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# IAPD Report

# BRIAN JAMES DECKER

CRD# 1503719

**Section Title** | **Page(s)**



When communicating online or investing with any professional, make sure you know who you're dealing with. Imposters might link to sites like BrokerCheck from phishing or similar scam websites, or through social media, trying to steal your personal information or your money.

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

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# Report Summary

## BRIAN JAMES DECKER (CRD# 1503719)

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 **10/24/2023**.

## CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|---|---|---|---|
| IA | DECKER RETIREMENT PLANNING INC. | CRD# 284281 | 07/01/2016 |

## QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **6** 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 | ABSOLUTE RETURN SOLUTIONS, INC. | 148106 | REDMOND, WA | 10/15/2008 - 07/22/2016 |
| B | USA FINANCIAL SECURITIES CORPORATION | 103857 | REDMOND, WA | 01/05/2009 - 09/08/2009 |
| IA | PACIFIC WEST FINANCIAL CONSULTANT INC | 108728 | REDMOND, WA | 06/02/1997 - 12/31/2008 |

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 | 4 |

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

### Employment 1 of 1

Firm Name: **DECKER RETIREMENT PLANNING INC.**

Main Address: 2889 W ASHTON BLVD.
SUITE 125
LEHI, UT  84048

Firm ID#: 284281

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| IA | California | Investment Adviser Representative | Approved | 07/25/2016 |
| IA | Idaho | Investment Adviser Representative | Approved | 07/13/2016 |
| IA | Nevada | Investment Adviser Representative | Approved | 12/21/2016 |
| IA | Texas | Investment Adviser Representative | Restricted Approval | 07/01/2016 |
| IA | Utah | Investment Adviser Representative | Approved | 11/08/2016 |
| IA | Washington | Investment Adviser Representative | Approved | 07/08/2016 |

### Branch Office Locations

**DECKER RETIREMENT PLANNING INC.**
299 South Main St. Suite 1300
Salt Lake, UT  84111

 

# 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, 3 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

| | Exam | Category | Date |
|---|---|---|---|
| B | NFA Branch Manager Examination (S30) | Series 30 | 08/28/2001 |

### General Industry/Product Exams

| | Exam | Category | Date |
|---|---|---|---|
| B | Futures Managed Funds Examination (S31) | Series 31 | 08/28/2001 |
| B | National Commodity Futures Examination (S3) | Series 3 | 10/07/1988 |
| B | General Securities Representative Examination (S7) | Series 7 | 05/17/1986 |

### State Securities Law Exams

| | Exam | Category | Date |
|---|---|---|---|
| IA | Uniform Investment Adviser Law Examination (S65) | Series 65 | 01/30/1992 |
| B | Uniform Securities Agent State Law Examination (S63) | Series 63 | 05/19/1986 |

## 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 | 10/15/2008 - 07/22/2016 | ABSOLUTE RETURN SOLUTIONS, INC. | CRD# 148106 | REDMOND, WA |
| B | 01/05/2009 - 09/08/2009 | USA FINANCIAL SECURITIES CORPORATION | CRD# 103857 | REDMOND, WA |
| IA | 06/02/1997 - 12/31/2008 | PACIFIC WEST FINANCIAL CONSULTANT INC | CRD# 108728 | REDMOND, WA |
| B | 05/08/1997 - 12/31/2008 | PACIFIC WEST SECURITIES, INC. | CRD# 6390 | REDMOND, WA |
| B | 08/12/1993 - 05/05/1997 | SMITH BARNEY INC. | CRD# 7059 | NEW YORK, NY |
| B | 05/26/1989 - 08/13/1993 | PRUDENTIAL SECURITIES INCORPORATED | CRD# 7471 | NEW YORK, NY |
| B | 09/14/1988 - 06/29/1989 | DREXEL BURNHAM LAMBERT INCORPORATED | CRD# 7323 | |
| B | 06/03/1986 - 09/19/1988 | PIPER, JAFFRAY & HOPWOOD INCORPORATED | CRD# 665 | |

## 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 |
|---|---|---|---|---|
| 06/2016 - Present | Decker Retirement Planning Inc | Owner and Investment Advisor Representative | Y | Lehi, UT, United States |
| 10/2013 - 06/2016 | Absolute Return Insurance Solutions, LLC | Owner and insurance agent | N | Redmond, WA, United States |
| 09/2009 - 06/2016 | RETIREMENT INCOME SOLUTIONS, LLC | CO-OWNER | Y | REDMOND, WA, United States |
| 09/2009 - 06/2016 | RETIREMENT INSURANCE SOLUTIONS, LLC | CO-OWNER/INSURANCE AGENT | Y | REDMOND, WA, United States |
| 01/2007 - 06/2016 | ABSOLUTE RETURN SOLUTIONS, INC. | CO-OWNER/CHIEF COMPLIANCE OFFICER/INVESTMENT ADVISOR REPRESENTATIVE | Y | REDMOND, WA, United States |

# Registration & Employment History

## 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.

Insurance sales and services are provided by Mr. Decker. These insurance activities are conducted along with and through Decker Retirement Planning Inc. since the inception of the company.  Mr. Decker is the President and sole owner of Decker Retirement Planning Inc. Approximately 40% of Mr. Decker's time is devoted to insurance activities.

