



IAPD Report

BRUCE ALBERT SLATER

CRD# 1547792

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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>



Report Summary

BRUCE ALBERT SLATER (CRD# 1547792)

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 **03/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **42** 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	SAGEPOINT FINANCIAL, INC.	133763	NORTHVILLE, MI	03/04/2016 - 09/01/2023
IA	SAGEPOINT FINANCIAL, INC.	133763	NORTHVILLE, MI	03/04/2016 - 09/01/2023
IA	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	NORTHVILLE, MI	09/20/2010 - 03/17/2016

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
Customer Dispute	7



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

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	FINRA	Municipal Fund	Approved	09/01/2023
B	Alabama	Agent	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	Arkansas	Agent	Approved	09/01/2023
B	California	Agent	Approved	09/01/2023
B	Connecticut	Agent	Approved	09/01/2023
B	District of Columbia	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
B	Georgia	Agent	Approved	09/01/2023
B	Idaho	Agent	Approved	09/01/2023
B	Illinois	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	09/01/2023
B Kansas	Agent	Approved	09/01/2023
B Kentucky	Agent	Approved	09/01/2023
B Louisiana	Agent	Approved	09/01/2023
B Maryland	Agent	Approved	09/01/2023
B Massachusetts	Agent	Approved	05/21/2026
B Michigan	Agent	Approved	09/01/2023
IA Michigan	Investment Adviser Representative	Approved	09/01/2023
B Minnesota	Agent	Approved	09/01/2023
B Mississippi	Agent	Approved	09/01/2023
B Missouri	Agent	Approved	09/01/2023
B Nebraska	Agent	Approved	09/01/2023
B Nevada	Agent	Approved	09/01/2023
B New Jersey	Agent	Approved	09/01/2023
B New Mexico	Agent	Approved	09/01/2023
B New York	Agent	Approved	09/01/2023
B North Carolina	Agent	Approved	09/01/2023
B North Dakota	Agent	Approved	09/01/2023
B Ohio	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B Oklahoma	Agent	Approved	09/01/2023
B Oregon	Agent	Approved	01/15/2026
B Pennsylvania	Agent	Approved	09/01/2023
B Rhode Island	Agent	Approved	09/01/2023
B South Carolina	Agent	Approved	09/01/2023
B South Dakota	Agent	Approved	09/26/2023
B Tennessee	Agent	Approved	09/01/2023
B Texas	Agent	Approved	09/01/2023
B Vermont	Agent	Approved	09/01/2023
B Virginia	Agent	Approved	09/01/2023
B Washington	Agent	Approved	09/01/2023
B West Virginia	Agent	Approved	09/01/2023
B Wisconsin	Agent	Approved	09/01/2023
B Wyoming	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
NORTHVILLE, MI



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 2 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
Municipal Fund Securities Principal Examination (S51)	Series 51	04/23/2019
General Securities Principal Examination (S24)	Series 24	09/27/1991

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	07/27/1990
Direct Participation Programs Representative Examination (S22)	Series 22	04/15/1988
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/12/1986

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	04/01/1988

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



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	03/04/2016 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	NORTHVILLE, MI
IA	03/04/2016 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	NORTHVILLE, MI
IA	09/20/2010 - 03/17/2016	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	NORTHVILLE, MI
B	06/12/1997 - 03/17/2016	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	NORTHVILLE, MI
B	06/25/1991 - 06/12/1997	MARINER FINANCIAL SERVICES, INC.	CRD# 8292	LARGO, FL
B	03/24/1988 - 08/16/1991	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	11/14/1986 - 08/16/1991	NORTHWESTERN MUTUAL INVESTMENT SERVICES, INC.	CRD# 2881	MILWAUKEE, WI

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
09/2023 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	NORTHVILLE, MI, United States
06/1997 - Present	INTERSECURITIES, INC.	NOT PROVIDED	Y	NORTHVILLE, MI, United States
06/1997 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	REGISTERED REPRESENTATIVE	Y	NORTHVILLE, MI, United States
11/1984 - Present	SELF EMPLOYED	OTHER - INDEPENDENT INS. AGENT	N	LIVONIA, MI, 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) ELECTION INSPECTOR FOR 2010 ELECTION, NOT INVESTMENT-RELATED, START 11/2010



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2) FIXED INSURANCE

3) RIDGEWOOD ENERGY

POSITION: Partner NATURE: Partnership INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2013
ADDRESS: Philips Parkway, Montvale NJ 07645
DESCRIPTION: Sending checks for calls due.

4) CITY OF NORTHVILLE

POSITION: Election Inspector NATURE: City Elections Office INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 11/01/2010
ADDRESS: 215 W. Main St., Northville MI 48167
DESCRIPTION: Monitor ballot dispersal and processing for fairness and impartiality.

5) BRUCE SLATER

POSITION: Insurance Agent NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/02/1984
ADDRESS: 637 Fairbrook St., Northville MI 48167
DESCRIPTION: Hold a license to sell term life insurance, have not actively sold any insurance policy within the past 6 years.

