



IAPD Report

CARL WILLIAM HEICK III

CRD# 1218327

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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

CARL WILLIAM HEICK III (CRD# 1218327)

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 **03/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	11/30/1983
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/16/2004

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	05/15/2003 - 07/03/2006
B	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	10/08/2001 - 01/06/2002
B	IDS FINANCIAL SERVICES INC.	6320	MINNEAPOLIS, MN	11/30/1983 - 12/24/1986

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	96



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

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402

Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	11/30/1983
B	FINRA	Direct Participation Programs	Approved	05/04/1984
B	FINRA	General Securities Representative	Approved	12/24/1986
B	Alabama	Agent	Approved	08/22/2019
B	Arizona	Agent	Approved	07/12/2012
B	Arkansas	Agent	Approved	02/27/2013
B	California	Agent	Approved	05/10/2019
B	Colorado	Agent	Approved	08/01/1996
B	District of Columbia	Agent	Approved	12/11/2014
B	Florida	Agent	Approved	10/01/2009
IA	Florida	Investment Adviser Representative	Approved	02/27/2026
B	Georgia	Agent	Approved	06/28/2012
B	Illinois	Agent	Approved	01/18/1995



Qualifications

	Regulator	Registration	Status	Date
B	Indiana	Agent	Approved	12/24/1986
B	Kentucky	Agent	Approved	12/24/1986
IA	Kentucky	Investment Adviser Representative	Approved	06/16/2004
B	Louisiana	Agent	Approved	04/23/2013
B	Maryland	Agent	Approved	02/15/2013
B	Michigan	Agent	Approved	05/09/2013
B	Minnesota	Agent	Approved	12/15/2011
B	Missouri	Agent	Approved	03/21/2013
B	Montana	Agent	Approved	02/25/1998
B	New Jersey	Agent	Approved	12/13/2017
B	New Mexico	Agent	Approved	02/19/2013
B	North Carolina	Agent	Approved	10/19/1998
B	Ohio	Agent	Approved	01/18/1995
IA	Ohio	Investment Adviser Representative	Approved	04/07/2016
B	Oregon	Agent	Approved	05/06/2013
B	Pennsylvania	Agent	Approved	08/01/1996
B	South Carolina	Agent	Approved	03/07/2013
B	Tennessee	Agent	Approved	10/08/1991
B	Texas	Agent	Approved	01/18/1995



Qualifications

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	10/03/2006
B	Virginia	Agent	Approved	03/21/2019
B	Washington	Agent	Approved	03/07/2013

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
408 BLANKENBAKER PKWY
SUITE 100
LOUISVILLE, KY 40243-1896

AMERIPRISE FINANCIAL SERVICES, LLC
Louisville, KY

AMERIPRISE FINANCIAL SERVICES, LLC
7310 Turfway Road Ste 550
Florence, KY 41042

AMERIPRISE FINANCIAL SERVICES, LLC
Goodland, 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 0 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	02/15/1986
B Direct Participation Programs Representative Examination (S22)	Series 22	05/03/1984
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/29/1983

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/10/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/29/1983



PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	05/15/2003 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	10/08/2001 - 01/06/2002	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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Louisville, KY, United States
09/2005 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Louisville, KY, 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.

Real Estate Ownership; Commercial; 408 Blankenbaker Parkway Suite 100 Louisville, KY 40243, ,; Not Investment-Related; 01/01/2000. Independent Insurance Brokering; Guardian Life Insurance Co; 10/30/2013; Disability Income. Business Ownership; Heick Hester Smith & Associates, LLC; Partner, advisor; Consulting; 408 Blankenbaker Parkway, Ste 100 Louisville, KY 40243, ,; Not Investment-Related; 02/05/2015; 40 to 59 hours per month; 40 to 59 during trading hours / Carl William Heick III, Inc.; Practice Management & Administration; Practice management & administration; 2415 Crystal Springs Place Louisville, KY 40245, ,; Not Investment-Related; 04/11/2018; 60 hours per month; 60 during trading hours / Heick Hester Smith Properties, LLC; Member/owner; Real Estate-leases property to Cardinal Pointe Financial Group, a financial advisory practice of Ameriprise Financial Services, Inc.; 408 Blankenbaker Parkway, , Louisville, KY, 40243; Investment-Related; 01/01/1994; 1 to 9 hours per month; 1 to 9 during trading hours. Board of Directors; Blankenbaker Professional Park Condo Council of Co-Owners; President; 408 Blankenbaker Pkwy, Suite 100 Louisville, KY 40243, ,; Not Investment-Related; 01/01/2002; 1 to 9 hours per month; 1 to 9 during trading hours. Outside Employment; Carl William Heick III Inc.; President - President-entity formed to manage Ameriprise practice; ; 2415 Crystal Springs Place, , Louisville, KY, 40245; Investment-Related; 06/27/2017; 60 hours per month; 60 during trading hours. Other Business Activities; Triple M investment Club; Investment Club; None, ,; Investment-Related; 04/29/2012; 1 to 9 hours per month; 1 to 9 during trading hours.



