



## IAPD Report

# PAUL ARTHUR BRONZO

CRD# 1222030

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Please contact FINRA with any concerns.



## IAPD Information About Representatives

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

### What is included in a IAPD report?

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

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

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

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

### How current is this information?

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

### Need help interpreting this report?

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

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

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

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

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



## Report Summary

### PAUL ARTHUR BRONZO (CRD# 1222030)

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 **10/22/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	WELLS FARGO ADVISORS	CRD# 19616	07/01/2003
<b>B</b>	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	07/01/2003

### QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **51** 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>IA</b>	PRUDENTIAL SECURITIES INCORPORATED	7471	WHITE PLAINS, NY	01/11/2000 - 07/01/2003
<b>B</b>	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	12/21/1983 - 07/01/2003

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

### DISCLOSURE INFORMATION

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

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

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	3



## 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 **51** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**  
Main Address: ONE NORTH JEFFERSON AVENUE  
MAIL CODE: H0004-05E  
ST. LOUIS, MO 63103-2205  
Firm ID#: 19616

Regulator	Registration	Status	Date
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	11/19/2021
<b>B</b> FINRA	General Securities Representative	Approved	07/01/2003
<b>B</b> NYSE American LLC	General Securities Representative	Approved	07/29/2011
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	09/30/2011
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	07/01/2003
<b>B</b> Alabama	Agent	Approved	07/01/2003
<b>B</b> Alaska	Agent	Approved	07/01/2003
<b>B</b> Arizona	Agent	Approved	07/01/2003
<b>B</b> Arkansas	Agent	Approved	07/01/2003
<b>B</b> California	Agent	Approved	07/01/2003
<b>B</b> Colorado	Agent	Approved	07/01/2003
<b>B</b> Connecticut	Agent	Approved	07/01/2003



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Delaware	Agent	Approved	07/01/2003
<b>B</b> District of Columbia	Agent	Approved	07/01/2003
<b>B</b> Florida	Agent	Approved	07/01/2003
<b>B</b> Georgia	Agent	Approved	07/01/2003
<b>B</b> Hawaii	Agent	Approved	07/01/2003
<b>B</b> Idaho	Agent	Approved	07/01/2003
<b>B</b> Illinois	Agent	Approved	07/01/2003
<b>B</b> Indiana	Agent	Approved	07/01/2003
<b>B</b> Iowa	Agent	Approved	07/01/2003
<b>B</b> Kansas	Agent	Approved	07/01/2003
<b>B</b> Kentucky	Agent	Approved	07/01/2003
<b>B</b> Louisiana	Agent	Approved	07/01/2003
<b>B</b> Maine	Agent	Approved	07/01/2003
<b>B</b> Maryland	Agent	Approved	07/01/2003
<b>B</b> Massachusetts	Agent	Approved	07/01/2003
<b>B</b> Michigan	Agent	Approved	07/01/2003
<b>B</b> Minnesota	Agent	Approved	07/01/2003
<b>B</b> Mississippi	Agent	Approved	07/01/2003
<b>B</b> Missouri	Agent	Approved	07/01/2003



## Qualifications

	Regulator	Registration	Status	Date
B	Montana	Agent	Approved	07/01/2003
B	Nebraska	Agent	Approved	07/01/2003
B	Nevada	Agent	Approved	07/01/2003
B	New Hampshire	Agent	Approved	07/01/2003
B	New Jersey	Agent	Approved	07/01/2003
B	New Mexico	Agent	Approved	07/01/2003
B	New York	Agent	Approved	07/01/2003
IA	New York	Investment Adviser Representative	Approved	07/27/2021
B	North Carolina	Agent	Approved	07/01/2003
B	North Dakota	Agent	Approved	07/01/2003
B	Ohio	Agent	Approved	07/01/2003
B	Oklahoma	Agent	Approved	07/01/2003
IA	Oklahoma	Investment Adviser Representative	Approved	07/01/2003
B	Oregon	Agent	Approved	07/01/2003
B	Pennsylvania	Agent	Approved	07/01/2003
B	Rhode Island	Agent	Approved	07/01/2003
B	South Carolina	Agent	Approved	07/01/2003
IA	South Carolina	Investment Adviser Representative	Approved	05/04/2021



