



IAPD Report

JERRY DEAN POTTER

CRD# 1234550

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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

JERRY DEAN POTTER (CRD# 1234550)

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 **11/08/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FREEDOM FINANCIAL ADVISORS, LLC	CRD# 321101	07/08/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	PATRIOT FINANCIAL CONSULTING	155933	SOUTH CHARELSTON, WV	12/21/2010 - 11/08/2022
B	METLIFE SECURITIES INC.	14251	HURRICANE, WV	06/21/2004 - 03/13/2009
B	METROPOLITAN LIFE INSURANCE COMPANY 4095		HURRICANE, WV	06/21/2004 - 07/09/2007

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	5
Termination	2
Judgment/Lien	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FREEDOM FINANCIAL ADVISORS, LLC**
Main Address: 1211 JEFFERSON RD.
SOUTH CHARLESTON, WV 25309
Firm ID#: 321101

Regulator	Registration	Status	Date
IA West Virginia	Investment Adviser Representative	Approved	07/08/2022

Branch Office Locations

FREEDOM FINANCIAL ADVISORS, LLC
1211 JEFFERSON RD.
SOUTH CHARLESTON, WV 25309



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, 1 general industry/product exam, and 1 state securities law exam.

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 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/30/1984
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State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	02/08/1984
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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	12/21/2010 - 11/08/2022	PATRIOT FINANCIAL CONSULTING	CRD# 155933	SOUTH CHARELSTON,
B	06/21/2004 - 03/13/2009	METLIFE SECURITIES INC.	CRD# 14251	HURRICANE, WV
B	06/21/2004 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	HURRICANE, WV
B	07/30/2001 - 06/07/2004	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	OAKDALE, MN
B	10/18/1999 - 07/10/2001	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	05/13/1999 - 09/27/1999	AMERICAN GENERAL SECURITIES INCORPORATED	CRD# 13626	PHOENIX, AZ
B	02/01/1984 - 05/14/1998	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2018 - Present	POTTER & SPANO FINANCIAL GROUP	PROPRIETOR / IAR	Y	CHARLESTON, WV, United States
02/2009 - Present	JERRY POTTER FINANCIAL	INSURANCE AGENT	N	SOUTH CHARLESTON, WV, 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.

INDEPENDENT INSURANCE AGENT, AIG, ALLIANZ, ING, MIDLAND NATIONAL, U.S. FINANCIAL, GOLDEN RULE, BC/BS. PROGRESSIVE. 120 HRS/MO DURING TRADING

J & J RENTALS: NON-INVSETMENT: 8 HOURS PER MONTH: REAL ESTATE HOLDING COMPANY

Freedom Financial Insurance Group, LLC- Life insurance and fixed annuities. - 40 hours per month during trading



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	5
Termination	2
Judgment/Lien	1

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:	THE INSURANCE COMMISSIONER OF THE STATE OF WEST VIRGINIA
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	01/01/1998
Docket/Case Number:	98-AP-047
Employing firm when activity occurred which led to the regulatory action:	PRUDENTIAL INSURANCE COMPANY
Product Type:	Insurance
Other Product Type(s):	
Allegations:	FRAUDULENT PROCUREMENT OF UNAUTHORIZED SIGNATURES TO INSURANCE DOCUMENTS KNOWING SUCH SIGNATURES TO BE NONGENUINE.
Current Status:	Final
Resolution:	Order
Resolution Date:	02/01/2000
Sanctions Ordered:	Monetary/Fine \$1,000.00



Other Sanctions Ordered: N/A
Sanction Details: FINE PAID.



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 5

Reporting Source: Firm

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

Allegations: CUSTOMER ALLEGED THAT WHEN HE TRANSFERRED THE VALUE OF HIS EXISTING NON-VARIABLE LIFE INSURANCE POLICIES INTO A NEW VARIABLE LIFE INSURANCE POLICY, IN MARCH 2008, THE REPRESENTATIVE MISREPRESENTED THE NEED FOR FUTURE PREMIUM PAYMENTS. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Insurance

Alleged Damages: \$0.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/23/2010

Complaint Pending? No

Status: Settled

Status Date: 04/26/2010

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Firm Statement THE TRANSACTION IN QUESTION WAS REVERSED.

Reporting Source: Individual

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

Allegations: CUSTOMER ALLEGED THAT WHEN HE TRANSFERRED THE VALUE OF HIS EXISTING NON-VARIABLE LIFE INSURANCE POLICIES INTO A NEW VARIABLE LIFE INSURANCE POLICY, IN MARCH OF 2008, THE REPRESENTATIVE MISREPRESENTED THE NEED FOR FUTURE PREMIUM PAYMENTS. NO SOECITIC COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Insurance

Alleged Damages: \$0.00



Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC
reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/23/2010

Complaint Pending? No

Status: Settled

Status Date: 04/26/2010

Settlement Amount: \$0.00

Individual Contribution
Amount: \$0.00

Broker Statement THE TRANSACTION IN QUESTION WAS REVERSED.