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	96

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:	Individual
Regulatory Action Initiated By:	STATE OF OHIO
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	SUSPENSION OF OH SECURITIES SALESPERSON LICENSE
Date Initiated:	07/27/2007
Docket/Case Number:	07-280
Employing firm when activity occurred which led to the regulatory action:	AMERIPRISE FINANCIAL SERVICES, INC.
Product Type:	Mutual Fund(s)
Other Product Type(s):	SECURITIES
Allegations:	HE WAS CONSIDERED NOT TO BE OF GOOD BUSINESS REPUTE.
Current Status:	Final
Resolution:	Order
Resolution Date:	11/09/2007
Sanctions Ordered:	Suspension
Other Sanctions Ordered:	
Sanction Details:	TERMINATION OF ORDER - SUSPENSION RESCINDED





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 96

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES THAT HE WAS AN EARLY RETIREE FROM PHILIP MORRIS. HE CLAIMS THAT HE INFORMED HIS ADVISOR THAT ONE OF HIS PRIMARY GOALS WAS GENERATION OF INCOME FROM HIS PORTFOLIO. HE CLAIMS THAT RESPONDENTS RECOMMENDED UNSUITABLE INVESTMENTS INCLUDING PROPRIETARY FUNDS A AND B SHARES, AND FAILED TO DISCLOSE THE RISKS ASSOCIATED WITH THE SECURITIES PURCHASED.

Product Type: Mutual Fund(s)

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - KY CASE NO. 07-01715

Date Notice/Process Served: 07/16/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/21/2008

Monetary Compensation Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATE WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

**Disclosure 2 of 96**

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES THAT IN MAY OF 2000, HE WAS IN HIS LATE 40'S AND A RETIREE FROM PHILLIP MORRIS. HE CLAIMS THAT RESPONDENTS RECOMMENDED UNSUITABLE INVESTMENTS, INCLUDING B SHARES, AND FAILED TO DISCLOSE THE RISKS ASSOCIATED WITH THE SECURITIES PURCHASED. CLAIMANT REQUESTS \$70,000 IN ACTUAL DAMAGES AND UNSPECIFIED PUNITIVE DAMAGES.

Product Type: Mutual Fund(s)

Alleged Damages: \$70,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date: 06/18/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 07-01398 KY

Date Notice/Process Served: 06/18/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/21/2008

Monetary Compensation Amount: \$46,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE A PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 3 of 96

Reporting Source: Individual

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



Allegations: CLAIMANT ALLEGES THAT IN JULY 1999, HE WAS IN HIS LATE 40'S AND A RETIREE FROM PHILLIP MORRIS. HE CLAIMS THAT RESPONDENTS RECOMMENDED UNSUITABLE INVESTMENTS, INCLUDING B SHARES, AND FAILED TO DISCLOSE THE RISKS ASSOCIATED WITH THE SECURITIES PURCHASED.

Product Type: Mutual Fund(s)

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION, CASE NO 07-01641 KY

Date Notice/Process Served: 06/04/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/21/2008

Monetary Compensation Amount: \$36,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 4 of 96

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES THAT IN 2000, HE WAS IN HIS EARLY 50'S AND A RETIREE FROM PHILLIP MORRIS. HE CLAIMS THAT RESPONDENTS RECOMMENDED UNSUITABLE INVESTMENTS, INCLUDING B SHARES, AND FAILED TO DISCLOSE THE RISKS ASSOCIATED WITH THE SECURITIES PURCHASED.

