



## IAPD Report

### Gregory John Halstead

CRD# 1626685

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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

### Gregory John Halstead (CRD# 1626685)

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 **11/07/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BRIGHT FUTURES WEALTH MANAGEMENT, LLC	CRD# 284920	09/30/2021
B	SILVER OAK SECURITIES, INCORPORATED	CRD# 46947	11/05/2025

### QUALIFICATIONS

This representative is currently registered in **1** 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	CETERA INVESTMENT ADVISERS LLC	105644	PITTSFORD, NY	03/21/2024 - 11/03/2025
B	CETERA ADVISORS LLC	10299	PITTSFORD, NY	10/05/2020 - 11/03/2025
IA	CETERA ADVISORS LLC	10299	PITTSFORD, NY	03/31/2021 - 03/21/2024

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
Customer Dispute	5
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 6 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **SILVER OAK SECURITIES, INC.**

Main Address: 403 N. PARKWAY  
STE. 101  
JACKSON, TN 38305

Firm ID#: 46947

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	11/05/2025
 FINRA	Invest. Co and Variable Contracts	Approved	11/05/2025
 Florida	Agent	Approved	11/06/2025
 Michigan	Agent	Approved	11/07/2025
 New York	Agent	Approved	11/06/2025
 South Carolina	Agent	Approved	11/07/2025
 Virginia	Agent	Approved	11/06/2025
 Washington	Agent	Approved	11/06/2025

#### Branch Office Locations

##### **SILVER OAK SECURITIES, INC.**

10 Office Park Way  
Ste 200  
Pittsford, NY 14534

#### Employment 2 of 2

Firm Name: **BRIGHT FUTURES WEALTH MANAGEMENT, LLC**

Main Address: 1630 EMPIRE BLVD.  
SUITE 100  
WEBSTER, NY 14580



## Qualifications

Firm ID#: 284920

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	09/30/2021

## Branch Office Locations

### **BRIGHT FUTURES WEALTH MANAGEMENT, LLC**

10 Office Park Way  
Suite 200  
Pittsford, NY 14534



## 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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/30/1998

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/12/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/11/1987

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/16/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/15/1989

### 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	03/21/2024 - 11/03/2025	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	PITTSFORD, NY
B	10/05/2020 - 11/03/2025	CETERA ADVISORS LLC	CRD# 10299	PITTSFORD, NY
IA	03/31/2021 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	PITTSFORD, NY
B	11/15/2018 - 10/16/2020	PRUCO SECURITIES, LLC.	CRD# 5685	Pittsford, NY
B	08/22/2012 - 11/05/2018	INFINEX INVESTMENTS, INC.	CRD# 35371	Pittsford, NY
B	08/25/2009 - 08/20/2012	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	FAIRPORT, NY
B	12/03/2007 - 08/25/2009	MUTUAL SERVICE CORPORATION	CRD# 4806	FAIRPORT, NY
B	08/24/2004 - 12/07/2007	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	ROCHESTER, NY
B	04/21/2003 - 08/20/2004	LIFEMARK SECURITIES CORP.	CRD# 16204	ROCHESTER, NY
B	10/11/2002 - 04/29/2003	ING FINANCIAL ADVISERS, LLC	CRD# 34815	WINDSOR, CT
B	02/19/1987 - 12/17/2002	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	02/19/1987 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2025 - Present	Silver Oak Securities, Inc.	financial professional	Y	Jackson, TN, United States
10/2020 - Present	BRIGHT FUTURES WEALTH MANAGEMENT LLC	Investment Adviser Representative	Y	PITTSFORD, NY, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2020 - Present	ROCHESTER WEALTH PARTNERS	FINANCIAL ADVISOR / PARTNER	Y	PITTSFORD, NY, United States
03/2024 - 10/2025	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
10/2020 - 10/2025	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
11/2018 - 10/2020	PRUCO SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	ROCHESTER, NY, United States
11/2018 - 10/2020	PRUDENTIAL INSURANCE COMPANY OF AMERICA	FINANCIAL PROFESSIONAL	N	ROCHESTER, NY, United States
08/2012 - 11/2018	INFINEX INVESTMENTS, INC.	INVESTMENT EXECUTIVE	Y	FAIRPORT, NY, United States
08/2012 - 10/2018	FAIRPORT SAVINGS BANK	INVESTMENT EXECUTIVE	Y	FAIRPORT, NY, 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. Rochester Wealth Partners, Is Investment Related,"10 Office Park Way, Ste 200, Pittsford, NY, 14534, United States", DBA for Independent Financial Professional, Financial Professional,10/1/2020,160 hours per month,120 hours per month during trading hours, Commission Compensation, DBA for Independent Financial Professional
2. Bright Futures Wealth Management, Is Investment Related,"10 Office Park Way, Ste 200, Pittsford, NY, 14534, United States", Independent RIA,IAR,9/30/2021,160 hours per month,120 hours per month during trading hours, Fee Based Compensation, IAR
3. Fixed insurance with various companies, Is Not Investment Related,"10 Office Park Way, 200, PITTSFORD, NY, 14534, United States", Fixed Insurance, Broker/Agent,10/1/2020,4 hours per month,0 hours per month during trading hours, Commission Compensation, Right Fixed Insurance/Term insurance or FIA for clients
4. Burnley Rise HOA,Is Not Investment Related,"1 Bunker Trail, , PITTSFORD, NY, 14534, United States",HOA,Treasurer,1/1/2010,1 hours per month,0 hours per month during trading hours, No Compensation Compensation, Treasurer for Home Owners Association



