IAPD Report

NEIL CLARK FREEMAN

CRD# 1283664

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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

NEIL CLARK FREEMAN (CRD# 1283664)

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 **10/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERITAS INVESTMENT COMPANY, LLC	CRD# 14869	06/30/2006
IA	AMERITAS ADVISORY SERVICES, LLC	CRD# 317245	11/01/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	AMERITAS ADVISORY SERVICES	14869	LINCOLN, NE	06/09/2021 - 11/01/2021
B	CARILLON INVESTMENTS, INC.	14646	NEW YORK, NY	01/12/2004 - 06/30/2006
B	CADARET, GRANT & CO., INC.	10641	SYRACUSE, NY	02/05/2003 - 12/31/2003

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	5

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **9** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **AMERITAS INVESTMENT COMPANY, LLC**
Main Address: 5900 "O" STREET
LINCOLN, NE 68510-2234
Firm ID#: 14869

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	06/30/2006
B	Arizona	Agent	Approved	11/13/2013
B	Colorado	Agent	Approved	11/15/2021
B	Florida	Agent	Approved	10/21/2010
B	Georgia	Agent	Approved	05/30/2012
B	Maine	Agent	Approved	06/29/2018
B	New York	Agent	Approved	06/30/2006
B	North Carolina	Agent	Approved	02/25/2019
B	Pennsylvania	Agent	Approved	06/30/2006
B	Virginia	Agent	Approved	02/25/2019

Branch Office Locations

AMERITAS ADVISORY SERVICES
19607 NYS ROUTE 3
WATERTOWN, NY 13601

Employment 2 of 2

Firm Name: **AMERITAS ADVISORY SERVICES, LLC**

Qualifications

Main Address: 5900 O STREET
LINCOLN, NE 68510

Firm ID#: 317245

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	11/01/2021

Branch Office Locations

AMERITAS ADVISORY SERVICES, LLC
19607 NYS ROUTE 3
WATERTOWN, NY 13601

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/14/1984

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/29/1987

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
IA	06/09/2021 - 11/01/2021	AMERITAS ADVISORY SERVICES	CRD# 14869	LINCOLN, NE
B	01/12/2004 - 06/30/2006	CARILLON INVESTMENTS, INC.	CRD# 14646	NEW YORK, NY
B	02/05/2003 - 12/31/2003	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	08/25/2000 - 01/31/2003	THE INVESTMENT CENTER, INC.	CRD# 17839	BEDMINSTER, NJ
B	01/27/1998 - 08/18/2000	PMG SECURITIES CORPORATION	CRD# 27107	ELGIN, IL
B	09/17/1984 - 01/20/1998	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	09/17/1984 - 01/20/1998	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	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
01/2023 - Present	UNITED PROFESSIONAL BENEFITS	AGENT	Y	WATERTOWN, NY, United States
11/2021 - Present	AMERITAS ADVISORY SERVICES, LLC	Mass Transfer	Y	LINCOLN, NE, United States
03/2017 - Present	UNITED WEALTH ADVISORS GROUP, LLC (UWAG)	EMPLOYEE/FINANCIAL CONSULTANT	Y	WATERTOWN, NY, United States
04/2016 - Present	United Professional Advisors, LLC	Financial Advisor	Y	Watertown, NY, United States
06/2006 - Present	AMERITAS INVESTMENT CORP.	REGISTERED REP / INVESTMENT ADVISOR REPRESENTATIVE	Y	LINCOLN, NE, United States
06/2006 - Present	AMERITAS LIFE INSURANCE	AGENT	Y	LINCOLN, NE, United States
02/2006 - Present	AMERITAS LIFE INSURANCE CORP OF NEW YORK	LICENSED AGENT	Y	NEW YORK, NY, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2001 - Present	NORTH COUNTRY CONSULTING	FINANCIAL PLANNING	Y	WATERTOWN, 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.

LICENSED AS AN INDEPENDENT INSURANCE AGENT TO SELL FIXED INSURANCE PRODUCTS * UNITED PROFESSIONAL ADVISORS, LLC; SAME AS BRANCH; INV REL; LIFE INSURANCE, DISABILITY INCOME INSURANCE AND INVESTMENTS; FINANCIAL ADVISOR; START DATE=04/2016; HRS/MO=160; TRADING HRS/MO=160; DISCOVER NEW CLIENTS AND ASSIST THEM WITH THEIR INSURANCE AND RETIREMENT NEEDS * UNITED WEALTH ADVISORS GROUP, LLC (UWAG); SAME AS BRANCH; INV REL; GENERAL AGENCY FOR LIFE INSURANCE AND INVESTMENTS; EMPLOYEE/FINANCIAL CONSULTANT; START DATE=03/2017; HRS/MO=20; TRADING HRS/MO=20; ACTING AS CHIEF OPERATION OFFICER, RUNNING DAY TO DAY OPERATIONS * UNITED PROFESSIONAL BENEFITS; INV REL; SAME AS BRANCH; FINANCIAL/HEALTH INSURANCE SERVICES; AGENT; START DATE=01/2023; HRS/MO=40; TRADING HRS/MO=40; REFERRING BUSINESSES/INDIVIDUALS TO UNITED PROFESSIONAL BENEFITS FOR HEALTH INSURANCE NEEDS