Product Type: Mutual Fund(s)

Alleged Damages: \$230,000.00



Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/23/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION, CASE NO. 07-01497 KY

Date Notice/Process Served: 05/23/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/21/2008

Monetary Compensation Amount: \$20,250.00

Individual Contribution Amount: \$0.00

Broker Statement THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS A PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 5 of 96

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES THAT IN ABOUT MAY 2000, HE WAS IN HIS EARLY 50'S AND A RETIREE FROM PHILLIP MORRIS. HE CLAIMS THAT RESPONDENTS RECOMMENDED UNSUITABLE INVESTMENTS, INCLUDING B SHARES, AND FAILED TO DISCLOSE THE RISKS ASSOCIATED WITH THE SECURITIES PURCHASED.

Product Type: Mutual Fund(s)

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:



Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 07-01192KY

Date Notice/Process Served: 05/07/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/21/2008

Monetary Compensation Amount: \$49,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE PARTEIS CHOSE TO SETTLE THIS MATTER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 6 of 96

Reporting Source: Individual

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

Allegations: PLAINTIFFS ALLEGE THAT AMERIPRISE AND IT'S ADVISOR MADE UNSUITABLE INVESTMENT RECOMMENDATIONS, INCLUDING THE SALE OF B SHARE MUTUAL FUNDS,AND FAILED TO DISCLOSE THE RISKS ASSOCIATED WITH THE SECURITIES PURCHASES IN CLAIMANT'S ACCOUNTS. CLAIMANTS ARE SEEKING UN UNSPECIFIED AMOUNT OF ACTUAL DAMAGES AND PUNITIVE DAMAGES.

Product Type: Mutual Fund

Alleged Damages: \$0.00

Arbitration Information

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

Docket/Case #: 05-06035

Date Notice/Process Served: 03/03/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/21/2008

Monetary Compensation Amount: \$42,000.00

Individual Contribution Amount: \$0.00

**Broker Statement**

ON ABOUT 03/05/07,THE ARBITRATION PANEL GRANTED A MOTION TO SERVER THE CLAIMS OF THE REMAINING CLAIMANTS THAT ARE NOT MARRIED COUPLES. THE CLAIMS OF [CUSTOMER] ARE THE ONLY CLAIMS LEFT. THE PARTIES CHOSE TO SETTLE THIS AMOUNT IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE MATTER AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 7 of 96**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AMERIPRISE FINANCIAL SERVICES

Allegations:

CLAIMANT ALLEGES THAT IN 1999, SHE WAS RECOMMENDED UNSUITABLE B SHARE AGGRESSIVE STOCK FUNDS WHICH WERE PURCHASED ON A DISCRETIONARY BASIS WITHOUT HER CONSENT. HER COUNTS OF ACTION INCLUDE FAILURE TO SUPERVISE,VIOlations OF THE KENTUCKY SECURITIES ACT, FRAUD AND NEGLIGENCE. SHE REQUESTS UNSPECIFIED ACTUAL, RECISSIONARY AND BARGAIN DAMAGES, LOST OPPORTUNITY COSTS,MODEL PORTFOLIO DAMAGES, NON-ECONOMIC DAMAGES & UNSPECIFIED PUNITIVE DAMAGES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information**Date Complaint Received:****Complaint Pending?****Status:**

Arbitration/Reparation

Status Date:**Settlement Amount:****Individual Contribution Amount:****Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:**

NASD ABITRATION CASE NO. 06-00717

Date Notice/Process Served:

02/20/2006

Arbitration Pending?

No

Disposition:

Settled

Disposition Date:

01/22/2007

Monetary Compensation Amount:

\$33,750.00

Individual Contribution Amount:

\$0.00

Broker Statement

AMERIPRISE SETTLED THIS MATTER FOR \$33,750 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO



THE SETTLEMENT AMOUNT.

Disclosure 8 of 96

Reporting Source: Individual

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

Allegations: CLAIMANTS ALLEGE THAT IN 1999, THEY WERE RECOMMENDED UNSUITABLE B SHARE AGGRESSIVE STOCK FUNDS WHICH WERE PURCHASED ON A DISCRETIONARY BASIS WITHOUT THEIR CONSENT. THEIR COUNTS OF ACTION INCLUDE FAILURE TO SUPERVISE, VIOLATIONS OF THE KY SECURITIES ACT, FRAUD & NEGLIGENCE. THEY REQUEST UNSPECIFIED ACTUAL DAMAGES, LOST OPPORTUNITY COSTS, MODEL PORTFOLIO DAMAGES, NON-ECONOMIC DAMAGES, INTEREST, ATTORNEY FEES, AND UNSPECIFIED PUNITIVE DAMAGES.

