User Guidance

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IAPD Report

DANIEL THOMAS DUBOIS

CRD# 1468923

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

DANIEL THOMAS DUBOIS (CRD# 1468923)

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 **07/24/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INTEGRATED WEALTH CONCEPTS LLC	CRD# 284656	11/04/2024

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	ONEDIGITAL INVESTMENT ADVISORS	106766	Escondido, CA	12/04/2018 - 01/21/2025
B	OSAIC WEALTH, INC.	23131	Escondido, CA	08/23/2024 - 12/31/2024
B	TRIAD ADVISORS LLC	25803	Escondido, CA	01/04/2019 - 08/23/2024

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	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INTEGRATED WEALTH CONCEPTS LLC**

Main Address: 200 5TH AVENUE
4TH FLOOR
WALTHAM, MA 02451

Firm ID#: 284656

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/04/2024

Branch Office Locations

INTEGRATED WEALTH CONCEPTS LLC
533 S. VINEWOOD STREET
ESCONDIDO, CA 92029

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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/01/1988

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/19/1986

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/16/2011
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/25/1987

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.

 Report about DANIEL THOMAS DUBOIS.

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	12/04/2018 - 01/21/2025	ONEDIGITAL INVESTMENT ADVISORS	CRD# 106766	Escondido, CA
B	08/23/2024 - 12/31/2024	OSAIC WEALTH, INC.	CRD# 23131	Escondido, CA
B	01/04/2019 - 08/23/2024	TRIAD ADVISORS LLC	CRD# 25803	Escondido, CA
IA	09/02/2011 - 12/31/2018	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	SAN DIEGO, CA
B	08/16/2011 - 12/31/2018	LPL FINANCIAL LLC	CRD# 6413	SAN DIEGO, CA
B	01/23/2009 - 09/01/2011	SECURITIES AMERICA, INC.	CRD# 10205	SAN DIEGO, CA
IA	08/15/2011 - 08/16/2011	LPL FINANCIAL LLC	CRD# 6413	SAN DIEGO, CA
B	07/05/2007 - 01/23/2009	BRECEK & YOUNG ADVISORS, INC.	CRD# 40395	ESCONDIDO, CA
B	06/30/2005 - 07/06/2007	PROEQUITIES, INC.	CRD# 15708	ESCONDIDO, CA
B	07/18/2003 - 02/15/2005	RETIREMENT CAPITAL GROUP SECURITIES, INC.	CRD# 126716	SAN DIEGO, CA
B	10/04/2001 - 10/07/2004	SECURITIES AMERICA, INC.	CRD# 10205	LAVISTA, NE
B	05/17/2001 - 07/16/2001	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	12/24/1998 - 05/22/2001	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	01/24/1994 - 12/31/1998	SPIDER SECURITIES, INC.	CRD# 18296	NEW YORK, NY
B	04/25/1991 - 12/17/1992	TITAN/VALUE EQUITIES GROUP, INC.	CRD# 6359	IRVINE, CA
B	04/27/1990 - 05/01/1991	FEDERATION FOR FINANCIAL INDEPENDENCE	CRD# 13355	

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	05/04/1987 - 05/17/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	

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
01/2025 - Present	INTEGRATED WEALTH CONCEPTS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WALTHAM, MA, United States
08/2024 - 01/2025	OSAIC WEALTH, INC.	Mass Transfer	Y	Escondido, CA, United States
12/2018 - 01/2025	Resources Investment Advisors	Investment Adviser Representative	Y	Overland Park, KS, United States
01/2019 - 08/2024	Triad Advisors	Registered Representative	Y	Norcross, GA, United States
07/2012 - 12/2018	INDEPENDENT FINANCIAL PARTNERS	INVESTMENT ADVISOR	Y	SAN DIEGO, CA, United States
08/2011 - 12/2018	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	ESCONDIDO, CA, 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)Fixed insurance sales;investment related;9276 Scranton Rd,Ste 550,San Diego,CA 92121;fixed annuity and insurance sales;licensed agent;8/1995;10 hrs/month;1 hr during trading;sell fixed insurance
2 01/2025 - INTEGRATED WEALTH CONCEPTS, LLC - DBA: RETIREMENTDNA - INV REL - AT REPORTED BUSINESS LOCATION(S) - REGISTERED INVESTMENT ADVISOR DBA - IAR - STARTED 01/2025 - 160 HOURS PER MONTH DURING SECURITIES TRADING HOURS.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