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> South Dakota	Agent	Approved	07/01/2003
<b>B</b> Tennessee	Agent	Approved	07/01/2003
<b>B</b> Texas	Agent	Approved	07/01/2003
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	03/23/2004
<b>B</b> Utah	Agent	Approved	07/01/2003
<b>B</b> Vermont	Agent	Approved	07/01/2003
<b>B</b> Virginia	Agent	Approved	07/01/2003
<b>B</b> Washington	Agent	Approved	07/01/2003
<b>B</b> West Virginia	Agent	Approved	07/01/2003
<b>B</b> Wisconsin	Agent	Approved	07/01/2003
<b>B</b> Wyoming	Agent	Approved	07/01/2003

#### Branch Office Locations

**WELLS FARGO ADVISORS**  
2500 WESTCHESTER AVE STES 201 & 203  
PURCHASE, NY 10577

**WELLS FARGO ADVISORS**  
Kiawah, SC

**WELLS FARGO ADVISORS**  
PURCHASE, NY



## 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, 2 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
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<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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<b>B</b> General Securities Representative Examination (S7)	Series 7	12/17/1983
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	04/27/1994
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<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	02/28/1984
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### PROFESSIONAL DESIGNATIONS

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

No information reported.



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/11/2000 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	WHITE PLAINS, NY
B	12/21/1983 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY

### 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
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	WHITE PLAINS, NY, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	WHITE PLAINS, NY, 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.

TRUSTEE FOR DAUGHTER'S TRUST; INVESTMENT RELATED; PURCHASE NY; BEGAN 7/27/1988, 1 HR/MTH.  
TRUSTEE FOR SON'S TRUST; INVESTMENT RELATED; PURCHASE NY; START 3/5/2010.  
25 SCOTT CIRCLE, LLC; NOT INV. RELATED; PURCHASE,NY; 51% OWNERSHIP; START DATE 10/01/2021; NUMBER OF HOURS PER MONTH 0; NUMBER OF HOURS DURING TRADING 0; REAL ESTATE INVESTMENT.  
RENTAL PROPERTY; INV. RELATED; PURCHASE,NY; 51% OWNERSHIP; START DATE 10/01/2021; NUMBER OF HOURS PER MONTH 2; NUMBER OF HOURS DURING TRADING 0; OWNER.



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

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

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

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

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

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

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

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



## DISCLOSURE EVENT DETAILS

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

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

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	3

### 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 3

**Reporting Source:** Regulator

**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES INCORPORATED

**Allegations:** ACCOUNT RELATED-NEGLIGENCE; OMISSION OF FACTS

**Product Type:**

**Alleged Damages:** \$50,000.00

#### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD - CASE #97-00139

**Date Notice/Process Served:** 02/26/1997

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 01/05/1998

**Disposition Detail:** CASE IS CLOSED, SETTLED  
ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER MONETARY RELIEF, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS



WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY;  
PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS  
WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES INCORPORATED  
**Allegations:** CLIENTS ALLEGED THAT FA FAILED TO ADVISE THEM OF TAX CONSEQUENCES RELATING TO SALE OF SECURITIES AND SOLD ONE STOCK WITHOUT THEIR PRIOR KNOWLEDGE AND CONSENT. \$50,000.00 PLUS PUNITIVE DAMAGES SOUGHT.

**Product Type:**  
**Alleged Damages:** \$50,000.00

**Customer Complaint Information**

**Date Complaint Received:**  
**Complaint Pending?** No  
**Status:** Arbitration/Reparation  
**Status Date:**  
**Settlement Amount:**

**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** National Assoc. of Securities Dealers; 97-00139  
**Date Notice/Process Served:** 02/26/1997  
**Arbitration Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 01/05/1998  
**Monetary Compensation Amount:** \$14,990.00  
**Individual Contribution Amount:** \$0.00

**Broker Statement** SETTLED FOR \$14,990.00 PAYMENT BY PRUDENTIAL SECURITIES TO CLAIMANTS, WITHOUT ANY ADMISSION OF LIABILITY OR WRONGDOING. PRUDENTIAL SECURITIES DID NOT SEEK CONTRIBUTION TO THE SETTLEMENT FROM PAUL BRONZO, AND PRUDENTIAL SECURITIES DOES NOT BELIEVE THAT MR. BRONZO ACTED IN AN INAPPROPRIATE MANNER.  
Not Provided



**Reporting Source:** Regulator  
**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES INCORPORATED  
**Allegations:** SUITABILITY; CHURNING; MISREPRESENTATION; ACCOUNT RELATED-BREACH OF CONTRACT

**Product Type:**  
**Alleged Damages:** \$42,000.00

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD - CASE #95-03539

**Date Notice/Process Served:** 07/26/1995

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 04/04/1996

**Disposition Detail:** CASE IS CLOSED, SETTLED  
 ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER MONETARY RELIEF, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER MONETARY RELIEF, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES INCORPORATED  
**Allegations:** CLIENT ALLEGES FA BREACHED HIS FIDUCIARY DUTY CAUSING \$42,000 IN DAMGES.

