer Complaint Information

Date Complaint Received: 06/14/2001
Complaint Pending? No
Status: Settled
Status Date: 04/05/2002
Settlement Amount: \$74,702.00
Individual Contribution Amount: \$0.00



End of Report

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