IAPD Report

JEFFREY LEWIS EGLOW

CRD# 1299960

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

JEFFREY LEWIS EGLOW (CRD# 1299960)

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 **08/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	NEWBRIDGE SECURITIES CORPORATION	CRD# 104065	08/31/2017
IA	NFSG CORPORATION	CRD# 130814	12/11/2017

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **7** 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	SUNTRUST ADVISORY SERVICES, INC.	283390	DELRAY BEACH, FL	11/18/2016 - 09/06/2017
B	SUNTRUST INVESTMENT SERVICES, INC.	17499	DELRAY BEACH, FL	03/03/2015 - 09/06/2017
IA	SUNTRUST INVESTMENT SERVICES, INC.	17499	DELRAY BEACH, FL	03/05/2015 - 12/31/2016

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
Criminal	1
Customer Dispute	8
Financial	1

User Guidance

www.adviserinfo.sec.gov

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 **7** jurisdiction(s) and 2 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **NEWBRIDGE SECURITIES CORPORATION**

Main Address: 1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432

Firm ID#: 104065

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/31/2017
B	Nasdaq Stock Market	General Securities Representative	Approved	08/31/2017
B	Arizona	Agent	Approved	08/05/2025
B	Florida	Agent	Approved	12/11/2017
B	New Jersey	Agent	Approved	01/17/2018
B	New York	Agent	Approved	01/02/2018
B	Tennessee	Agent	Approved	12/19/2017

Branch Office Locations

1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432

Employment 2 of 2

Firm Name: **NFSG CORPORATION**

Main Address: 1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432

Firm ID#: 130814

Qualifications

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	12/11/2017
IA	Louisiana	Investment Adviser Representative	Approved	03/28/2019
IA	Texas	Investment Adviser Representative	Restricted Approval	04/27/2018

Branch Office Locations

NFSG CORPORATION
1200 NORTH FEDERAL HIGHWAY, SUITE 400
BOCA RATON, FL 33432

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	08/27/2007
B	General Securities Representative Examination (S7)	Series 7	07/20/2007
B	National Commodity Futures Examination (S3)	Series 3	07/15/1986

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/14/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/14/1986

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	11/18/2016 - 09/06/2017	SUNTRUST ADVISORY SERVICES, INC.	CRD# 283390	DELRAY BEACH, FL
B	03/03/2015 - 09/06/2017	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	DELRAY BEACH, FL
IA	03/05/2015 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	DELRAY BEACH, FL
IA	01/17/2012 - 03/05/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	BOCA RATON, FL
B	01/13/2012 - 03/05/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	BOCA RATON, FL
B	05/20/2010 - 01/13/2012	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	CORAL SPRINGS, FL
IA	05/20/2010 - 01/13/2012	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	CORAL SPRINGS, FL
B	06/01/2009 - 05/26/2010	MORGAN STANLEY SMITH BARNEY	CRD# 149777	PALM BEACH, FL
IA	06/01/2009 - 05/26/2010	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	PALM BEACH, FL
IA	08/16/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	PALM BEACH, FL
B	08/14/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	PALM BEACH, FL
B	01/24/1994 - 09/10/1998	FIA CAPITAL GROUP, INC.	CRD# 19074	SHORT HILLS, NJ
B	12/24/1991 - 03/23/1992	FIA CAPITAL GROUP, INC.	CRD# 19074	SHORT HILLS, NJ
B	01/23/1990 - 02/27/1992	CCC ADVISORS, INC.	CRD# 7379	NEW YORK, NY
B	12/17/1985 - 01/20/1990	DREXEL BURNHAM LAMBERT INCORPORATED	CRD# 7323	

Registration & Employment History

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
11/2017 - Present	NFSG CORPORATION	INVESTMENT ADVISER REPRESENTATIVE	Y	BOCA RATON, FL, United States
08/2017 - Present	NEWBRIDGE SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	BOCA RATON, FL, United States
08/2016 - 08/2017	SunTrust Advisory Services	Investment Advisory Representative	Y	Atlanta, GA, United States
03/2015 - 08/2017	SUNTRUST INVESTMENT SERVICES, INC.	FINANCIAL ADVISOR	Y	ATLANTA, GA, 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.