6) BRUCE SLATER (1)

POSITION: Preparer NATURE: Tax Preparation INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2025 ADDRESS: 637 Fairbrook St., Northville MI 48167 DESCRIPTION: Prepare taxes for 2 or 3 Disabled Clients



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	7

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 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Transamerica Financial Advisors, Inc.
Allegations:	Claimant alleges the former representative recommended that she heavily concentrate her portfolio in speculative securities, which were unsuitable giving her age, net worth and risk tolerance.
Product Type:	Other: Limited Partnerships
Alleged Damages:	\$500,000.00
Alleged Damages Amount Explanation (if amount not exact):	Approximate amount of total investment. Exact compensatory and punitive damages not provided.
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 #:	19-03254
Filing date of arbitration/CFTC reparation or civil litigation:	10/30/2019

**Customer Complaint Information**

Date Complaint Received: 11/06/2019
Complaint Pending? No
Status: Settled
Status Date: 10/01/2020
Settlement Amount: \$330,000.00
Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: Transamerica Financial Advisors, Inc.
Allegations: Claimant alleges the former representative recommended that she heavily concentrate her portfolio in speculative securities, which were unsuitable given her age, net worth and risk tolerance.
Product Type: Other: Limited Partnerships
Alleged Damages: \$500,000.00
Alleged Damages Amount Explanation (if amount not exact): Approximate amount of total investment. Exact compensatory and punitive damages not provided.
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 #: 19-03254
Filing date of arbitration/CFTC reparation or civil litigation: 10/30/2019

Customer Complaint Information

Date Complaint Received: 11/11/2019
Complaint Pending? No
Status: Settled
Status Date: 10/01/2020
Settlement Amount: \$330,000.00
Individual Contribution Amount: \$0.00



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SagePoint Financial, Inc.
Allegations:	Customer alleges that representative did not provide her with copies of paperwork signed for a 2016 nonqualified investment. Customer also alleges that representative mistakenly deposited nonqualified monies into customer's IRA causing her to incur tax liabilities and penalties.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Alleged damages assessed to be greater than \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/28/2017
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/13/2018
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Transamerica Financial Advisors, Inc.
Allegations:	Claimants allege that the representative failed to properly advise them of the risks of the investments and recommended a speculative trading strategy that was unsuitable and that he failed to implement a protective strategy that would have protected them from losses.
Product Type:	Annuity-Variable Direct Investment-DPP & LP Interests
Alleged Damages:	\$2,500,000.00
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 #: 16-02718
Filing date of arbitration/CFTC reparation or civil litigation: 09/14/2016

Customer Complaint Information

Date Complaint Received: 10/07/2016
Complaint Pending? No
Status: Settled
Status Date: 04/06/2017
Settlement Amount: \$905,000.00
Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: TRANSAMERICA FINANCIAL ADVISORS, INC

Allegations: CLAIMANTS ALLEGE THAT THE REPRESENTATIVE FAILED TO PROPERLY ADVISE THEM OF THE RISKS OF THE INVESTMENTS AND RECOMMENDED A SPECULATIVE TRADING STRATEGY THAT WAS UNSUITABLE AND THAT HE FAILED TO IMPLEMENT A PROTECTIVE STRATEGY THAT WOULD HAVE PROTECTED THEM FROM LOSSES.

Product Type: Annuity-Variable
Direct Investment-DPP & LP Interests

Alleged Damages: \$2,500,000.00

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

Docket/Case #: 16-02718
Filing date of arbitration/CFTC reparation or civil litigation: 09/14/2016

Customer Complaint Information

Date Complaint Received: 10/07/2016
Complaint Pending? No
Status: Settled
Status Date: 04/06/2017



Settlement Amount: \$905,000.00

Individual Contribution Amount: \$0.00

Broker Statement CUSTOMERS MADE HUGE RETURNS IN ANNUITIES WITH ME AND THE OIL & GAS DWELLINGS HAVE BEEN SUCCESSFUL, HOWEVER DELAYED DUE TO THE HORIZON EXPLORATION IN THE GULF. THE BUILDING OF 1.5 BILLION DOLLARS IN PLATFORMS UNDER THIS PROGRAM REPRESENTS, NOW 1% OF USA SUPPLY.

Disclosure 4 of 7

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Transamerica Financial Advisors, Inc

Allegations: Client alleges that RR intentionally invested customer's funds in unsuitable high-risk products, generating large front loaded fees inappropriate for their conservative to moderate portfolio position.

