# IAPD Report

# JOHN GREGORY KELLER

CRD# 1708243

# 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

## JOHN GREGORY KELLER (CRD# 1708243)

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 **12/01/2025**.

## CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|---|---|---|---|
| B | CETERA WEALTH SERVICES, LLC | CRD# 13572 | 08/10/2023 |
| IA | CETERA INVESTMENT ADVISERS LLC | CRD# 105644 | 08/10/2023 |

## QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **49** 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 | SECURIAN FINANCIAL SERVICES, INC. | 15296 | ST. LOUIS, MO | 10/01/2001 - 08/10/2023 |
| B | SECURIAN FINANCIAL SERVICES, INC. | 15296 | ST. LOUIS, MO | 09/06/1994 - 08/10/2023 |
| IA | RENAISSANCE FINANCIAL CORPORATE EDUCATION LLC | 110009 | ST. LOUIS, MO | 05/26/1998 - 12/31/2007 |

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 | 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 **49** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**

Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245

Firm ID#: 13572

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | FINRA | General Securities Principal | Approved | 08/10/2023 |
| B | FINRA | General Securities Representative | Approved | 08/10/2023 |
| B | FINRA | Invest. Co and Variable Contracts | Approved | 08/10/2023 |
| B | Alabama | Agent | Approved | 08/10/2023 |
| B | Alaska | Agent | Approved | 08/10/2023 |
| B | Arizona | Agent | Approved | 08/10/2023 |
| B | Arkansas | Agent | Approved | 08/10/2023 |
| B | California | Agent | Approved | 08/10/2023 |
| B | Colorado | Agent | Approved | 08/10/2023 |
| B | Connecticut | Agent | Approved | 08/10/2023 |
| B | Delaware | Agent | Approved | 08/10/2023 |
| B | District of Columbia | Agent | Approved | 08/10/2023 |
| B | Florida | Agent | Approved | 08/14/2023 |

 

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | Georgia | Agent | Approved | 08/10/2023 |
| B | Hawaii | Agent | Approved | 08/10/2023 |
| B | Idaho | Agent | Approved | 08/10/2023 |
| B | Illinois | Agent | Approved | 08/10/2023 |
| B | Indiana | Agent | Approved | 08/10/2023 |
| B | Iowa | Agent | Approved | 08/10/2023 |
| B | Kansas | Agent | Approved | 08/10/2023 |
| B | Kentucky | Agent | Approved | 08/10/2023 |
| B | Louisiana | Agent | Approved | 08/10/2023 |
| B | Maine | Agent | Approved | 08/10/2023 |
| B | Maryland | Agent | Approved | 08/10/2023 |
| B | Massachusetts | Agent | Approved | 08/10/2023 |
| B | Michigan | Agent | Approved | 08/10/2023 |
| B | Minnesota | Agent | Approved | 08/10/2023 |
| B | Mississippi | Agent | Approved | 08/10/2023 |
| B | Missouri | Agent | Approved | 08/10/2023 |
| B | Montana | Agent | Approved | 08/10/2023 |
| B | Nebraska | Agent | Approved | 08/10/2023 |
| B | Nevada | Agent | Approved | 08/10/2023 |

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | New Jersey | Agent | Approved | 08/10/2023 |
| B | New Mexico | Agent | Approved | 08/10/2023 |
| B | New York | Agent | Approved | 08/10/2023 |
| B | North Carolina | Agent | Approved | 08/10/2023 |
| B | North Dakota | Agent | Approved | 08/10/2023 |
| B | Ohio | Agent | Approved | 08/10/2023 |
| B | Oklahoma | Agent | Approved | 08/10/2023 |
| B | Oregon | Agent | Approved | 08/10/2023 |
| B | Pennsylvania | Agent | Approved | 08/10/2023 |
| B | South Carolina | Agent | Approved | 08/10/2023 |
| B | South Dakota | Agent | Approved | 08/10/2023 |
| B | Tennessee | Agent | Approved | 08/10/2023 |
| B | Texas | Agent | Approved | 08/10/2023 |
| B | Utah | Agent | Approved | 08/10/2023 |
| B | Vermont | Agent | Approved | 08/10/2023 |
| B | Virginia | Agent | Approved | 08/10/2023 |
| B | Washington | Agent | Approved | 08/10/2023 |
| B | West Virginia | Agent | Approved | 08/10/2023 |
| B | Wisconsin | Agent | Approved | 08/10/2023 |