1) EGLOW WEALTH MANAGEMENT, LLC - BOCA RATON, FL - 07/2026 - MANAGER OF THE LLC - MEMBER - ONGOING - INVESTMENT RELATED - LLC FORMED TO MARKET OUR FINANCIAL ADVISORY SERVICES - GENERAL MARKETING FOR PROSPECTING NEW CLIENTS - 100% DURING BUSINESS HOURS.
2) INSURANCE LICENSED 02/01/18; 5% OF BUSINESS 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
Criminal	1
Customer Dispute	8
Financial	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
If charge(s) were brought against an organization over which individual exercised control:	
Organization Name:	
Investment Related Business:	No
Position:	
Formal Charges were brought in:	MUNICIPAL COURT
Name of Court:	THE MUNICIPAL COURT OF BOROUGH COUNTY
Location of Court:	CHATHAM, NJ
Docket/Case #:	5200428
Charge Date:	10/29/2003
Charge(s) 1 of 1	
Formal Charge(s)/Description:	THEFT OF PROPERTY (NOT INVESTMENT RELATED)
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	GUILTY
Disposition of charge:	Pled guilty

Date of Amended Charge:	05/04/2004
Charge was Amended or reduced to:	CHARGE WAS AMENDED TO MISDEMEANOR OF DEFIANT TRESPASSING.
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	GUILTY
Disposition of Amended Charge:	Pled guilty
Current Status:	Final
Status Date:	05/04/2004
Disposition Date:	05/04/2004
Sentence/Penalty:	05/04/2004, PENALTY WAS $300 AND WAS PAID ON 05/04/2004
Broker Statement	IN 2003, I ENTERED A STORAGE UNIT AT CHATHAM STORAGE, CHATHAM NJ, TO RETRIEVE PHARMACEUTICAL SAMPLES FOR PHYSICIAN DISTRIBUTION. THE SAMPLES WERE DISPENSED TO PHYSICIANS I CALLED UPON IN MY CAPACITY AS A PFIZER REPRESENTATIVE. I WAS NOT AUTHORIZED TO ENTER THIS STORAGE UNIT AND PLEAD GUILTY TO A MUNICIPAL COURT PLEA OF PETTY DISORDERLY CONDUCT. PFIZER CONFIRMED WITH THE PHYSICIANS THE SAMPLES I DISTRIBUTED AND THAT NO SAMPLES WERE DIVERTED OR FALSIFIED. I AM ATTACHING VARIOUS REPORTS CONCERNING THIS MATTER.

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 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NEWBRIDGE SECURITIES CORPORATION
Allegations:	UNSUITABLE RECOMMENDATIONS IN ALTERNATIVE PRODUCTS; NEGLIGENCE, BREACH OF FIDUCIARY DUTY; MISREPRESENTATIONS/OMISSIONS; BREACH OF CONTRACT; AND VIOLATION OF INDUSTRY RULES AND REGULATIONS.
Product Type:	Other: ALTERNATIVES
Alleged Damages:	$1,000,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	26-01361
Filing date of arbitration/CFTC reparation or civil litigation:	06/17/2026

Customer Complaint Information

Date Complaint Received:	06/18/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NEWBRIDGE SECURITIES CORPORATION
Allegations:	BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND BREACH OF CONTACT.
Product Type:	Other: ALTERNATIVES
Alleged Damages:	$0.00

Alleged Damages Amount Explanation (if amount not exact):	UNSPECIFIED
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	24-02419
Filing date of arbitration/CFTC reparation or civil litigation:	11/11/2024

Customer Complaint Information

Date Complaint Received:	11/12/2024
Complaint Pending?	No
Status:	Settled
Status Date:	06/25/2025
Settlement Amount:	$80,000.00
Individual Contribution Amount:	$0.00

Disclosure 3 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NEWBRIDGE SECURITIES CORPORATION
Allegations:	Breach of Contract & Warranties, Promissory Estoppel, Negligence, Breach of Fiduciary Duty, Negligent Supervision, Violation of State Securities Statutes.
Product Type:	Other: ALTERNATIVE INVESTMENTS
Alleged Damages:	$125,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	22-01036
Filing date of arbitration/CFTC reparation or civil litigation:	05/12/2022

Customer Complaint Information

Date Complaint Received:	06/22/2022
Complaint Pending?	No
Status:	Settled
Status Date:	05/30/2023
Settlement Amount:	$55,000.00
Individual Contribution Amount:	$50,000.00
Broker Statement	"I deny all allegations as both clients indicated they were fully aware of all risks and signed papers attesting to that."

Disclosure 4 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NEWBRIDGE SECURITIES CORPORATION
Allegations:	Negligence, Breach of Fiduciary Duty
Product Type:	Other: ALTERNATIVES INVESTMENTS
Alleged Damages:	$250,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	22-01136
Filing date of arbitration/CFTC reparation or civil litigation:	05/24/2022

Customer Complaint Information

Date Complaint Received:	05/31/2022
Complaint Pending?	No
Status:	Settled
Status Date:	11/03/2023
Settlement Amount:	$117,500.00
Individual Contribution Amount:	$0.00
Broker Statement	I deny all allegations as the client reviewed the prospectus with her outside counsel and they both approved the purchase and understood the risk of these securities, and the client later wanted to purchase more of these securities but was unable to do as it would have exceeded the Newbridge guidelines.

