



## IAPD Report

# EDWARD LONNIE DOVER III

CRD# 1514033

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Please contact FINRA with any concerns.



## IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

### What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

### Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### EDWARD LONNIE DOVER III (CRD# 1514033)

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 **10/17/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	MOORS & CABOT, INC.	CRD# 594	11/09/2016
<b>IA</b>	MOORS & CABOT, INC	CRD# 594	03/08/2017

### QUALIFICATIONS

This representative is currently registered in **5** SRO(s) and **22** 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
<b>IA</b>	SUNTRUST ADVISORY SERVICES LLC	283390	WINTER PARK, FL	08/18/2016 - 10/19/2016
<b>IA</b>	SUNTRUST INVESTMENT SERVICES, INC.	17499	WINTER PARK, FL	06/28/2005 - 10/19/2016
<b>B</b>	SUNTRUST INVESTMENT SERVICES, INC.	17499	WINTER PARK, FL	06/27/2005 - 10/19/2016

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
Regulatory Event	1
Customer Dispute	8
Termination	1



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **22** jurisdiction(s) and 5 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **MOORS & CABOT, INC**  
Main Address: ONE FEDERAL STREET  
19TH FLOOR  
BOSTON, MA 02110  
Firm ID#: 594

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	11/09/2016
<b>B</b> NYSE American LLC	General Securities Representative	Approved	12/09/2019
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	12/09/2019
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	12/09/2019
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	12/09/2019
<b>B</b> Alabama	Agent	Approved	01/23/2025
<b>B</b> Colorado	Agent	Approved	10/19/2025
<b>B</b> Connecticut	Agent	Approved	12/04/2023
<b>B</b> Florida	Agent	Approved	03/08/2017
<b>IA</b> Florida	Investment Adviser Representative	Approved	03/08/2017
<b>B</b> Georgia	Agent	Approved	04/24/2018
<b>B</b> Idaho	Agent	Approved	04/17/2025
<b>B</b> Kentucky	Agent	Approved	02/08/2017



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Louisiana	Agent	Approved	05/11/2017
<b>B</b> Michigan	Agent	Approved	12/15/2021
<b>B</b> Mississippi	Agent	Approved	05/02/2023
<b>B</b> Nevada	Agent	Approved	07/29/2020
<b>B</b> New Jersey	Agent	Approved	04/05/2023
<b>B</b> New Mexico	Agent	Approved	08/25/2021
<b>B</b> New York	Agent	Approved	11/09/2016
<b>B</b> North Carolina	Agent	Approved	04/18/2023
<b>B</b> Pennsylvania	Agent	Approved	11/09/2016
<b>B</b> South Carolina	Agent	Approved	03/03/2020
<b>B</b> Tennessee	Agent	Approved	04/07/2017
<b>B</b> Texas	Agent	Approved	03/21/2017
<b>B</b> Virginia	Agent	Approved	01/16/2024
<b>B</b> Washington	Agent	Approved	08/02/2023
<b>B</b> West Virginia	Agent	Approved	08/28/2017

### Branch Office Locations

**MOORS & CABOT, INC**  
500 S. Maitland Avenue  
Maitland, FL 32751



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




#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



#### General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/17/1987
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/20/1986

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	04/26/2005
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/03/1985

### 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	08/18/2016 - 10/19/2016	SUNTRUST ADVISORY SERVICES LLC	CRD# 283390	WINTER PARK, FL
IA	06/28/2005 - 10/19/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	WINTER PARK, FL
B	06/27/2005 - 10/19/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	WINTER PARK, FL
IA	06/01/2005 - 07/15/2005	SUNTRUST CAPITAL MARKETS, INC.	CRD# 6271	ORLANDO, FL
B	11/26/2003 - 06/30/2005	SUNTRUST CAPITAL MARKETS, INC.	CRD# 6271	ATLANTA, GA
IA	07/21/2000 - 12/03/2003	LEGG MASON WOOD WALKER INC	CRD# 6555	ORLANDO, FL
B	07/21/2000 - 12/03/2003	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	BALTIMORE, MD
B	08/26/1994 - 07/26/2000	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	10/27/1986 - 09/02/1994	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	08/08/1986 - 10/18/1986	TURNER & SELLHORN SECURITIES, INC.	CRD# 16963	

### 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
08/2016 - Present	SunTrust Advisory Services	Investment Advisory Representative	Y	Atlanta, GA, United States
07/2005 - Present	SUNTRUST INVESTMENT SERVICES	PWA	Y	ORLANDO, FL, 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.

No information reported.