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | Wyoming | Agent | Approved | 08/10/2023 |

### Branch Office Locations

**CETERA ADVISOR NETWORKS LLC**
5700 OAKLAND AVENUE
SUITE 400
ST. LOUIS, MO 63110

**CETERA ADVISOR NETWORKS LLC**
9815 South Monroe St
Suite 550
Sandy, UT 84070

## Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| IA | Missouri | Investment Adviser Representative | Approved | 08/10/2023 |
| IA | Texas | Investment Adviser Representative | Approved | 08/10/2023 |

### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**
5700 OAKLAND AVE
STE 400
ST LOUIS, MO 63110

 

# 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 | General Securities Principal Examination (S24) | Series 24 | 08/06/1997 |

### General Industry/Product Exams

| | Exam | Category | Date |
|---|---|---|---|
| B | Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
| B | General Securities Representative Examination (S7) | Series 7 | 05/28/1996 |
| B | Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 07/28/1987 |

### State Securities Law Exams

| | Exam | Category | Date |
|---|---|---|---|
| IA | Uniform Investment Adviser Law Examination (S65) | Series 65 | 06/09/2001 |
| B | Uniform Securities Agent State Law Examination (S63) | Series 63 | 07/31/1987 |

## PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

 

# 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 | 10/01/2001 - 08/10/2023 | SECURIAN FINANCIAL SERVICES, INC. | CRD# 15296 | ST. LOUIS, MO |
| B | 09/06/1994 - 08/10/2023 | SECURIAN FINANCIAL SERVICES, INC. | CRD# 15296 | ST. LOUIS, MO |
| IA | 05/26/1998 - 12/31/2007 | RENAISSANCE FINANCIAL CORPORATE EDUCATION LLC | CRD# 110009 | ST. LOUIS, MO |
| IA | 12/01/1998 - 10/05/2004 | RF ADVISORS LLC | CRD# 110008 | ST. LOUIS, MO |
| B | 03/12/2002 - 01/12/2004 | DANIEL & HENRY FINANCIAL AND INSURANCE SERVICES, LLC | CRD# 115405 | ST, LOUIS, MO |
| B | 07/30/1987 - 09/29/1994 | EQUICO SECURITIES, INC. | CRD# 6627 | NEW YORK, NY |
| B | 07/30/1987 - 09/29/1994 | 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 |
|---|---|---|---|---|
| 08/2023 - Present | CETERA INVESTMENT ADVISERS LLC | INVESTMENT ADVISOR REPRESENTATIVE | Y | SCHAUMBURG, IL, United States |
| 08/2023 - Present | CETERA WEALTH SERVICES, LLC | REGISTERED REPRESENTATIVE | Y | ST. LOUIS, MO, United States |
| 05/2004 - Present | COOP INS AGENCY, INC | AGENT/OWNER | Y | SAN DIEGO, CA, United States |
| 09/1994 - Present | RENAISSANCE FINANCIAL BROKERAGE | OWNER/PRINCIPAL | Y | ST. LOUIS, MO, United States |
| 01/1994 - Present | LADUE GROUP, LLC | OWNER | N | ST LOUIS, MO, United States |
| 10/2001 - 08/2023 | SECURIAN FINANCIAL SERVICES, INC. | INVESTMENT ADVISORY REP | Y | ST. PAUL, MN, United States |
| 09/1994 - 08/2023 | MINNESOTA LIFE INSURANCE CO. | GENERAL AGENT | Y | ST. PAUL, MN, United States |
| 09/1994 - 08/2023 | SECURIAN FINANCIAL SERVICES INC. | REGISTERED REPRESENTATIVE | Y | ST. PAUL, MN, United States |

 