Disclosure 5 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SunTrust Investment Services, Inc.
Allegations:	Client stated she was overcharged for trades and is seeking a refund of fees.
Product Type:	Debt-Municipal
Alleged Damages:	$48,758.00
Alleged Damages Amount Explanation (if amount not exact):	After reviewing client's account this is the amount the firm determined to be client damages.
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:	05/19/2017
Complaint Pending?	No
Status:	Settled
Status Date:	06/12/2017
Settlement Amount:	$48,758.00
Individual Contribution Amount:	$48,758.00
Broker Statement	SUNTRUST INVESTMENT SERVICES IS STATING A CONTRIBUTION AMOUNT ON THIS DISCLOSURE. TO THE BEST OF MY KNOWLEDGE I WAS NEVER ASKED TO PARTICIPATE IN ANY COMPENSATION OF THIS SETTLEMENT.

Disclosure 6 of 8

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Suntrust Investment Services, Inc and Wells Fargo Advisors, LLC
Allegations:	Claimant alleges unsuitable investment recommendations were made in accounts opened in or around 2011.
Product Type:	Unit Investment Trust
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Approximately $1,000,000.00

Arbitration Information

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

Docket/Case #:	16-01962
Date Notice/Process Served:	07/22/2016
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/28/2017
Monetary Compensation Amount:	$25,000.00
Individual Contribution Amount:	$0.00
Firm Statement	Without admitting any liability, the decision was made to settle the matter for $25,000 solely as a business decision to avoid the cost and time of an arbitration.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SunTrust Investment Services, Inc.
Allegations:	The client alleged over-concentration in UITs and energy securities and holding leveraged ETF positions as long positions, resulting in unrealized losses.
Product Type:	Unit Investment Trust Other: Exchange-Trade Funds
Alleged Damages:	$1,000,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Arbitration #16-01962
Docket/Case #:	16-01962
Filing date of arbitration/CFTC reparation or civil litigation:	07/08/2016

Customer Complaint Information

Date Complaint Received:	07/25/2016
Complaint Pending?	No
Status:	Settled
Status Date:	03/28/2017
Settlement Amount:	$115,000.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	16-01962
Date Notice/Process Served:	07/08/2016
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/28/2017
Monetary Compensation Amount:	$115,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I categorically deny the allegations as the client is a sophisticated investor with a high degree risk tolerance. The firm settled soley to avoid the costs and uncertainties of arbitration and did not require or request that Mr. Eglow contribute to the settlement payment.

Disclosure 7 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SunTrust Investment Services, Inc. (STIS)
Allegations:	The clients consolidated their variable annuities (purchased at another firm and not purchased through Mr. Eglow) into annuities at STIS. They allege they were not aware of some of these annuity transfers. They are also upset over a rider fee imposed by one of the annuities when they surrendered it.
Product Type:	Annuity-Variable
Alleged Damages:	$14,133.00
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:	09/04/2015
Complaint Pending?	No
Status:	Denied
Status Date:	09/18/2015
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I categorically deny the allegations set forth as the clients agreed to execute this 1035 exchange on numerous occasions and signed the 1035 exchange forms on 2 separate occasions and were fully aware of all details. There is no monetary loss as any changes in the contract values are due to changes in market conditions and

the rider fee charge has been charged annually from date of purchase.

Disclosure 8 of 8

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CLIENT ALLEGES THAT TERMS AND PROVISIONS OF TWO VARIABLE ANNUITIES WERE MISREPRESENTED, INCLUDING CHANGES IN THE VALUE OF THE DEATH BENEFIT. (02/06/2014)
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE NOT SPECIFIED BUT ARE BELIEVED TO EXCEED $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:	03/30/2015
Complaint Pending?	No
Status:	Settled
Status Date:	05/28/2015
Settlement Amount:	$3,205.73
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CLIENT ALLEGES THAT TERMS AND PROVISIONS OF TWO VARIABLE ANNUITIES WERE MISREPRESENTED, INCLUDING CHANGES IN THE VALUE OF THE DEATH BENEFIT.(02/06/2014)
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE NOT SPECIFIED BUT ARE BELIEVED TO EXCEED $5000
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:	03/30/2015
Complaint Pending?	No
Status:	Settled
Status Date:	05/28/2015
Settlement Amount:	$3,205.73
Individual Contribution Amount:	$0.00
Broker Statement	THE ALLEGATIONS BY [CUSTOMER] ARE UNFOUNDED AND I DENY THESE ALLEGATIONS.

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	05/24/2019
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	UNITED STATES BANKRUPTCY COURT
Location of Court:	SOUTHERN DISTRICT OF FLORIDA
Docket/Case #:	19-16881
Action Pending?	No
Disposition:	Discharged
Disposition Date:	06/24/2020

End of Report

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