## 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	8
Termination	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	Florida Department of Financial Services
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	08/27/2021
<b>Docket/Case Number:</b>	3527053
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Moors & Cabot, Inc.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Failure to comply with Insurance continuing education requirements for the period ending June 30, 2021.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	Yes
<b>Resolution Date:</b>	08/27/2021



<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Other: Fine \$250. No other actions ordered.
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$250.00
<b>Portion Levied against individual:</b>	\$250.00
<b>Payment Plan:</b>	Paid in full
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	08/30/2021
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	Agent voluntarily accepted consent order and paid \$250 fine. Continuing education was satisfied.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	SUNTRUST INVESTMENT SERVICES, INC
<b>Allegations:</b>	THE CLIENTS FILED FINRA ARBITRATIN ALLEGING THAT THE COMPLEXITY AND POTENTIAL RISKS OF THE INVESTMENT WERE NOT DISCLOSED AT THE TIME OF PURCHASE.
<b>Product Type:</b>	Other: PRIVATE PLACEMENT
<b>Alleged Damages:</b>	\$665,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA ARBITRATION
<b>Docket/Case #:</b>	11-01341
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	03/30/2011

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/19/2011
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	02/16/2012
<b>Settlement Amount:</b>	\$92,000.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	THE FIRM SETTLED THIS MATTER SOLELY TO AVOID THE EXPENSE AND UNCERTAINTY OF FINAL ARBITRATION HEARINGS. MR. DOVER WAS NEITHER NAMED AS A RESPONDENT IN THE ARBITRTION NOR ASKED TO CONTRIBUTE TO THE SETTLEMENT AND CONTINUES TO DENY ANY WRONGDOING.

### Disclosure 2 of 8

<b>Reporting Source:</b>	Individual
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**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC

**Allegations:** JOINED CLAIMANTS IN A PREVIOUSLY FILED FINRA ARBITRATION [CASE NO. 09-07087] ALLEGING MISREPRESENTATION AND QUESTIONING SUITABILITY IN THE RECOMMENDATION AND PURCHASE OF INTERESTS IN COLLATERALIZED DEBT OBLIGATIONS AND COLLATERALIZED LOAN OBLIGATIONS IN 2004, 2005 AND 2006.

**Product Type:** Debt-Asset Backed

**Alleged Damages:** \$3,978,252.00

**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

**Docket/Case #:** 09-07087

**Filing date of arbitration/CFTC reparation or civil litigation:** 12/21/2009

### Customer Complaint Information

**Date Complaint Received:** 03/25/2010

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 03/25/2011

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** I FULLY DENY THE ALLEGATIONS AND CONSIDERING THE EXISTING MARKET CONDITIONS AT THE TIME, THE RECOMMENDATION AND PURCHASE OF THE PRODUCT APPEARED SUITABLE FOR AND CONSISTENT WITH THE CLIENTS' STATED GOAL AND OBJECTIVES. THE CLIENT IS A KNOWLEDGEABLE, EXPERIENCED INVESTOR. HE HAS SPENT HIS ENTIRE CAREER IN THE COMMUNITY BANKING BUSINESS AND WAS FULLY COGNIZANT OF THE POTENTIAL RISKS AND REWARDS OF THE BANK-RELATED INVESTMENT PRODUCTS AT ISSUE. THESE CLAIMANTS WERE ADDED TO A PREVIOUSLY FILED ARBITRATION [FINRA CASE NO.09-0787].

### Disclosure 3 of 8

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC.

**Allegations:** AS PART OF A GROUP COMPLAINT, CLIENT ALLEGES MISREPRESENTATION AND QUESTIONS SUITABILITY IN THE RECOMMENDATION AND PURCHASE



OF INTERESTS IN COLLATERALIZED DEBT OBLIGATIONS AND COLLATERALIZED LOAN OBLIGATIONS IN AUGUST 2005, APRIL 2006 AND JULY 2006

**Product Type:** Debt-Asset Backed

**Alleged Damages:** \$971,250.00

**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 - FLORIDA

**Docket/Case #:** 09-07087

**Filing date of arbitration/CFTC reparation or civil litigation:** 12/21/2009

### Customer Complaint Information

**Date Complaint Received:** 12/31/2009

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 10/24/2011

**Settlement Amount:** \$125,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THE CLIENTS ACKNOWLEDGED, IN WRITING, THAT THEIR COMPLAINT WAS BASED ENTIRELY ON THE NATURE, FEATURES AND PERFORMANCE OF THE INVESTMENTS AT ISSUE, AND THAT THEY ARE NOT ACCUSING THE REPRESENTATIVE OF ANY WRONGDOING IN CONNECTION WITH THEIR INVESTMENTS AND ACCOUNTS.