Product Type: Annuity-Variable
Mutual Fund
Real Estate Security

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Alleged damage is unknown at this time, however client suggests RR collected large fees of the sales of the products.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 12/09/2015

Complaint Pending? No

Status: Denied

Status Date: 05/11/2016

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Transamerican Financial Advisors, Inc

Allegations: Client alleges that RR intentionally invested customer's funds in unsuitable high-risk products, generating large front loaded fees inappropriate for their conservative to moderate portfolio position



Product Type:	Annuity-Variable Mutual Fund Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Alleged damage is unknown at this time, however client suggests RR collected large fees of the sales of the products.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	12/09/2015
Complaint Pending?	No
Status:	Denied
Status Date:	05/11/2016
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 5 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	TRANSAMERICA FINANCIAL ADVISORS, INC.
Allegations:	CLIENT ALLEGE THAT BETWEEN 1998 AND 2014 MR. SLATER MISREPRESENTED THE RISK, FEES AND NATURE OF THE PRODUCTS HE RECOMMENDED. THE CLIENTS ALLEGE THE INVESTMENTS WERE UNSUITABLE BASED ON THEIR STATED OBJECTIVES AND HAVE RESULTED IN INVESTMENT LOSSES.

Product Type:	Direct Investment-DPP & LP Interests Mutual Fund
Alleged Damages:	\$500,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGED OUT OF POCKET LOSSES ARE ESTIMATED AT \$101,000 AND \$500,000 WITH INTEREST. IN ADDITION TO RESCINDING ILLIQUID INVESTMENTS AND REIMBURSEMENT OF LOST INCOME, ARBITRATION AND ATTORNEYS' FEES AND COST.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	16-00132
Date Notice/Process Served:	02/08/2016
Arbitration Pending?	No



Disposition: Settled
Disposition Date: 11/30/2016
Monetary Compensation Amount: \$133,000.00
Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: Transamerica Financial Advisors, Inc.

Allegations: CUSTOMER LOST MONEY WHEN THEY SOLD AT BOTTOM OF MARKET, ON THEIR OWN.

Product Type: Other: ISPCS

Alleged Damages: \$500,000.00

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: 06/01/2016
Complaint Pending? No
Status: Settled
Status Date: 11/30/2016
Settlement Amount: \$133,000.00
Individual Contribution Amount: \$10,000.00

Arbitration Information

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

Docket/Case #: 16-00132

Date Notice/Process Served: 12/12/2016

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/30/2016

Monetary Compensation Amount: \$133,000.00

Individual Contribution Amount: \$10,000.00

Broker Statement THE LOSSES WERE DUE TO CLIENT SELLING AT THE LOW OF THE MARKET. THE RECOVERIES IN 2016 WERE 22% AND 26% PRODUCTS THEY NO



LONGER OWNED RIDGEWOD IS PART OF 1% OF USA PRODUCTION FROM 11 WELLS AT THE BILLION DOLLAR DELTA HOUSE PLATFORM. I DO NOT BELIEVE THOSE WHO STAY WITH THESE INVESTMENTS WILL HAVE LOSSES AT ALL.

Disclosure 6 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC. (A.K.A. TRANSAMERICA FINANCIAL ADVISORS, INC.)

Allegations: THE CLIENTS INVESTED IN RIDGEWOOD ENERGY FUND IN AUGUST 2008. THE CLIENTS ARE ALLEGING THAT THE PRODUCT WAS NOT SUITABLE AND INCONSISTENT WITH THEIR OBJECTIVES.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$125,000.00

Alleged Damages Amount Explanation (if amount not exact): COMPENSATORY DAMAGES OF \$125,000 IN ADDITION TO AN UNSTATED AMOUNT OF PUNITIVE DAMAGES AND FEES.

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 NEW YORK, NEW YORK

Docket/Case #: 1H-03503

Filing date of arbitration/CFTC reparation or civil litigation: 11/17/2014

Customer Complaint Information

Date Complaint Received: 11/24/2014

Complaint Pending? No

Status: Settled

Status Date: 12/30/2015

Settlement Amount: \$60,000.00

Individual Contribution Amount: \$0.00

Broker Statement TO CLARIFY TFA'S RESPONSE TO QUESTION 9 WITH RESPECT TO THE STATUS OF THE ARBITRATION MATTER IN WHICH MR. SLATER WAS A SUBJECT, THIS MATTER WAS DISMISSED EFFECTIVE MAY 16, 2015. TFA SPOKE WITH FINRA ON MAY 29, 2015 TO REQUEST GUIDANCE ON THE APPROPRIATE RESPONSE IN LIGHT OF THE AVAILABLE OPTIONS AND WAS ADVISED TO DISCLOSE THE RESOLUTION AS 'WITHDRAWN'.

Disclosure 7 of 7



Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC
Allegations: CLIENT ALLEGES THAT AN INVESTMENT MADE IN AN VARIABLE ANNUITY IN AUGUST 2000 WAS UNSUITABLE FOR HIS IRA FUND.
Product Type: Annuity(ies) - Variable
Alleged Damages: \$32,500.00

Customer Complaint Information

Date Complaint Received: 01/12/2004
Complaint Pending? No
Status: Denied
Status Date: 03/01/2004
Settlement Amount:
Individual Contribution Amount:
Broker Statement DENIED



End of Report

This page is intentionally left blank.