## 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	5
Termination	1

### 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 5

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	EQUITABLE ADVISORS, LLC
<b>Allegations:</b>	The client alleges the RR misrepresented the features of a variable insurance policy's rider sold in 1994.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The client did not specify an amount.
<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>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	06/30/2021
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	10/14/2021



<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Firm Statement</b>	The firm agreed to reinstate and bring current the client's policy.
<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	EQUITABLE ADVISORS, LLC
<b>Allegations:</b>	The client alleges the RR misrepresented the features of a variable insurance policy's rider sold in 1994.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The client did not specify an amount.
<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>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	06/30/2021
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	10/14/2021
<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	The allegation concerns an Equitable Life insurance policy that I was unable to service for many years since my departure from the firm and I was not provided the opportunity to review the client's actual complaint to the insurance company. The transaction in question occurred 27 years ago but what I recall informing the clients about the rider to convert the term insurance to permanent life insurance for the wife - it must be converted by the policy anniversary closest to the husband turning age 65. It was my standard procedure to inform clients of this fact for these type circumstances. I deny that I misrepresented any characteristic of the product to the clients. The clients have been served by an insurance representative of Equitable for nearly 20 years who should have assisted in any service issue they may have had, and I believe the issue lies with their current agent and not me.

The firm agreed to reinstate and bring current the client's policy.

## Disclosure 2 of 5

<b>Reporting Source:</b>	Firm
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**Employing firm when activities occurred which led to the complaint:**

**Allegations:**

CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A 1989 VARIABLE LIFE INSURANCE POLICY. CLIENT IS REQUESTING A REFUND OF PREMIUMS PAID. DAMAGES UNSPECIFIED.

**Product Type:** Insurance

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.

**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:** 02/26/2015

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 03/19/2015

**Settlement Amount:**

**Individual Contribution Amount:**

**Firm Statement** THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** AXA ADVISORS, LLC.

**Allegations:** CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A 1989 VARIABLE LIFE INSURANCE POLICY. CLIENT IS REQUESTING A REFUND OF PREMIUMS PAID. DAMAGES UNSPECIFIED.

**Product Type:** Insurance

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.

**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:** 02/26/2015

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 03/19/2015

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** AXA ADVISORS, LLC. FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

#### Disclosure 3 of 5

**Reporting Source:** Firm

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

**Allegations:** CLIENTS ALLEGED UNSUITABILITY DURING THE SALE OF MUTUAL FUNDS. DAMAGES ARE UNSPECIFIED.

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

**Alleged Damages:** \$0.00

#### Customer Complaint Information

**Date Complaint Received:** 01/14/2003

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 02/13/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Firm Statement** EQUITABLE FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** AXA ADVISORS, LLC

**Allegations:** CLIENTS ALLEGED UNSUITABILITY DURING THE SALE OF MUTUAL FUNDS. DAMAGES ARE UNSPECIFIED. THE CLIENT COMPLAINT SEEMED TO BE MORE DIRECTED AT ALLIANCE CAPITALS 529 PLAN THAN ME INDIVIDUALLY. I FULLY COOPERATED WITH AXA, THE FORMER BD, AND PROVIDED ALL INFORMATION PERTAINING TO THE CASE AS AXA REQUESTED. AXA FOUND NO BASIS FOR THE CUSTOMER COMPLAINT.