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

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

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

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

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

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

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

DISCLOSURE EVENT DETAILS

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

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

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	3

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:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	11/10/1987
Docket/Case Number:	LA-4150
Employing firm when activity occurred which led to the regulatory action:	FIRST SECURITIES GROUP OF CALIFORNIA
Product Type:	
Other Product Type(s):	
Allegations:	
Current Status:	Final
Resolution:	Decision
Resolution Date:	04/13/1989
Sanctions Ordered:	Censure Monetary/Fine $500.00
Other Sanctions Ordered:	
Sanction Details:	

Regulator Statement	[TOP]COMPLAINT NO. LA-4150 FILED NOVEMBER 10, 1987 BY DISTRICT NO. 2S AGAINST RESPONDENTS FIRST SECURITIES GROUP OF CALIFORNIA, DANIEL THOMAS DUBOIS (DUBOIS) AND OTHERS ALLEGING VIOLATIONS OF ARTICLE III, SECTIONS 1, 18 AND 21 OF THE RULES OF FAIR PRACTICE IN THAT RESPONDENT MEMBER ACTING UNDER THE DIRECTION AND CONTROL OF ANOTHER RESPONDENT AND THROUGH DUBOIS AND OTHERS, SOLD LIMITED PARTNERSHIP INTERESTS AND INDUCED THE PURCHASE OF SUCH SECURITIES BY MEANS OF FALSE AND MISLEADING REPRESENTATIONS. DECISION RENDERED SEPTEMBER 27, 1988, DUBOIS IS CENSURED, FINED $3,000.00 AND ASSESSED COSTS OF $347.96. OCTOBER 12, 1988 - APPEALED TO THE BOARD OF GOVERNORS. BOARD OF GOVERNORS' DECISION RENDERED MARCH 15, 1989, WHEREIN THE FINDINGS MADE ARE AFFIRMED AND THE SANCTIONS ARE MODIFIED; DUBOIS IS CENSURED, FINED $500.00 AND ASSESSED COSTS OF $347.96, AND THE DECISION IS TO ACT AS A LETTER OF CAUTION TO HIM. ALLEGATIONS THAT HE VIOLATED SECTION 18 ARE DISMISSED IN THAT THE BOARD DETERMINED THAT THERE WAS NOT INTENT ON THE PART OF DUBOIS TO DECEIVE INVESTORS. IF NO FURTHER ACTION, DECISION IS FINAL APRIL 13, 1989. APRIL 13, 1989 - DECISION IS FINAL. ***$847.96 PAID ON 9/12/89 INVOICE #89-2S-48.***

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	"LETTER OF CAUTION"
Date Initiated:	11/10/1987
Docket/Case Number:	LA-4150
Employing firm when activity occurred which led to the regulatory action:	FIRST SECURITIES GROUP OF CALIFORNIA
Product Type:	Debt - Municipal
Other Product Type(s):	DIRECT INVESTMENTS
Allegations:	VIOLATION OF ARTICLE III SECTION 1 & 18 OR THE RULES OF FAIR PRACTICE
Current Status:	Final
Resolution:	Decision
Resolution Date:	04/13/1989
Sanctions Ordered:	Censure Monetary/Fine $500.00
Other Sanctions Ordered:	LETTER OF CAUTION
Sanction Details:	NASD BOARD OF GOVERNORS ISSUED A LETTER OF CAUTION, A FINE OF $500, WITH AN AFFIRMATION OF VIOLATION OF ARTICLE III SECTION 1 BUT DISMISSED THE ALLEGED VIOLATION OF SECTION 18.

Broker Statement	AS A NEWLY LICENSED REGISTERED REPRESENTATIVE WITH FIRST SECURITIES GROUP OF CALIFORNIA, MYSELF AND THE OTHER REPS WERE SELLING WHAT WE WERE TOLD BY THE FIRMS PRINCIPAL WAS A SECONDARY MARKET MUNICIPAL BOND. HOWEVER, AS THE BOARD OF GOVERNORS CONCLUDED, WE WERE PURPOSEFULLY MISLED BY OUR MANAGER/PRINCIPAL AND WERE ACTUALLY SELLING NOT A MUNIBOND BUT RATHER UNITS OF A LIMITED PARTNERSHIP KNOWN AS CALIFORNIA RESIDENTIAL MORTGAGE REVENUE BONDS SERIES H. THEY CONCLUDED THEIR BELIEF THAT THERE WAS NO INTENT BY MYSELF OR THE OTHER REPS TO DECEIVE INVESTORS AND ONCE WE LEARNED THAT WE WERE MISLED BY OUR MANAGER/PRINCIPAL WE TOOK APPROPRIATE STEPS INCLUDING CONTACTING THE NASD, THE SEC AND THE INVESTORS THAT WERE SOLD THE BONDS.