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	5

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:	Individual
Employing firm when activities occurred which led to the complaint:	AMERITAS INVESTMENT CORP
Allegations:	COMPLAINANT ALLEGES HE REQUESTED AN UNDERLYING GUARANTEE OF PRINCIPAL RIDER AT THE TIME OF APPLICATION AND RR FAILED TO SELECT THE APPROPRIATE RIDER ON THE APPLICATION.ACTIVITY DATE:FROM 07/14/2006 TO 08/14/2006
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGE AMOUNT IS ALLEGED, THE COMPLAINT IS BEING REPORTED AS THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE GREATER THAN $5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	12/27/2011
Complaint Pending?	No
Status:	Settled

Status Date:	06/05/2012
Settlement Amount:	$65,000.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERITAS INVESTMENT CORP.
Allegations:	CLIENT ALLEGES THAT RR MISREPRESENTED THE VARIABLE ANNUITY HE SOLD TO HER IN JUNE 2007. CLIENT BELIEVED SHE WAS PURCHASING A PRODUCT WITH A 5% GUARANTEED INTEREST RATE. HER CONTRACT HAS DECLINED IN VALUE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$23,601.00

Customer Complaint Information

Date Complaint Received:	03/12/2009
Complaint Pending?	No
Status:	Denied
Status Date:	04/02/2009
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS
Allegations:	CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A VARIABLE LIFE INSURANCE POLICY. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES ARE UNSPECIFIED.
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	05/27/2008
Complaint Pending?	No
Status:	Settled
Status Date:	08/06/2008
Settlement Amount:	$10,736.87

Individual Contribution Amount: $0.00

Firm Statement THE FIRM AGREED TO THE CANCELLATION OF THE VARIABLE LIFE INSURANCE POLICY AS IF IT HAD NEVER BEEN ISSUED. LOSS TO FIRM: $10,736.87.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A VARIABLE LIFE INSURANCE POLICY. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES ARE UNSPECIFIED.

Product Type: Insurance

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 05/27/2008

Complaint Pending? No

Status: Settled

Status Date: 08/06/2008

Settlement Amount: $10,736.87

Individual Contribution Amount: $0.00

Broker Statement THE FIRM AGREED TO THE CANCELLATION OF THE VARIABLE LIFE INSURANCE POLICY AS IF IT HAD NEVER BEEN ISSUED. LOSS TO FIRM: $10,736.87.

Disclosure 4 of 5

Reporting Source: Firm

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

Allegations: CLIENT ALLEGES THAT AN UNAUTHORIZED LOAN WAS TAKEN AGAINST HER LIFE INSURANCE POLICY. DAMAGES ARE UNSPECIFIED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 04/22/1998

Complaint Pending? No

Status: Settled

Status Date: 03/03/1999

Settlement Amount: $4,301.50

Individual Contribution Amount:

Firm Statement EQUITABLE AGREED TO CANCEL THE ORIGINAL POLICY
AND APPLY $4,301.50 TO THE CURRENT POLICY AS A TAX DEFERRED
EXCHANGE.
Not Provided

Reporting Source: Individual

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

Allegations: CLIENT ALLEGES THAT AN UNAUTHORIZED LOAN WAS
TAKEN AGAINST HER LIFE INSURANCE POLICY. DAMAGES ARE
UNSPECIFIED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 04/22/1998

Complaint Pending? No

Status: Settled

Status Date: 03/03/1999

Settlement Amount: $4,301.50

Individual Contribution Amount:

Broker Statement EQUITABLE AGREED TO CANCEL THE ORIGINAL POLICY &
APDYY $4,301.50 TO THE CURRENT POLICY AS A TAX DEFERRED
EXCHANGE.
NOT PROVIDED

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

Allegations: CLIENT FEELS MISINFORMED ABOUT HIS 1991 LIFE
INSURANCE POLICY. THE AGENT EXPLAINED HOW HIS FIRST POLICY
COULD PAY FOR THE NEW ONE WITHOUT ANY ADDITIONAL PREMIUMS.
NOW
HE MUST PAY.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/23/1998

Complaint Pending? No

Status:	Settled
Status Date:	02/24/1998
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	EQUITABLE OFFERED TO CANCEL THE 1991 POLICY AND RESTORE THE DIVIDEND AND LOAN VALUES TO THE 1986 POLICY. Not Provided

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES
Allegations:	CLIENT FEELS MISINFORMED ABOUT HIS 1991 LIFE INSURANCE POLICY. THE AGENT EXPLAINED HOW HIS FIRST POLICY COULD PAY FOR THE NEW ONE WITHOUT ADDITIONAL PREMIUMS. NOW HE MUST PAY.
Product Type:	Other
Other Product Type(s):	BOTH POLICIES WERE WHOLE LIFE INSURANCE POLICIES. NO NASD TYPE PRODUCTS WERE INVOLVED.
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	01/23/1998
Complaint Pending?	No
Status:	Settled
Status Date:	02/24/1998
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	EQUITABLE OFFERED TO CANCEL THE NEW 1991 POLICY & RESTORE THE DIVIDEND & LOAN VALUES TO 1986 POLICY.

End of Report

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