Disclosure 2 of 5

Reporting Source: Firm

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

Allegations: REGARDING THE 1994 PURCHASE OF A VARIABLE APPRECIABLE LIFE
INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION
CONCERNING THE DURATION OF PREMIUM PAYMENTS.

Product Type: Insurance

Alleged Damages: \$0.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC
reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 06/15/2009

Complaint Pending? No

Status: Denied

Status Date: 06/15/2009

Settlement Amount:

Individual Contribution
Amount:

Firm Statement THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT
WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN
WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE
RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE
CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR



ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.

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

Allegations: REGARDING THE 1994 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE DURATION OF PREMIUM PAYMENTS.

Product Type: Insurance

Alleged Damages: \$0.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 06/15/2009

Complaint Pending? No

Status: Denied

Status Date: 06/15/2009

Settlement Amount:

Individual Contribution Amount:

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

Disclosure 3 of 5

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

Allegations: REGARDING THE 1989 PURCHASE OF A VARIABLE APPRECIABLE LIFE



INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE ABBREVIATED PAYMENT PLAN. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 03/11/2003

Complaint Pending? No

Status: Settled

Status Date: 04/16/2003

Settlement Amount: \$14,202.23

Individual Contribution Amount: \$0.00

Firm Statement MARKETING DECISION AND TOTAL LOSS \$14,202.23. THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS AND SETTLEMENT OF \$10,000 OR MORE. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual

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

Allegations: REGARDING THE 1989 PRUCO PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE ABBREVIATED PAYMENT PLAN, THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 03/11/2003

Complaint Pending? No

Status: Settled

Status Date: 04/16/2003

Settlement Amount: \$14,202.23

Individual Contribution Amount: \$0.00

Broker Statement I SHOWED CLIENT A COMPUTER ILLUSTRATION WHICH SHOWS IF HE PUT IN A CERTAIN AMOUNT OF MONEY IN INITIALLY AND PAID A SPECIFIED AMOUNT MONTHLY AND IF THE POLICY EARNED A CERTAIN PERCENTAGE THEN HE COULD STOP MAKING PREMIUM PAYMENT AFTER A CERTAIN NUMBER OF YEARS



Disclosure 4 of 5

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

Allegations: REGARDING THE 1993 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE ABBREVIATED PAYMENT PLAN. THE CLIENT ALSO STATED HE WAS TOLD HIS NEW POLICY WOULD BE FUNDED VIA FROM HIS OLD POLICIES. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES, HOWEVER THE COMPANY'S GOOD FAITH DETERMINATION ESTIMATES THEM TO BE APPROXIMATELY \$5,179.16.

Product Type: Insurance

Alleged Damages: \$5,179.16

Customer Complaint Information

Date Complaint Received: 12/16/2002

Complaint Pending? No

Status: Settled

Status Date: 02/27/2003

Settlement Amount: \$10,942.91

Individual Contribution Amount: \$0.00

Firm Statement: MARKETING DECISION AND TOTAL ESTIMATED \$10,942.91. THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH THE COMPANY WAS RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE POLICYHOLDER DID NOT MAKE A TIMELY CLAIM IN THE CLASS ACTION SETTLEMENT REMEDIATION PLAN. THIS INQUIRY WAS RECEIVED ON A QUESTIONNAIRE FORM SUPPLIED TO THE POLICYHOLDER BY THE COMPANY. THE COMPANY IS REVIEWING THIS INQUIRY WITHOUT WAIVER OF THE COMPANY'S RIGHTS UNDER THE CLASS ACTION SETTLEMENT AND RELEASE. THE COMPANY WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME. THE COMPANY BY THIS FILING MAKES NO FINDINGS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: PRUDENTIAL INSURANCE CO

Allegations: REGARDING THE 1993 PURCHASE OF A VAL POLICY THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE ABB. PAYMENT PLAN. THE CLIENT ALSO STATED HE WAS TOLD THE NEW POLICY WOULD BE FUNDED UNTIL THE OLD POLICY. THE INSURED DID NOT SPECIFY ANY SPECIFIC DAMAGES. HOWEVER PRUDENTIAL GOOD FAITH EST. WAS 5179.16 INSURED IS NOT COMPLAINING AGAINST ME PERSONALLY. HE'S SUSPECT BECAUSE POLICY DIDN'T PERFORM AS STATED.

Product Type: Other



Other Product Type(s): VARIABLE LIFE, WHOLE LIFE

Alleged Damages: \$5,179.16

Customer Complaint Information

Date Complaint Received: 12/16/2002

Complaint Pending? No

Status: Settled

Status Date: 02/27/2003

Settlement Amount: \$10,942.91

Individual Contribution Amount: \$0.00

Broker Statement THIS CONCERNS THE CLASS ACTION LAWSUIT AND PRUDENTIAL AND THE CLIENT MAKE NO FINDINGS REGARDING THE ACTIONS OF THE REPRESENTATION.