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:	Firm
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC
Allegations:	MISREPRESENTATION OF ANNUITY SOLD IN 2000.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$15,405.96

Customer Complaint Information

Date Complaint Received:	05/22/2007
Complaint Pending?	No
Status:	Denied
Status Date:	06/14/2007
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC.
Allegations:	GROUP ANNUITY 401K PLAN SOLD IN 2000. CUSTOMER MADE A REQUEST TO HAVE SURRENDER CHARGES WAIVED ON THE LIQUIDATION OF THEIR COMPANY 401K PLAN GROUP ANNUITY CONTRACT BASED ON THEIR ASSERTION THAT THEIR DIRECTOR OF FINANCE WHO SIGNED THE FEE DISCLOSURE FORMS WAS NOT AUTHORIZED BY LAMBESIS TO ACT AS THE PLAN TRUSTEE
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	GROUP ANNUITY 401K PRODUCT
Alleged Damages:	$15,405.96

Customer Complaint Information

Date Complaint Received:	05/22/2007
Complaint Pending?	No
Status:	Denied
Status Date:	06/14/2007

Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CCLIENT CORPORATION LAMBESIS INC., WAS SOLD A GROUP VARIABLE ANNUITY 401K PLAN IN 2000 AT THE REQUEST OF LAMBESIS CEO. ALL DISCLOSURES RELATED TO FEES, COMMISSIONS AND PRODUCT DESIGN WERE SIGNED BY LAMBESIS' DIRECTOR OF FINANCE AT THE REQUEST OF LAMBESIS' PRESIDENT. LAMBESIS NOW SEEKS TO HAVE A WAIVER OF THE $15,405.96 SUURENDER FEE (TOTAL ACCT VALUE $1.3 MILLION) BASED ON THEIR ASSERTION THAT THEIR DIRECTOR OF FINANCE WHO IS ALSO THE BROTHER OF THE COMPANY PRESIDENT WAS NOT AUTHORIZED TO SIGN ALL OF THE DISCLOSURES CONTAINED IN OUR FILE AND ACT AS PLAN TRUSTEE. ROYAL ALLIANCE SHOWED AS EVIDENCE AGAINST THIS CLAIM COPIES OF THE SIGNED TRUSTEE CERTIFICATION FORMS THAT WERE EXECUTED BY LAMBESIS' DIRECTOR OF FINANCE AND PROPERLY MAINTAINED IN THE FILE WHICH CLEARLY DISPUTE THEIR CLAIM. CLAIM WAS DENIED.

Disclosure 2 of 3

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC.,
Allegations:	BREACH OF FIDUCIARY DUTY, BREACH OF CONTRACT, GROSS NEGLIGENCE, FRAUD, UNSUITABILITY
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$327,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #05-01595
Date Notice/Process Served:	03/28/2005
Arbitration Pending?	No
Disposition:	Other
Disposition Date:	01/12/2007
Disposition Detail:	STIPULATED AWARD ISSUED: ON ON APRIL 24, 2006, CLAIMANT SUBMITTED DISMISSAL OF RESPONDENT DUBOIS; ALL CLAIMS HAVING BEING WITHDRAWN, ARE DISMISSED, WITH PREJUDICE.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE
Allegations:	ALLEGES THAT DUBOIS BEING NAMED AS AGENT OF RECORD "WITHOUT EXPLANATION...SEEMS TO INDICATE LEGAL VIOLATIONS AS TO AGENT/DEALER REGISTRATIONS, AND THE FAILURE TO DISCLOSE SUCH VIOLATIONS" TO CLAIMANT.

Product Type: Annuity(ies) - Variable

Alleged Damages: $327,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date: 06/09/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 05-01595

Date Notice/Process Served: 05/18/2005

Arbitration Pending? Yes

Firm Statement CASE REMAINS PENDING, AGAINST OTHERS BUT ROYAL ALLIANCE SETTLED FOR $750, ON 6/1/06.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: STATEMENT OF CLAIM REFERENCES ACTIVITY BEGINNING AS EARLY AS 1990. DUBOIS IS ONE OF SEVERAL NAMED RESPONDENTS. THE STATEMENT OF CLAIM STATES THE FOLLOWING CAUSES OF ACTION: SELF DEALING, UNSUITABILITY, VIOLATIONS OF INDUSTRY & LEGAL RULES, RELIANCE, BREACH OF FIDUCIARY DUTY/BREACH OF CONTRACT/GROSS NEGLIGENCE/FRAUD.