# 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 | 4 |

### 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 4

| | |
|---|---|
| **Reporting Source:** | Firm |
| **Employing firm when activities occurred which led to the complaint:** | PACIFIC WEST SECURITIES, INC. |
| **Allegations:** | CLAIMANTS ALLEGE NEGLIGENCE, NEGLIGENT SUPERVISION, NEGLIGENT MISREPRESENTATION, VIOLATIONS OF THE WASHINGTON SECURITIES ACT, VIOLATIONS OF THE CALIFORNIA SECURITIES ACT, VIOLATIONS OF THE CALIFORNIA SECURITIES ACT, VIOLATIONS OF THE WASHINGTON CONSUMER PROTECTION ACT, BREACH OF FIDUCIARY DUTY, AND VICARIOUS LIABILITY IN CONNECTION WITH ACCOUNTS MANAGED BY RESPONDENT. |
| **Product Type:** | Other: WRAP ACCOUNT - IN HOUSE MANAGED |
| **Alleged Damages:** | $15,000,000.00 |
| **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:** | 06/17/2011 |
| **Complaint Pending?** | No |
| **Status:** | Evolved into Arbitration/CFTC reparation (the individual is a named party) |
| **Status Date:** | 02/13/2012 |

 

**Settlement Amount:**

**Individual Contribution Amount:**

## Arbitration Information

| | |
|---|---|
| **Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** | FINRA |
| **Docket/Case #:** | 12-00351 |
| **Date Notice/Process Served:** | 02/13/2012 |
| **Arbitration Pending?** | Yes |
| **Firm Statement** | CLAIMANTS INITIALLY SUBMITTED SEPARATE STATEMENTS OF CLAIM, RESULTING IN THE FILING OF TWO DRPS. SINCE CLAIMANTS FILED A JOINT ARBITRATION, OCCURRENCE ID 1569809 HAS BEEN CLOSED OUT AND THE ARBITRATION DETAILS SUBMITTED ON OCCURRENCE ID 1569808. |

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | PACIFIC WEST SECURITIES, INC. |
| **Allegations:** | RENDERED NEGLIGENT INVESTMENT ADVICE, FAILED TO DISLCOSE RISKS OF HIGHLY-CONCENTRATED, MARGINED POSITION AND FAILURE TO DISLCOSE RISKS OF ADVICE. |
| **Product Type:** | Mutual Fund |
| **Alleged Damages:** | $6,900,000.00 |
| **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:** | 06/07/2011 |
| **Complaint Pending?** | No |
| **Status:** | Settled |
| **Status Date:** | 02/11/2013 |
| **Settlement Amount:** | $683,000.00 |
| **Individual Contribution Amount:** | $5,000.00 |

## Arbitration Information

| | |
|---|---|
| **Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** | FIRNA |
| **Docket/Case #:** | 12-00351 |
| **Date Notice/Process Served:** | 02/13/2012 |