### Disclosure 4 of 8

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC.

**Allegations:** AS PART OF A GROUP COMPLAINT, CLIENT ALLEGES MISREPRESENTATION AND QUESTIONS SUITABILITY IN THE RECOMMENDATION AND PURCHASE OF INTERESTS IN A COLLATERALIZED DEBT OBLIGATION IN AUGUST 2005.

**Product Type:** Debt-Asset Backed

**Alleged Damages:** \$281,454.00

**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 - FLORIDA

**Docket/Case #:** 09-07087

**Filing date of arbitration/CFTC reparation or civil litigation:** 12/21/2009

### Customer Complaint Information

**Date Complaint Received:** 12/31/2009

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 09/29/2011

**Settlement Amount:** \$90,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THE CLIENTS EXPRESSLY ACKNOWLEDGED THAT THEIR CLAIMS AROSE SOLELY FROM THE NATURE, FEATURE AND PERFORMANCE OF THE SPECIFIC INVESTMENT AT ISSUE AND THAT THEY WERE NOT ACCUSING THE REGISTERED REPRESENTATIVE OF ANY WRONGDOING IN CONNECTION WITH THEIR INVESTMENT OR INVESTMENT ACCOUNTS. THE REGISTERED REPRESENTATIVE, MR. DOVER, WAS NOT NAMED AS A RESPONDENT IN THE COMPLAINT, NOR WAS HE ASKED TO CONTRIBUTE TO THE SETTLEMENT.

### Disclosure 5 of 8

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC.

**Allegations:** AS PART OF A GROUP COMPLAINT, CLIENT ALLEGES MISREPRESENTATION AND QUESTIONS SUITABILITY IN THE RECOMMENDATION AND PURCHASE OF INTEREST IN COLLATERALIZED DEBT OBLIGATIONS IN AUGUST 2005.

**Product Type:** Debt-Asset Backed

**Alleged Damages:** \$283,419.00

**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 FLORIDA

**Docket/Case #:** 09-07089

**Filing date of arbitration/CFTC reparation or civil litigation:** 12/21/2009

### Customer Complaint Information



**Date Complaint Received:** 01/05/2010

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/11/2011

**Settlement Amount:** \$58,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

THE CLIENTS EXPRESSLY ACKNOWLEDGED IN WRITING IN THE SETTLEMENT AGREEMENT THEY SIGNED THAT THEIR CLAIMS AROSE SOLELY FROM THE NATURE, FEATURES AND PERFORMANCE OF THE SPECIFIC INVESTMENT AT ISSUE AND THAT THEY WERE NOT ACCUSING THE REGISTERED REPRESENTATIVE OF ANY WRONGDOING IN CONNECTION WITH THEIR INVESTMENT OR INVESTMENT ACCOUNTS. THE REGISTERED REPRESENTATIVE WAS NOT PERSONALLY NAMED IN THE COMPLAINT NOR WAS HE ASKED TO CONTRIBUTE TO THE SETTLEMENT.

**Disclosure 6 of 8**

**Reporting Source:** Regulator

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

**Allegations:** FRAUD; NEGLIGENCE; BREACH OF FIDUCIARY DUTY, INCLUDING MISREPRESENTATION; BREACH OF CONTRACT

**Product Type:** Other: COLLATERALIZED DEBT OBLIGATIONS

**Alleged Damages:** \$230,125.00

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [FINRA - CASE #09-07088](#)

**Date Notice/Process Served:** 12/21/2009

**Arbitration Pending?** No

**Disposition:** Award

**Disposition Date:** 12/27/2010

**Disposition Detail:** THE FIRM IS LIABLE ON THE CLAIMS OF NEGLIGENCE AND MISREPRESENTATION. EDWARD DOVER WAS A SUBJECT OF THE CUSTOMERS' STATEMENT OF CLAIM FOR THIS ARBITRATION ALLEGING THAT HE ALONG WITH HIS MEMBER FIRM CONTRIBUTED TO THE SALES PRACTICE VIOLATION(S). ACCORDINGLY, DOVER'S MEMBER FIRM IS LIABLE FOR COMPENSATORY DAMAGES IN THE AMOUNT OF \$75,000, PLUS POST-AWARD INTEREST.

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC.



**Allegations:** AS PART OF A GROUP COMPLAINT, CLIENT ALLEGES MISREPRESENTATION AND QUESTIONS SUITABILITY IN THE RECOMMENDATION AND PURCHASE OF INTEREST IN COLLATERALIZED DEBT OBLIGATIONS IN OCTOBER 2004.