Product Type: Mutual Fund(s)

Alleged Damages: \$52,950.10

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date: 01/30/2006

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION CASE NO. 05-06699

Date Notice/Process Served: 01/30/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/12/2007

Monetary Compensation Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Broker Statement AMERIPRISE SETTLED THIS MATTER FOR \$25,000.00 TO ORDER TO AVOID THE COSTS ASSOCIATED WITH ABITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 9 of 96

Reporting Source: Individual

Employing firm when AMERIPRISE FINANCIAL SERVICES

**activities occurred which led to the complaint:**

Allegations: CLAIMANTS ALLEGE THAT IN 2000, THEY WERE RECOMMENDED UNSUITABLE B SHARE AGGRESSIVE STOCK FUNDS. THEIR COUNTS OF ACTION INCLUDE FAILURE TO SUPERVISE, VIOLATIONS OF THE KENTUCKY SECURITIES ACT, FRAUD AND NEGLIGENCE. THEY REQUEST UNSPECIFIED ACTUAL, RESCISSIONARY AND BARGIN DAMAGES, LOST OPPORTUNITY COSTS, MODEL PORTFOLIO DAMAGES, NON-ECONOMIC DAMAGES, INTEREST, ATTORNEY FEES, AND UNSPECIFIED PUNITIVE DAMAGES.

Product Type: Mutual Fund(s)

Alleged Damages: \$392,831.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION CASE NO. 05-06698

Date Notice/Process Served: 01/26/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/12/2007

Monetary Compensation Amount: \$114,000.00

Individual Contribution Amount: \$0.00

Broker Statement AMERIPRISE SETTLED THIS MATTER FOR \$114,000.00 IN ORDER TO AVOID COSTS TO AVOID THE COSTS ASSOCIATED WITH ABITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTIBUTED NOTHING TO THE SETTLEMENT AMOUNT

Disclosure 10 of 96

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES IN 2000, HE WAS RECOMMENDED UNSUITABLE B SHARE STOCK FUNDS WHICH WERE PURCHASED ON A DISCRETIONARY BASIS WITHOUTH HIS CONSENT. HIS COUNTS OF ACTION INCLUDE FAILURE TO SUPERVISE, VIOLATIONS OF THE KY SECURITIES ACT, FRAUD



AND NEGLIGENCE. HE REQUESTS UNSPECIFIED ACTUAL DAMAGES, LOST OPPORTUNITY COSTS, MODEL PORTFOLIO DAMAGES, NON-ECONOMIC DAMAGES, INTEREST, ATTY FEES, & UNSPECIFIED PUNITIVE DAMAGES.

Product Type: Mutual Fund(s)

Alleged Damages: \$152,465.60

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ABITRATION CASE NO. 05-06700

Date Notice/Process Served: 01/23/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/22/2007

Monetary Compensation Amount: \$55,000.00

Individual Contribution Amount: \$0.00

Broker Statement AMERIPRISE SETTLED THIS MATTER FOR \$55,000 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 11 of 96

Reporting Source: Individual

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

Allegations: THE ATTORNEY ALELGES THE INVESTMENT RECOMMENDATIONS GIVEN TO CUSTOMER WERE UNSUITABLE FOR HER FINANCIAL SITUATION. HE REQUESTS WE PROVIDE SETTLEMENT FOR DAMAGES SUSTAINED AS A RESULT OF MR.HEICKS INVESTMENT RECOMMENDATIONS.

Product Type: Mutual Fund

Alleged Damages: \$5,000.00

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: 01/24/2006

Complaint Pending? No

Status: Denied

Status Date: 02/27/2006

Settlement Amount:

Individual Contribution
Amount:

Broker Statement MR. HEICK WAS NOT NAMED IN THE ARBITRATION.