Product Type: Annuity(ies) - Variable

Alleged Damages: $327,000.00

Customer Complaint Information

Date Complaint Received: 05/16/2005

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/16/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD DISPUTE RESOLUTION CASE NUMBER 05-01595

Date Notice/Process Served:	05/16/2005
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/03/2006
Monetary Compensation Amount:	$5,000.00
Individual Contribution Amount:	$0.00
Firm Statement	SETTLEMENT AGREEMENT & RELEASE MADE AND ENTERED INTO ON APRIL 3, 2006 BY AND AMONG CUSTOMER AND SECURITIES AMERICA, INC.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SPIDER SECURITIES, INC.
Allegations:	ALLEGES SELF DEALING, UNSUITABILITY, VIOLATIONS OF INDUSTRY AND LEGAL RULES, RELIANCE AND BREACH OF FIDUCIARY DUTY, BREACH OF CONTRAC, GROSS NEGLIGENCE AND FRAUD AS THE RESULT OF MULTIPLE VA SWITCHES. REPRESENTATIVE OF RECORD WAS SOMEONE OTHER THAN DUBOIS. THE ONLY ALLEGATION AGAINST DUBOIS IS THAT HE APPEARED AS THE "FRONT" REPRESENTATIVE ON A HARTFORD CONTRACT. HE WAS AFFILIATED WITH SENTRA FROM 5/17/01 TO 7/16/01.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$327,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	
Status:	Arbitration/Reparation
Status Date:	05/17/2005
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 05-01595
Date Notice/Process Served:	05/17/2005
Arbitration Pending?	Yes

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE

Allegations:	ALLEGES THAT REP SERVED AS THE "FRONT REPRESENTATIVE" ON A HARTFORD LIFE ANNUITY THAT WAS PURCHASED IN 1997.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$327,000.00

Customer Complaint Information

Date Complaint Received:	05/18/2005
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	05/18/2005
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; 05-01595
Date Notice/Process Served:	05/18/2005
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/03/2006
Monetary Compensation Amount:	$5,000.00
Individual Contribution Amount:	$0.00
Broker Statement	PER SECURITIES AMERICA, THIS CLAIM WAS SETTLED VIA SETTLEMENT AGREEMENT & RELEASE ENTERED INTO ON 4/3/06 BY AND AMONG SUE WESTERMAN AND SECURITIES AMERICA, INC. REP IS ONE OF ELEVEN RESPONDENTS TO THIS CLAIM OF EXCESSIVE TRANSACTIONS INVOLVING ANNUITY SWAPS. REP CONTENDS THAT HIS ONLY TIE TO THIS TRANSACTION IS THAT HE BECAME AGENT OF RECORD ON AN EXISTING ACCOUNT AFTER THE BRANCH MANAGER LEFT THE FIRM AND ALL OF HIS ACCOUNTS WERE TRANSFERRED TO RR AS THE NEW BRANCH MANAGER. NO TRANSACTIONS OCCURED WITH THIS CLIENT SINCE BECAME THE REP. ALL SUB-ACCOUNT ALLOCATIONS HAVE BEEN DIRECTED/MANAGED BY THE CLIENT. RR SUBMITTED TO BE REMOVED FROM THIS CLAIM THAT HAS NO BASIS.

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC.
Allegations:	ALLEGE THAT AN INTERNAL EXCHANGE AT ANNUITY COMPANY IN 2000 HAD QUESTIONABLE BENEFITS AND THE SUBSEQUENT SUBACCOUNT ALLOCATIONS WERE "AGGRESSIVE" GOOD FAITH DETERMINATION GREATER THAN $5000.

Product Type: Annuity(ies) - Variable

Alleged Damages: $5,000.00

Customer Complaint Information

Date Complaint Received: 12/22/2004

Complaint Pending? No

Status: Denied

Status Date: 01/07/2005

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE ASSOCIATES, INC.

Allegations: ALLEGE THAT AN INTERNAL EXCHANGE AT ANNUITY COMPANY IN 2000 HAD QUESTIONABLE BENEFITS AND THE SUBSEQUENT SUBACCOUNT ALLOCATIONS WERE "AGGRESSIVE".

Product Type: Annuity(ies) - Variable

Alleged Damages: $5,000.00

Customer Complaint Information

Date Complaint Received: 12/22/2004

Complaint Pending? No

Status: Denied

Status Date: 01/07/2005

Settlement Amount:

Individual Contribution Amount:

End of Report

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