| | |
|---|---|
| **Arbitration Pending?** | No |
| **Disposition:** | Settled |
| **Disposition Date:** | 02/11/2013 |
| **Monetary Compensation Amount:** | $683,000.00 |
| **Individual Contribution Amount:** | $5,000.00 |
| **Broker Statement** | CUSTOMER AND HIS SISTER INHERITED OVER $80 MILLION AND IN THE COURSE OF SIX YEARS SPENT NEARLY ALL OF IT AND ARE TRYING TO HOLD US RESPONSIBLE FOR THEIR SPENDING. CUSTOMER AND HIS SISTER INSISTED ON USING MARGIN ON THEIR ACCOUNTS EVEN THOUGH WE WARNED THEM IT WOULD ACCENTUATE LOSSES IN A DOWN MARKET. NONE OF OUR OTHER CLIENTS HAD MARGIN ACCOUNTS THAT WE MANAGED. CUSTOMER REJECTED OUR ADVICE TO USE OUR RECOMMENDED PORTFOLIO. INSTEAD, CUSTOMER INSISTED CONCENTRATING THEIR INVESTMENTS INTO JUST THREE MODELS. WE HAD THEM SIGN DISCLAIMERS ON 12-12-2007 THAT WARNED THEM OF INCREASING VOLATILITY IF THEY JUST HAD THREE MODELS, NOT THE SIX PLUS THAT ALL OUR OTHER CLIENTS HAD. WE ADVISED BOTH CLIENTS TO BUY HOMES THEY COULD AFFORD. CUSTOMER AND SISTER SPENT MORE THAN DOUBLE OUR RECOMMENDATIONS ON THEIR HOMES. THE MARKET DROP IN 2008 WAS THE SECOND LARGEST DROP IN MARKET HISTORY. THAT, COMBINED WITH A MARGIN ACCOUNT, CONCENTRATED POSITIONS AND HUGE SPENDING RESULTED IN THE LOSS, NOT OUR INVESTMENT ADVICE. ALL OF OUR OTHER CLIENTS DID TAKE OUR ADVICE AND MANAGED VERY WELL THROUGH 2008. BRIAN DECKER HAS NOT HAD A COMPLAINT SINCE 1997, AND ABSOLUTE RETURN SOLUTIONS, INC. HAS NEVER HAD ANY OTHER COMPLAINTS. . IN FACT, CUSTOMER REFERRED HIS BUILDER TO US AND BUILDER IS STILL A CLIENT WITH US TODAY. FINALLY, I HAVE A VOICEMAIL FROM THE CUSTOMER IN JANUARY OF 2010 SAYING THAT HE KNOWS WE DID ALL THAT WE COULD TO HELP HIM AND THAT HE DOES NOT FAULT US FOR HIS CURRENT POSITION. THIS WAS SETTLED IN FEBRUARY OF 2013; BRIAN'S CONTRIBUTION WAS $5,000 THE BALANCE WAS PAID BY THE ISSUING INSURACE CARRIERS TO AVOID THE TIME AND EXPENSE OF ARBITRATION. |

### Disclosure 2 of 4

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | PRUDENTIAL SECURITIES |
| **Allegations:** | ALLEGED TO HAVE NOT CALLED CLIENT AS SHORT POSITION WENT AGAINST HIM. |
| **Product Type:** | Equity - OTC |
| **Alleged Damages:** | $10,000.00 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 03/05/1993 |
| **Complaint Pending?** | No |
| **Status:** | Settled |
| **Status Date:** | 04/28/1993 |

| | |
|---|---|
| **Settlement Amount:** | $10,000.00 |
| **Individual Contribution Amount:** | $10,000.00 |
| **Broker Statement** | BRIAN DECKER CALLED [CUSTOMER]AS SHORT POSITION WAS GOING AGAINST HIM TO GIVE HIM THE OPTION TO CLOSE OUT OR HOLD. CLIENT DOES NOT RECALL THIS CONVERSATION. STOCK WAS FLAT FOR A FEW WEEKS THEN EXPLODED TO THE UPSIDE. REP CALLED AGAIN AND STRONGLY RECOMMENDED CLOSING HIS POSITION. HIS MERRILL BROKER ENCOURAGED HIM TO CLAIM IGNORANCE. REP WANTED TO SETTLE TO AVOID A COURT SITUATION. |

**Disclosure 3 of 4**

| | |
|---|---|
| **Reporting Source:** | Regulator |
| **Employing firm when activities occurred which led to the complaint:** | SMITH BARNEY, INC. |
| **Allegations:** | MISREPRESENTATION; OMISSION OF FACTS; OTHER; ACCOUNT RELATED-NEGLIGENCE |
| **Product Type:** | |
| **Alleged Damages:** | $332,378.00 |

## Arbitration Information

| | |
|---|---|
| **Arbitration/Reparation Claim filed with and Docket/Case No.:** | NASD - CASE #97-05357 |
| **Date Notice/Process Served:** | 11/19/1997 |
| **Arbitration Pending?** | No |
| **Disposition:** | Other |
| **Disposition Date:** | 01/21/1999 |
| **Disposition Detail:** | AWARD AGAINST PARTY<br>** RESPONDENTS ARE JOINTLY AND SEVERALLY<br>LIABLE FOR AND SHALL PAY TO CLAIMANT THE SUM OF $20,000.00 ** |