**Product Type:**  
**Alleged Damages:** \$42,000.00

**Customer Complaint Information**

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:**

**Settlement Amount:****Individual Contribution Amount:****Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:** National Association of Securities Dealers, Inc.; 95-03539**Date Notice/Process Served:** 07/26/1995**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 04/04/1996**Monetary Compensation Amount:** \$31,100.00**Individual Contribution Amount:** \$0.00**Broker Statement**

CASE SETTLED AT MEDIATION FOR \$31,100.00. BRONZO WAS NOT ASKED TO CONTRIBUTE TO SETTLEMENT BUT DID PAY HIS ATTORNEYS FEES. THE ALLEGATION OF BREACHED FIDUCIARY RESPONSIBILITY IS COMPLETELY WITHOUT MERIT AND FALSE. CLIENT INITIALLY GAVE MR. BRONZO \$29,000.00 IN APRIL 1989 AFTER HAVING AN UNSUCCESSFUL INVESTMENT EXPERIENCE WITH ANOTHER BROKER LOSING IN EXCESS OF \$21,000.00. THE CLIENT'S OBJECTIVE WAS TO TRY AND GET BACK THE PREVIOUSLY LOST AMOUNT USING A MORE SPECULATIVE INVESTMENT STRATEGY. THE ACCOUNT REACHED ITS PEAK IN JANUARY 1992 AT NEARLY \$50,000.00 BEFORE THE BIO-TECH MARKET COLLAPSED. THERE HAVE BEEN EIGHT TRADES IN THE ACCOUNT SINCE THAT DATE.

**Disclosure 3 of 3****Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES, INC**Allegations:** CUSTOMER ALLEGES CHURNING, UNAUTHORIZED TRADING AND UNSUITABILITY WITH REGARD TO HER ACCOUNT. ACTUAL DAMAGES ALLEGED TO BE IN EXCESS OF \$250,000.00.**Product Type:****Alleged Damages:****Customer Complaint Information****Date Complaint Received:** 10/26/1994**Complaint Pending?** No**Status:** Settled**Status Date:****Settlement Amount:** \$100,000.00



**Individual Contribution Amount:**

\$0.00

**Broker Statement**

WITHOUT ADMITTING LIABILITY, PRUDENTIAL SECURITIES INCORPORATED SETTLED WITH [CUSTOMER] FOR \$100,000.00. PAUL BRONZO WAS NOT ASKED TO CONTRIBUTE TO THE SETTLEMENT. [CUSTOMER] HAS BEEN A CLIENT SINCE THE MID EIGHTIES. THE ALLEGATIONS OF CHURNING, UNAUTHORIZED TRADING AND UNSUITABILITY ARE COMPLETELY WITHOUT MERIT AND FALSE. CLIENT INITIALLY GAVE MR. BRONZO APPROXIMATELY \$315,000, INDICATED A NEED FOR INCOME OF ONLY \$1,500 PER MONTH, AND NO NEED TO INVADE PRINCIPAL. THESE FACTS, TOGETHER WITH THE INTEREST RATES AT THE TIME, WARRANTED INITIALLY PLACING APPROXIMATELY 8% OF THE PORTFOLIO IN MORE SPECULATIVE HIGHER GROWTH INVESTMENTS. CLIENT IMMEDIATELY BEGAN TO WITHDRAW EXCESSIVE AMOUNTS OF PRINCIPAL (ROUGHLY \$160,000 OVER 24 MONTHS). THESE EXCESSIVE WITHDRAWALS REQUIRED UNTIMELY SALE OF SECURITIES. CLIENT WAS ADVISED OF ALL TRADES AND ALL INVESTMENTS SUITABLE. PRIOR ANY COMPLAINT, AND TO HELP MEET THE CLIENTS INCOME NEEDS, MR. BRONZO PERFORMED ONLY LIQUIDATING TRANSACTIONS FROM APRIL '93 TO PRESENT, WHEN APPROXIMATELY AN ADDITIONAL \$65,000 WAS WITHDRAWN FROM THIS ACCOUNT.



## End of Report

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