Disclosure 12 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS
SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM
APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD
MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS'
OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$57,903.00

Individual Contribution
Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$57,903.00 IN ORDER TO AVOID THE
COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED
NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 13 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS
SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM



APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$17,692.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$17,692.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 14 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$34,207.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$34,207.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 15 of 96

Reporting Source: Individual



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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$57,506.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$57,506.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 16 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$85,620.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$85,620.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED



NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 17 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$33,849.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$33,849.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 18 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005



Settlement Amount: \$48,119.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$48,119.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 19 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$29,498.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$29,498.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 20 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$28,804.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$28,804.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 21 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.
Product Type: Mutual Fund(s)
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$60,836.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$60,836.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 22 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL SERVICES INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS'



OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$46,486.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$46,486.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 23 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$18,206.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$18,206.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 24 of 96

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$54,807.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$54,807.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 25 of 96

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$48,973.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$48,973.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED



NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 26 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$102,707.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$102,707.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 27 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005



Settlement Amount: \$38,497.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS AMOUNT FOR \$38,497.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 28 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$38,205.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$38,205.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 29 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$57,640.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$57,640.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 30 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.
Product Type: Mutual Fund(s)
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$71,697.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$71,697.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 31 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS'



OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$68,767.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$68,767.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 32 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$45,548.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$45,548.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 33 of 96

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$30,533.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$30,533.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 34 of 96

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$49,508.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$49,508.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED



NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 35 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$19,779.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$19,779.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 36 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005



Settlement Amount: \$44,767.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$44,767.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 37 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$54,534.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$54,534.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 38 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$98,939.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$98,939.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 39 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.
Product Type: Mutual Fund(s)
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$33,776.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$33,776.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 40 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS'



OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$61,048.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$61,048.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 41 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$30,146.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$30,146.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 42 of 96

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$44,837.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$44,837.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 43 of 96

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$114,149.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$114,149.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED



NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 44 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$131,711.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$131,711.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 45 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005



Settlement Amount: \$25,549.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$25,549.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 46 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$29,057.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$29,057.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 47 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$52,278.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$52,278.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 48 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.
Product Type: Mutual Fund(s)
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$20,111.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$20,111.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 49 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS'



OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$35,964.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$35,964.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 50 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$22,807.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$22,807.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 51 of 96

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC.

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$74,964.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$74,964.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 52 of 96

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC.

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$44,871.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$44,871.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBURED



NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 53 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$37,102.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$37,102.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 54 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005



Settlement Amount: \$40,833.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$40,833.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 55 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$11,813.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$11,813.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 56 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$62,914.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$62,914.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 57 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC.
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.
Product Type: Mutual Fund(s)
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$50,517.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$50,517.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 58 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC.
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS'



OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$67,032.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$67032.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 59 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$43,104.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$43,104.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 60 of 96

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC.

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$69,375.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$69,375.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 61 of 96

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS INC.

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information

Date Complaint Received:

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

01/14/2005

Settlement Amount:

\$87,441.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$87,441.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED



NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 62 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$19,371.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$19,371.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 63 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005



Settlement Amount: \$72,204.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$72,204.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 64 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$23,270.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$23,270.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 65 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$55,448.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$55,448.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 66 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC.
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.
Product Type: Mutual Fund(s)
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002
Complaint Pending? No
Status: Settled
Status Date: 01/14/2005
Settlement Amount: \$44,861.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$44861.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 67 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC.
Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS'



OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$65,646.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$65,646.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 68 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$37,867.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$37,867.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 69 of 96

Reporting Source: Individual



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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$89,847.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$89,847.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 70 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$37,176.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FO \$37,176.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO



THE SETTLEMENT AMOUNT.

Disclosure 71 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$32,196.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$32,196.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 72 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005



Settlement Amount: \$27,493.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$27,493.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 73 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SEND IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$25,173.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$25173.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 74 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$30,886.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$30,886.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 75 of 96

Reporting Source: Individual

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

Allegations: CLIENT ALLEGED THE MUTUAL FUNDS SHE HAD PURCHASED IN 1998 AND 2000 WERE UNSUITABLE,

Product Type: Mutual Fund(s)

Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 12/27/2004

Complaint Pending? No

Status: Denied

Status Date: 01/11/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND THE MUTUAL FUNDS PURCHASED BY THE CLIENT WERE SUITABLE GIVEN HER GOALS AND OBJECTIVES. FURTHER, SHE RECEIVED FULL DISCLOSURE OF THEIR POTENTIAL RISK. THE CLIENT ELECTED TO ASSUME THE ADDITIONAL RISK FOR THE POTENTIAL HIGHER GAINS SHE COULD EARN.