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

**Alleged Damages:** \$0.00

#### Customer Complaint Information

**Date Complaint Received:** 01/14/2003



**Complaint Pending?** No  
**Status:** Closed/No Action  
**Status Date:** 02/13/2003  
**Settlement Amount:** \$0.00  
**Individual Contribution Amount:** \$0.00

#### Disclosure 4 of 5

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** EQ FINANCIAL CONSULTANTS, INC.  
**Allegations:** CUSTOMER ALLEGES THAT WHEN HE PURCHASED HIS FIXED LIFE INSURANCE POLICY IN 1991 THAT I TOLD HIM THE MONTHLY PREMIUM WOULD BE \$40.66, THAT DIVIDENDS EARNED WOULD BE USED TO PAY PREMIUMS AND THAT AFTER 12 YEARS THE POLICY WOULD BE PAID UP. CUSTOMER HAS LEARNED THAT THE PREMIUM AMOUNT WAS UNDERSTATED. FURTHER, CUSTOMER HAS REQUESTED AN EXPLANATION AS TO HOW POLICY LOANS WERE MADE AGAINST HIS POLICY WITHOUT HIS KNOWLEDGE OR PERMISSION. I WAS AN AGENT OF EQUITABLE LIFE AT THE TIME OF THE SALE. DAMAGES ARE UNSPECIFIED.

**Product Type:** Insurance  
**Alleged Damages:** \$0.00

#### Customer Complaint Information

**Date Complaint Received:** 06/10/1998  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 10/28/1998  
**Settlement Amount:** \$538.02  
**Individual Contribution Amount:** \$0.00  
**Broker Statement** EQUITABLE AGREED TO PAY THE MONTHLY PREMIUM FROM MARCH 1998 THROUGH OCTOBER 1998. EQUITABLE WILL THEN PAY THE PREMIUM REQUIRED UNTIL DIVIDENDS WERE SUFFICIENT TO PAY FUTURE PREMIUMS AND GUARANTEE NO FURTHER OUTLAY TO JULY 2002 AND EXCUSE ANY OUTSTANDING LOAN BALANCE & WAVE ACCRUED INTEREST ON THE LOAN. THIS RESULTED IN A LOSS OF \$538.02.

#### Disclosure 5 of 5

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

**Allegations:**

CLIENT ALLEGES SHE WAS MISLED DURING THE PURCHASE OF A 1994 INSURANCE POLICY. CLIENT THOUGHT THE POLICY WAS FOR HER SON'S EDUCATION. THE CLIENT REQUESTED A REFUND. I AM AN AGENT OF THE EQUITABLE LIFE ASSURANCE SOCIETY.

**Product Type:****Alleged Damages:****Customer Complaint Information**

**Date Complaint Received:** 04/10/1998

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:****Settlement Amount:****Individual Contribution Amount:**

**Broker Statement** THE CLIENT WITHDREW THE COMPLAINT.  
NOT PROVIDED



## 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:** Individual  
**Firm Name:** AXA ADVISORS, LLC  
**Termination Type:** Permitted to Resign  
**Termination Date:** 11/22/2002  
**Allegations:** AXA BECAME AWARE THAT REP HAD BECOME REGISTERED WITH ANOTHER BD. UPON REVIEW, THE FIRM THOUGHT THAT HE HAD BECOME DULY REGISTERED WITHOUT OBTAINING PERMISSION OF THE FIRM AND WITHOUT DISCLOSING THIS OUTSIDE BUSINESS ACTIVITY.  
**Product Type:** No Product  
**Other Product Types:**  
**Broker Statement** I DECIDED TO CHANGE BDS, NOT BECOME DULLY REGISTERED. I FOLLOWED ING'S INSTRUCTIONS IN THIS PROCESS. AT NO TIME DID THEY INSTRUCT ME TO RESIGN FROM AXA ADVISORS PRIOR TO MY REGISTRATION WITH ING, DESPITE MY NUMEROUS QUESTIONING OF THEIR PROCESS. UPON LEARNING OF AXA'S INTERNAL INVESTIGATION, I DISCOVERED THAT ING HAD INSTRUCTED ME INCORRECTLY AS I SUSPECTED ALL ALONG. AT NO TIME DID I INTEND ON HAVING A DUAL REGISTRATION. MY INTENTIONS WERE TO SIMPLY CHANGE BD'S.



## End of Report

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