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| | |
|---|---|
| **Reporting Source:** | Firm |
| **Employing firm when activities occurred which led to the complaint:** | SMITH BARNEY, INC. |
| **Allegations:** | NEGLIGENCE, MISREPRESENTATION, BREACH OF FIDUCIARY DUTY, VIOLATION OF WASHINGTON CONSUMER PROTECTION ACT. FIRM: SMITH BARNEY, INC. |
| **Product Type:** | |
| **Alleged Damages:** | $332,378.00 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | |
| **Complaint Pending?** | No |

| | |
|---|---|
| **Status:** | Arbitration/Reparation |
| **Status Date:** | 01/21/1999 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |

## Arbitration Information

| | |
|---|---|
| **Arbitration/Reparation Claim filed with and Docket/Case No.:** | NASD; 97-05357 |
| **Date Notice/Process Served:** | 11/19/1997 |
| **Arbitration Pending?** | No |
| **Disposition:** | Award to Customer |
| **Disposition Date:** | 01/21/1999 |
| **Monetary Compensation Amount:** | $20,000.00 |
| **Individual Contribution Amount:** | |
| **Firm Statement** | THE ARBITRATION PANEL FOUND RESPONDENTS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT THE SUM OF $20,000.00<br>Not Provided |

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| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | SMITH BARNEY, INC. |
| **Allegations:** | ALLEGED BREACH OF CONTRACT, BREACH OF FIDUCIARY DUTY OF SMITH BARNEY. |
| **Product Type:** | No Product |
| **Alleged Damages:** | $332,378.00 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 02/11/1997 |
| **Complaint Pending?** | No |
| **Status:** | Arbitration/Reparation<br>Settled |
| **Status Date:** | 01/22/1999 |
| **Settlement Amount:** | $20,000.00 |
| **Individual Contribution Amount:** | $0.00 |

## Arbitration Information

| | |
|---|---|
| **Arbitration/Reparation Claim filed with and Docket/Case No.:** | NASD; 97-05357 |

 

| | |
|---|---|
| **Date Notice/Process Served:** | 11/19/1997 |
| **Arbitration Pending?** | No |
| **Disposition:** | Award to Customer |
| **Disposition Date:** | 01/21/1999 |
| **Monetary Compensation Amount:** | $20,000.00 |
| **Individual Contribution Amount:** | $0.00 |
| **Broker Statement** | 1/22/1999 THE ARBITRATION PANEL FOUND NO FAULT AGAINST THE REPRESENTATIVE, BRIAN DECKER. BECAUSE THE MEETING TOOK PLACE IN THE SMITH BARNEY CONFERENCE ROOM, THE ARBITRATION AMOUNT OF $20,000.00 WAS LEVIED AGAINST SMITH BARNEY AND PAID BY THAT FIRM. |

**Disclosure 4 of 4**

| | |
|---|---|
| **Reporting Source:** | Firm |
| **Employing firm when activities occurred which led to the complaint:** | PRUDENTIAL SECURITIES INC. |
| **Allegations:** | ON OR ABOUT MARCH 27, 1995 [CUSTOMER] VERBALLY ALLEGED THAT MR. DECKER HAD RECOMMENDED UNSUITABLE INVESTMENTS FOR HIS PENSION AND PROFIT SHARING PLAN ACCOUNT. [CUSTOMER] HAS ALLEGED COMPENSATORY DAMAGES OF $50,000. |
| **Product Type:** | |
| **Alleged Damages:** | $50,000.00 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 03/27/1995 |
| **Complaint Pending?** | No |
| **Status:** | Settled |
| **Status Date:** | 09/01/1998 |
| **Settlement Amount:** | $25,000.00 |
| **Individual Contribution Amount:** | |
| **Firm Statement** | THE MATTER WAS SETTLED WITH THE CLIENT FOR $25,000.<br>N/A |

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| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | PRUDENTIAL SECURITIES INC. |
| **Allegations:** | CLIENT ALLEGED HIS ACCOUNT DID NOT OUTPERFORM THE S&P 500. |

 

| | |
|---|---|
| **Product Type:** | Equity Listed (Common & Preferred Stock) |
| **Alleged Damages:** | $50,000.00 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 04/01/1995 |
| **Complaint Pending?** | No |
| **Status:** | Denied<br>Withdrawn |
| **Status Date:** | 04/01/1995 |
| **Settlement Amount:** | $0.00 |
| **Individual Contribution Amount:** | $0.00 |
| **Broker Statement** | COMPLAINT WAS REVIEWED BY PRUDENTIAL SECURITIES AND BRIAN DECKER. THIS SHOWED CLIENT ACCOUNT OUTPERFORMED THE S&P 500 WHEN CLIENT ALLEGATIONS SAID IT DID NOT. RESULTS OF THIS REVIEW WERE GIVEN TO THE CLIENT AND THE COMPLAINT WAS DROPPED. |

# End of Report

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