Disclosure 76 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENT'S OBJECTIVES, ASSETS AND RISK TOLERANCE



Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 05/24/2004

Settlement Amount: \$59,100.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$59,100.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 77 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENT'S OBJECTIVES, ASSETS AND RISK TOLERANCES

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 02/09/2004

Settlement Amount: \$75,000.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$75000.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 78 of 96

Reporting Source: Individual

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



Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENT'S OBJECTIVES, ASSETS AND RISK TOLERANCES

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 02/09/2004

Settlement Amount: \$60,000.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$60,000.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT

Disclosure 79 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENT'S OBJECTIVES, ASSETS AND RISK TOLERANCES

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 02/09/2004

Settlement Amount: \$65,000.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$65000.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT

**Disclosure 80 of 96**

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENT'S OBJECTIVES, ASSETS AND RISK TOLERANCES

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 02/09/2004

Settlement Amount: \$205,000.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$205,000.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT

Disclosure 81 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENT'S OBJECTIVES, ASSETS AND RISK TOLERANCES

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 02/09/2004

Settlement Amount: \$65,000.00

Individual Contribution Amount: \$0.00

**Broker Statement**

AEFA SETTLED THIS MATTER IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT

Disclosure 82 of 96**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENT'S OBJECTIVES, ASSETS AND RISK TOLERANCES

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information**Date Complaint Received:**

10/08/2002

Complaint Pending?

No

Status:

Settled

Status Date:

02/09/2004

Settlement Amount:

\$40,000.00

Individual Contribution Amount:

\$0.00

Broker Statement

AEFA SETTLED THIS MATTER FOR \$40,000.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT

Disclosure 83 of 96**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations:

AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCE

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information**Date Complaint Received:**

10/08/2002

Complaint Pending?

No

Status:

Settled



Status Date: 10/23/2003

Settlement Amount: \$116,187.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$116187.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 84 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCE

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 10/23/2003

Settlement Amount: \$30,000.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$30000.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 85 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCE.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

**Customer Complaint Information**

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 08/14/2003

Settlement Amount: \$167,500.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$167500.00 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 86 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCE.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 08/14/2003

Settlement Amount: \$95,400.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$95400.00 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 87 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD



MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSETS AND RISK TOLERANCE.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No

Status: Settled

Status Date: 08/14/2003

Settlement Amount: \$35,000.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$35000.00 IN ORDER TGO AVOID THE COSTS ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 88 of 96

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES HE ROLLED OVER HIS PHILIP MORRIS PROFIT SHARING PLAN TO AEFA AND THAT AEFA RECOMMENDED UNSUITABLE INVESTMENTS AND GAVE BAD ADVICE, RESULTING IN MARKET LOSSES OF UP TO \$500000.00 CLAIMANT REQUESTS \$1-2 MILLION INCLUDING CONSEQUENTIAL, STATUTORY AND/OR PUNITIVE DAMAGES.

Product Type: Mutual Fund(s)

Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 07/18/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 07/18/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION CASE NO.:03-04416

Date Notice/Process Served: 07/18/2003

Arbitration Pending? No



Disposition: Settled
Disposition Date: 09/09/2004
Monetary Compensation Amount: \$45,000.00
Individual Contribution Amount: \$0.00
Broker Statement AEFA SETTLED THIS MATTER FOR \$45,000 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE MATTER AND CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 89 of 96

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations: CLIENTS ALLEGED THAT BEGINNING IN MAY 1999 THEIR ADVISOR MADE UNSUITABLE INVESTMENT RECOMMENDATIONS FOR THEIR IMPENDING RETIREMENT, MISREPRESENTATED MATERIAL INFORMATION AND THAT AEFA AND THEIR ADVISOR WERE NEGLIGENT, BREACHED THEIR FIDUCIARY DUTY AND VIOLATED MISSOURI SECURITIES ACT, RESULTING IN LOSSES OF \$450000.00.
Product Type: Mutual Fund(s)
Other Product Type(s): INSTALLMENT CERTIFICATES, LIFE INSURANCE POLICIES, ANNUITY CONTRACTS, FINANCIAL PLANS, BROKERAGE ACCOUNTS, LIMITED PARTNERSHIPS
Alleged Damages: \$450,000.00

Customer Complaint Information

Date Complaint Received: 06/13/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 05/21/2003
Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR CASE NO.:03-04042
Date Notice/Process Served: 06/11/2003
Arbitration Pending? No
Disposition: Settled
Disposition Date: 06/08/2004
Monetary Compensation Amount: \$50,000.00