# Registration & Employment History

## EMPLOYMENT HISTORY

| Employment Dates | Employer Name | Position | Investment Related | Employer Location |
|---|---|---|---|---|
| 12/2005 - 01/2023 | PEAR TREE APARTMENTS | REAL ESTATE INVESTOR | N | ST LOUIS, MO, 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. ALEXANDER MANUFACTURING INC POSITION: Adv Board NATURE: Board Member INV RELATED: No # OF HRS: 3 SECURITIES TRADING HRS: 0 START DATE: 01/01/2010 ADDRESS: , St. Louis MO , US DESCR: Adv Board

2. BIG BROTHERS/BIG SISTERS POSITION: Adv Board NATURE: Board Member INV RELATED: No # OF HRS: 3 SECURITIES TRADING HRS: 0 START DATE: 01/01/1997 ADDRESS: , St. Louis MO , US DESCR: Adv Board

3. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FIXED INSURANCE
START DATE: May 2004
APX NUMBER OF HOURS PER WEEK: 40
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT
BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE PR

4. CULTURAL MEDIA COLLAB POSITION: Member NATURE: Board Member INV RELATED: No # OF HRS: 1 SECURITIES TRADING HRS: 0 START DATE: 01/01/2010 ADDRESS: , New York NY , United States DESCR: Member

5. LADUE GRP POSITION: Member NATURE: Rental Property INV RELATED: Yes # OF HRS: 1 SECURITIES TRADING HRS: 0 START DATE: 01/01/1994 ADDRESS: , St Louis MO , United States DESCR: Member

6. NAME OF OTHER BUSINESS: RENAISSANCE FINANCIAL
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FINANCIAL SERVICES
START DATE: September 2002
POSITION/TITLE/RELATIONSHIP: Financial Advisor/CEO

7. RENAISSANCE FINANCIAL REAL ESTATE LLC POSITION: Member NATURE: Rental Property INVESTMENT RELATED: Yes # OF HRS: 1 SECURITIES TRADING HRS: 0 START DATE: 09/01/2000 ADDRESS: , St. Louis MO , US DESCR: Member

8. BBBS MENTOR MISSOURI POSITION: Adv Board NATURE: Board Member INV RELATED: No # OF HRS: 2 SECURITIES TRADING HRS: 0 START DATE: 07/01/2020 ADDRESS: 501 North Grand Blvd. #100, St. Louis MO 63103, US DESCR: Board

9. CAMELBACK KELLER ARIZONA LLC POSITION: Owner NATURE: Residential prop. INV RELATED: No # OF HRS: 2 SECURITIES TRADING HRS: 2 START DATE: 04/01/2021 ADDRESS: 5565 E Huntress Dr., Paradise Valley AZ 85253, US DESCR: Real estate

 

# Registration & Employment History

## OTHER BUSINESS ACTIVITIES

10. MUELLER-KELLER CITY SC, LLC POSITION: Partner NATURE: Prof. soccer suite INV RELATED: No # OF HRS: 2 SECURITIES TRADING HRS: 2 START DATE: 03/01/2023 ADDRESS: 5700 OAKLAND AVE STE 400, SAINT LOUIS MO 63110-1355, US DESCR: LLC for prof soccer suite

11. KELLTAR LLC
POSITION: Owner NATURE: Rental Property INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 11/01/2007
ADDRESS: 1227 Ranch View Lane, Elkhorn NE 68022, United States
DESCRIPTION: Blanket Real Estate/Rental Property;

12. NAME OF OTHER BUSINESS: ADVISORY COMMITTEE OF JULIE MALMSTROM 2007 IRREV. TR,
INVESTMENT RELATED: YES,
ADDRESS: SAME AS REGISTERED LOCATION,
NATURE OF BUSINESS: ADVISORY COMMITTEE,
START: 09/2023,
POSITION/TITLE/RELATIONSHIP: COMMITTEE MEMBER,
LESS THAN ONE HOUR PER WEEK, NOT DURING TRADING HOURS,
DUTIES: OFFER ADVICE ON WHICH HOLDINGS TO DISTRIBUTE TO TRUST;

13. NAME OF OTHER BUSINESS: TICKETS FAB FIVE LLC;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: HOLDING COMPANY;
START: 05/2025;
POSITION/TITLE/RELATIONSHIP: MEMBER;
APX NUMBER OF HOURS PER WEEK: 0;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
DUTIES: HOLDING COMPANY FOR PRIVATE INVESTMENT;