Disclosure 5 of 5

Reporting Source: Firm

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

Allegations: REGARDING THE 1996 PURCHASE OF A VARIABLE APPRECIABLE LIFE (VAL) POLICY, THE CLIENT ALLEGED A SALES PRACTICE VIOLATION CONCERNING A FUNDING PROPOSAL. COMPENSATORY DAMAGES IN THE APPROXIMATE AMOUNT OF \$10,000 WERE ALSO ALLEGED.

Product Type:

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 05/08/1998

Complaint Pending? No

Status: Settled

Status Date: 05/08/1998

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE COMPANY IS CURRENTLY INVESTIGATING THIS MATTER AND WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME OF THE SETTLEMENT, IF APPROPRIATE. THE SALE WHICH IS THE SUBJECT OF THE COMPLAINT TOOK PLACE 4/15/96, WHICH WAS NOT WITHIN THE LAST 24 MONTHS OF THE REPRESENTATIVE'S EMPLOYMENT. THE REPRESENTATIVE'S TERMINATION DATE WAS 4/16/98. THEREFORE, THIS MMATTER IS NO LONGER DISCLOSABLE ON THE INTERIM FORMS. THIS EVENT WWAS REPORTED UNDER QUESTION 13B(2)(A).



Reporting Source: Individual

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

Allegations: REGARDING THE MISREPRESENTATION OF 1996 PURCHASE OF A VARIABLE APPRECIABLE LIFE (VAL) INSURANCE POLICY

Product Type: Annuity-Variable

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 05/08/1998

Complaint Pending? No

Status: Settled

Status Date: 02/24/1995

Settlement Amount: \$28,000.00

Individual Contribution Amount: \$0.00

Broker Statement

THE COMPANY IS CURRENTLY INVESTIGATING THIS MATTER AND WILL FILE AN AMENDED TO DISCLOSE THE OUTCOME OF THE SETTLEMENT IF APPROPRIATE. CLIENT COMPLAINED TO ME, AGENT, ABOUT THE RATING ON HIS VAL POLICY BECAUSE OF [REDACTED] HE HAD DONE 2YRS BEFORE THE POLICY DATE. MY GENERAL MANAGER CALLED PRUDENTIAL UNDERWRITING TO SEE IF THEY WOULD REDUCE THE RATING. THEY TOLD MY MANAGER THAT AFTER THE 2ND POLICY ANN. IF CLIENT'S HEALTH HADN'T CHANGED, THEY COULD REMOVE THE RATING. SOON AFTER THE 2ND ANNIVERSARY CLIENT APPLIED TO GET THE RATING REMOVED, BUT AFTER GETTING EXAMINED & BLOOD WORK, PRUDENTIAL REFUSED TO REMOVE THE RATING, PROMPTING CLIENT TO WRITE A LETTER REQUESTING A REFUND OF ALL PREMIUMS PAID. PRUDENTIAL GRANTED CLIENTS REQUEST AND REFUNDED HIS MONEY. SEE ATTACHED LETTER FROM CLIENT EXPLAINING ABOUT THE COMPLAINT.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Firm Name: METLIFE SECURITIES
Termination Type: Discharged
Termination Date: 02/24/2009
Allegations: REGISTERED REPRESENTATIVE DID NOT FOLLOW COMPANY POLICY WITH REGARD THE REPLACEMENT OF COMPANY PRODUCTS.
Product Type: Insurance
Other Product Types:

Reporting Source: Individual
Firm Name: METLIFE SECURITIES
Termination Type: Discharged
Termination Date: 02/24/2009
Allegations: REGISTERED REPRESENTATIVE DID NOT FOLLOW COMPANY POLICY WITH REGARD TO THE REPLACEMENT OF COMPANY PRODUCTS.
Product Type: Insurance

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Termination Type: Discharged
Termination Date: 04/15/1998
Allegations: 98-00345
ALLEGATIONS OF NON-GENUINE SIGNATURES ON 10 LIFE INS DISBURSEMENT FORMS.
Product Type: Insurance
Other Product Types: VARIABLE
Broker Statement TERMINATION
BASED UPON INTERNAL INVESTIGATION, PRUDENTIAL ALLEGED NON-GENUINE SIGNATURES BUT IN A COLLATERAL PROCEEDING
REFUSED TO OFFER ANY PROOF OF THE ALLEGATIONS (W. VA UNEMPLOYMENT COMPENSATION PROCEEDING)



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$66,057.00
Judgment/Lien Type:	Tax
Date Filed:	09/01/2005
Type of Court:	CIRCUIT COURT
Name of Court:	KANAWHA COUNTY
Location of Court:	CHARLESTON, W.V
Docket/Case #:	510609
Judgment/Lien Outstanding?	Yes
Broker Statement	OWED 2000,2001,2002 2000 IS PAID OFF, MAKING PAYMENTS ON 2001, WAITING SINCE 04/2010 TO GET FORMALK PAYMENT ARRANGEMENT AND AMOUT FROM THE IRS.



End of Report

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