Individual Contribution Amount: \$0.00

Broker Statement AMERIPRISE SETTLED THIS MATTER FOR \$50,000 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 90 of 96

Reporting Source: Individual

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

Allegations: THE CLIENT ALLEGED UNSUITABLE SALES

Product Type: Other

Other Product Type(s): AXP FUNDS

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received: 04/07/2003

Complaint Pending? No

Status: Denied

Status Date: 04/24/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE COMPLAINT DID NOT HAVE MERIT. THE RECOMMENDATIONS WERE SUITABLE AT THE TIME OF SALE FOR A MODERATE/AGGRESSIVE INVESTOR.

Disclosure 91 of 96

Reporting Source: Individual

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

Allegations: AN ATTORNEY PURPORTING TO REPRESENT MULTIPLE CLIENTS HAS SENT IN A DEMAND FOR SETTLEMENT ALLEGING GENERALLY THAT FROM APPROXIMATELY 1998-2001, THE ADVISOR RECOMMENDED AND SOLD MUTUAL FUND INVESTMENTS UNSUITABLE FOR THE CLIENTS' OBJECTIVES, ASSITS AND RISK TOLERANCES.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/08/2002

Complaint Pending? No



Status: Settled

Status Date: 01/14/2005

Settlement Amount: \$50,894.00

Individual Contribution Amount: \$0.00

Broker Statement AEFA SETTLED THIS MATTER FOR \$50,894.00 IN ORDER TO AVOID THE COST ASSOCIATED WITH POTENTIAL LITIGATION. I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 92 of 96

Reporting Source: Individual

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

Allegations: THE CLIENT'S ATTORNEY ALLEGED THAT THE INVESTMENTS WERE NOT SUITABLE FOR THE CLIENT'S RISK PROFILE, INAPPROPRIATE USE OF B-SHARES WITHOUT DISCLOSURE, AND NO BREAKPOINT ANALYSIS.

Product Type: Mutual Fund(s)

Alleged Damages: \$238,257.64

Customer Complaint Information

Date Complaint Received: 04/11/2002

Complaint Pending? No

Status: Denied

Status Date: 07/09/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement OUR REVIEW FOUND THAT FULL DISCLOSURE WAS PROVIDED AND THE INVESTMENTS ALIGNED WITH THE CLIENT'S FINANCIAL GOALS, OBJECTIVES AND RISK TOLERANCE. THE CLIENT CHOSE B SHARES BECAUSE HE WAS FRONT END LOAD ADVERSE, HIS CDSC WAS WAIVED ON HIS SEPP, AND THEY ALIGNED WITH HIS LONG TERM INVESTMENT HORIZON.

Disclosure 93 of 96

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES THAT SHE IS AN UNSOPHISTICATED INVESTOR WHOSE OBJECTIVE WAS TO INVEST CONSERVATIVELY WITH LOW RISK. SHE CLAIMS AEFA AND I WRONGFULLY RECOMMENDED HIGHLY SPECULATIVE INVESTMENTS WITH A HIGH CONCENTRATION IN TECHNOLOGY STOCKS AND, AS A RESULT, SHE LOST MORE THAN \$62709.62. CLAIMANT REQUESTS \$62709.62 PLUS 8% INTEREST,



COMMISSIONS AND PUNITIVE DAMAGES. AEFA AND I ADEMANLY DENY CLAIMANTS ALLEGATIONS AND WE INTEND TO VIGOROUSLY DEFEND THIS MATTER.

Product Type: Mutual Fund(s)
Other Product Type(s): ANNUITIES, IMA (INVESTMENT MANAGEMENT ACCOUNT)
Alleged Damages: \$62,710.00

Customer Complaint Information

Date Complaint Received: 02/07/2002
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 02/07/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION
NASD-DR 02-00478

Date Notice/Process Served: 02/07/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/24/2003

Monetary Compensation Amount: \$27,500.00

Individual Contribution Amount: \$0.00

Broker Statement IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATING THIS MATTER, AEFA SETTLED WITH THE CLAIMANT FOR \$27500.00. I WAS DISMISSED FROM THIS MATTER AND CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 94 of 96

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

Allegations: THE CLIENT ALLEGED THAT HE WAS IMPROPERLY ASSESSED, INADEQUATELY INFORMED, AND OVER HIS RISK TOLERANCE.