**Product Type:** Debt-Asset Backed

**Alleged Damages:** \$230,125.00

**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 FLORIDA

**Docket/Case #:** 09-07088

**Filing date of arbitration/CFTC reparation or civil litigation:** 12/21/2009

### Customer Complaint Information

**Date Complaint Received:** 01/05/2010

**Complaint Pending?** No

**Status:** Arbitration Award/Monetary Judgment (for claimants/plaintiffs)

**Status Date:** 12/27/2010

**Settlement Amount:** \$75,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** I FULLY DENY THE ALLEGATIONS AND CONSIDERING THE EXISTING MARKET CONDITIONS AT THE TIME, THE RECOMMENDATION AND PURCHASE OF THE PRODUCT APPEARED SUITABLE FOR AND CONSISTANT WITH THE CLIENT'S STATED GOALS AND OBJECTIVED. THE CLIENT IS A KNOWLEDGEABLE, EXPERIENCED INVESTOR. STARTED AS A COMPLAINT FILED 11/13/2009 AND EVOLVED INTO AN ARBITRATION.

### Disclosure 7 of 8

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SUNTRUST INVESTMENT SERVICES, INC.

**Allegations:** AS PART OF A GROUP COMPLAINT, CLIENT ALLEGES MISREPRESENTATION AND QUESTIONS SUITABILITY IN THE RECOMMENDATION AND PURCHASE OF INTERESTS IN COLLATERALIZED DEBT OBLIGATIONS IN AUGUST 2005

**Product Type:** Debt-Asset Backed

**Alleged Damages:** \$396,787.00

**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 FLORIDA

**Docket/Case #:** 09-07089

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 12/21/2009

### Customer Complaint Information

**Date Complaint Received:** 01/05/2010

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/11/2011

**Settlement Amount:** \$107,000.00

**Individual Contribution  
Amount:** \$0.00

#### Broker Statement

THE CLIENTS EXPRESSLY ACKNOWLEDGED IN WRITING IN THE SETTLEMENT AGREEMENT THEY SIGNED THAT THEIR CLAIMS AROSE SOLELY FROM THE NATURE, FEATURES AND PERFORMANCE OF THE SPECIFIC INVESTMENT AT ISSUE AND THAT THEY WERE NOT ACCUSING THE REGISTERED REPRESENTATIVE OF ANY WRONGDOING IN CONNECTION WITH THEIR INVESTMENT OR INVESTMENT ACCOUNTS. THE REGISTERED REPRESENTATIVE WAS NOT PERSONALLY NAMED IN THE COMPLAINT NOR WAS HE ASKED TO CONTRIBUTE TO THE SETTLEMENT.

### Disclosure 8 of 8

**Reporting Source:** Individual

**Employing firm when  
activities occurred which led  
to the complaint:** SUNTRUST INVESTMENT SERVICES, INC

**Allegations:** THE ATTORNEY FOR THE CLIENT ALLEGED THAT THE REPRESENTATIVE ENGAGED IN EXCESSIVE TRADING, MISREPRESENTATION AND UNAUTHORIZED TRADING.

**Product Type:** Mutual Fund(s)

**Other Product Type(s):** EQUITY TRADED FUNDS

**Alleged Damages:** \$34,000.00

### Customer Complaint Information

**Date Complaint Received:** 10/03/2007

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 11/14/2007

**Settlement Amount:**



**Individual Contribution  
Amount:**



## Termination

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

### Disclosure 1 of 1

**Reporting Source:** Firm

**Firm Name:** SUNTRUST INVESTMENT SERVICES, INC.

**Termination Type:** Discharged

**Termination Date:** 09/20/2016

**Allegations:** REPRESENTATIVE FAILED TO FOLLOW PROCEDURES WHEN PROCESSING A FIXED ANNUITY TRANSACTION. THE TRANSACTION SHOULD HAVE BEEN PROCESSED AS A 1035 EXCHANGE. THE REPRESENTATIVE FAILED TO FOLLOW FIRM POLICIES WITH REGARD TO RESOLUTION OF THE MATTER.

**Product Type:** Annuity-Fixed

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**Reporting Source:** Individual

**Firm Name:** Suntrust Investment Services, Inc.

**Termination Type:** Discharged

**Termination Date:** 11/20/2016

**Allegations:** REPRESENTATIVE FAILED TO FOLLOW PROCEDURES WHEN PROCESSING A FIXED ANNUITY TRANSACTION. THE TRANSACTION SHOULD HAVE BEEN PROCESSED AS A 1035 EXCHANGE. THE REPRESENTATIVE FAILED TO FOLLOW FIRM POLICIES WITH REGARD TO RESOLUTION OF THE MATTER.

**Product Type:** Annuity-Fixed



## End of Report

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