14. NAME OF OTHER BUSINESS: RFC HIGHLANDS, LLC;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: LLC;
START: 7/2025;
POSITION/TITLE/RELATIONSHIP: MANAGER;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
DUTIES: MANAGER OF ALL BUSINESS AFFAIRS OF THE COMPANY WHICH IS THE OWNER OF RFC HIGHLANDS;

15. NAME OF OTHER BUSINESS: TRES AMIGOS ESG, LLC
INVESTMENT RELATED: NO;
ADDRESS: 4321 N 68TH PL, SCOTTSDALE, AZ 85251;
NATURE OF BUSINESS: REAL ESTATE;
START: 2/2025;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 0;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
DUTIES: NO ACTIVE DUTIES, EQUAL MEMBER & OWNER;

 

# 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 | 4 |

### Regulatory Event

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

**Disclosure 1 of 1**

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Regulatory Action Initiated By:** | KENTUCKY OFFICE OF INSURANCE |
| **Sanction(s) Sought:** | Other |
| **Other Sanction(s) Sought:** | CONDITIONAL INSURANCE LICENSE ISSUED |
| **Date Initiated:** | 11/01/2004 |
| **Docket/Case Number:** | |
| **Employing firm when activity occurred which led to the regulatory action:** | RENAISSANCE FINANCIAL CORPORATION |
| **Product Type:** | Insurance |
| **Other Product Type(s):** | |
| **Allegations:** | KENTUCKY ISSUED CONDITIONAL INSURANCE LICENSE SUBJECT TO NOTICE OF RESOLUTION OF PENDING CIVIL ACTION AGAINST APPLICANT. |
| **Current Status:** | Final |
| **Resolution:** | Consent |
| **Resolution Date:** | 03/29/2005 |

## 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:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | SECURIAN FINANCIAL SERVICES |
| **Allegations:** | IN THE ARBITRATION, CLIENT ALLEGES UNSUITABLE INVESTMENTS THAT INVOLVED EXCESSIVE RISK AND DIDN'T PROVIDE REQUESTED LIQUIDITY. IN THE LITIGATION, CLIENT ALLEGES UNAUTHORIZED CONTROL AND NEGLIGENT INTERFERENCE WITH THE OPERATION OF AN OUTLET MALL. |
| **Product Type:** | Other: INVESTMENT ADVISOR |
| **Alleged Damages:** | $300,000.00 |
| **Alleged Damages Amount Explanation (if amount not exact):** | ALLEGE DAMAGES BETWEEN $100,000.00 AND $300,000.00 RELATED TO THE ARBITRATION CLAIMS. DAMAGES WERE NOT SPECIFIED IN THE LITIGATION CLAIM. |
| **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:** | 05/02/2011 |
| **Complaint Pending?** | No |
| **Status:** | Evolved into Arbitration/CFTC reparation (the individual is a named party) |
| **Status Date:** | 04/13/2011 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |

## Arbitration Information

| | |
|---|---|
| **Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** | FINRA-FLORIDA DISPUTE RESOLUTION |
| **Docket/Case #:** | 11-01180 |
| **Date Notice/Process Served:** | 04/13/2011 |
| **Arbitration Pending?** | No |
| **Disposition:** | Settled |
| **Disposition Date:** | 03/23/2012 |

 

| | |
|---|---|
| **Monetary Compensation Amount:** | $1,000,000.00 |
| **Individual Contribution Amount:** | $575,000.00 |

## Civil Litigation Information

| | |
|---|---|
| **Type of Court:** | CIVIL |
| **Name of Court:** | CIVIL COURT OF MARSHALL, ALABAMA |
| **Location of Court:** | MARSHALL, AL |
| **Docket/Case #:** | 50-CV-2011-000015.00 |
| **Date Notice/Process Served:** | 05/03/2011 |
| **Litigation Pending?** | No |
| **Disposition:** | Settled |
| **Disposition Date:** | 03/23/2012 |
| **Monetary Compensation Amount:** | $1,000,000.00 |
| **Individual Contribution Amount:** | $575,000.00 |
| **Broker Statement** | THE STATE COURT LITIGATION AND THE FINRA ARBITRATION WERE JOINTLY SETTLED FOR A $1,000,000 PAYMENT TO THE PLAINTIFFS/CLAIMANTS. THE ERRORS & OMISSIONS CARRIER FOR THE TWO NAMED ADVISORS CONTRIBUTED $575,000 TO THIS SETTLEMENT. THE REMAINDER WAS PAID BY ANOTHER DEFENDANT/RESPONDENT, SECURIAN FINANCIAL SERVICES. |