Product Type: Annuity(ies) - Variable
Other Product Type(s): AXP MUTUAL FUNDS
Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 01/03/2002



Complaint Pending? No

Status: Denied

Status Date: 02/20/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement OUR REVIEW FOUND THAT THE ANNUITY ACCOUNT IS PART OF THE CLASS ACTION LAWSUIT, AND THAT THE CLIENT WILL RECEIVE COMPENSATION UNDER THE TERMS OF THE SUIT. IN ADDITION, OUR REVIEW FOUND THAT THE ADVISOR PROVIDED THE CLIENT WITH RECOMMENDATIONS THAT WERE IN LINE WITH THE CLIENT'S GOALS AND RISK TOLERANCE. FINALLY, OUR REVIEW FOUND THAT THE CLIENT RECEIVED ADEQUATE INFORMATION ABOUT HIS INVESTMENTS.

Disclosure 95 of 96

Reporting Source: Individual

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

Allegations: THE CLIENT'S ATTORNEY ALLEGED THAT IN MAY 2000, I RECOMMENDED UNSUITABLE INVESTMENTS, AND RECOMMENDED UNSUITABLE INVESTMENTS TO GENERATE EXCESSIVE FEES AND COMMISSIONS, THAT I DID NOT MONITOR THE CLIENT'S ACCOUNT AND THAT I TOOK DISCRETION IN THE CLIENT'S ACCOUNT. THE CLIENT'S ATTORNEY ALSO ALLEGED THAT I MISREPRESENTED CERTAIN ASPECTS OF THE PROPOSED INVESTMENTS TO OBTAIN THE CLIENT'S SIGNATURE. THE CLIENT IS SEEKING \$62709.62 IN DAMAGES.

Product Type: Other

Other Product Type(s): STRATEGIC PORTFOLIO SERVICES

Alleged Damages: \$62,709.62

Customer Complaint Information

Date Complaint Received: 10/09/2001

Complaint Pending? No

Status: Denied

Status Date: 01/24/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement THE CLIENT DECLINED FIRM'S OFFER TO REIMBURSE HER IRA \$5343.22. THIS AMOUNT REPRESENTED THE ESTIMATED DIFFERENCE BETWEEN THE CLIENT'S WRAP IRA AND ANNUITY IRA FROM JUNE 8, 2000 THROUGH MARCH 14, 2001. IT APPEARS THERE MAY HAVE BEEN CONFUSION ABOUT THE CLIENT'S SPECIFIC TRANSACTION INSTRUCTION IN JUNE 2000. THE CLIENT'S INVESTMENTS WERE SUITABLE, BASED UPON HER CONSISTENTLY STATED OBJECTIVES, RISK TOLERANCE, INVESTMENT EXPERIENCE AND TIMEFRAME. THE CLIENT RECEIVED FULL AND FAIR



DISCLOSURE OF HER INVESTMENTS, AS EVIDENCED BY THE SIGNED APPLICATIONS AND PROSPECTUSES SHE RECEIVED AT THE TIME OF SALE. THE CLIENT CONFIRMED THAT THE SIGNATURES ON THE APPLICATION WERE MADE BY THE CLIENT. THERE WAS NOT ANY EVIDENCE TO INDICATE THAT I AGREED TO MONITOR THE CLIENT'S INVESTMENTS. MY RECOMMENDATIONS WERE BASED UPON THE CLIENT'S REQUESTS AND THE CLIENT DID NOT PAY EXCESSIVE FEES OR COMMISSIONS.

Disclosure 96 of 96

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations:

THE CLIENT ALLEGED I FAILED TO SELL CERTAIN MUTUAL FUNDS AS AGREED TO PRIOR TO YEAR END 2000. AS A RESULT, THE CLIENT INCURRED ADVERSE TAX CONSEQUENCES AND ADDITIONAL LOSSES TOTALING \$10423.00

Product Type:

Mutual Fund(s)

Alleged Damages:**Customer Complaint Information**

Date Complaint Received: 03/14/2001

Complaint Pending? No

Status: Settled

Status Date: 06/18/2001

Settlement Amount: \$10,423.00

Individual Contribution Amount: \$1,000.00

Broker Statement

THE CLIENT ACCEPTED THE FIRM'S OFFER FOR REIMBURSEMENT OF TAX CONSEQUENCES AND MARKET LOSSES TOTALING \$10423.00



End of Report

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