### Disclosure 2 of 4

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | SECURIAN FINANCIAL SERVICES, INC. |
| **Allegations:** | CLIENTS ALLEGE NEGLIGENCE AND FRAUDULENT MISREPRESENTATION IN THE HANDLING OF THEIR INVESTMENT BY THE REP. |
| **Product Type:** | Equity Listed (Common & Preferred Stock) |
| **Alleged Damages:** | $25,000.00 |
| **Alleged Damages Amount Explanation (if amount not exact):** | LITIGATION DOCUMENT STATES AMOUNT IN CONTROVERSY IS IN EXCESS OF $25,000. |
| **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:** | 21ST JUDICIAL CIRCUIT COURT, ST LOUIS COUNTY, MISSOURI |
| **Docket/Case #:** | 09SL-CC03286 |

| | |
|---|---|
| **Filing date of arbitration/CFTC reparation or civil litigation:** | 08/11/2009 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 08/19/2009 |
| **Complaint Pending?** | No |
| **Status:** | Evolved into Arbitration/CFTC reparation (the individual is a named party) |
| **Status Date:** | 12/07/2009 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |

## Arbitration Information

| | |
|---|---|
| **Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** | FINRA |
| **Docket/Case #:** | 10-00358 |
| **Date Notice/Process Served:** | 05/21/2010 |
| **Arbitration Pending?** | No |
| **Disposition:** | Settled |
| **Disposition Date:** | 02/03/2011 |
| **Monetary Compensation Amount:** | $85,000.00 |
| **Individual Contribution Amount:** | $85,000.00 |

## Civil Litigation Information

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|---|---|
| **Type of Court:** | State Court |
| **Name of Court:** | 21ST JUDICIAL CIRCUIT COURT |
| **Location of Court:** | ST LOUIS COUNTY, MO |
| **Docket/Case #:** | 09SL-CC03286 |
| **Date Notice/Process Served:** | 08/11/2009 |
| **Litigation Pending?** | No |
| **Disposition:** | Other: CASE STAYED PENDING ARBITRATION. |
| **Disposition Date:** | 12/07/2009 |
| **Broker Statement** | AS A RESULT OF ADVERSE MARKET CONDITIONS IN 2001 AND CLIENT'S WITHDRAWALS DUE TO AN EARLY RETIREMENT, CLIENT'S ACCOUNTS WERE DEPLETED. TO AVOID COSTLY LITIGATION, THE SUIT WAS SETTLED IN MEDIATION. THE ERRORS & OMMISSIONS CARRIER FOR MR. KELLER COVERED THE FULL SETTLEMENT. |

### Disclosure 3 of 4

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| **Reporting Source:** | Firm |

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| **Employing firm when activities occurred which led to the complaint:** | AXA ADVISORS |
| **Allegations:** | CLIENT ALLEGES THAT AGENT REPRESENTED THAT THE PREMIUM PAYMENTS FOR THE VARIABLE LIFE INSURANCE POLICY SHE PURCHASED WOULD BE FINISHED IN 20 YEARS. IN ADDITION, CLIENT ALLEGES THE AGENT STATED THE PREMIUMS WERE HIGHER PER YEAR BECAUSE THEY WOULDN'T INCREASE AS OTHER POLICIES DO AS PEOPLE AGE. CLIENT IS ASKING FOR THE MATTER TO BE INVESTIGATED, SINCE SHE BELIEVED SHE HAD A LIFE PLAN THAT WOULD END IN 20 YEARS. DAMAGES ARE UNSPECIFIED. |
| **Product Type:** | Insurance |
| **Alleged Damages:** | $0.00 |

## Customer Complaint Information

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|---|---|
| **Date Complaint Received:** | 02/28/2005 |
| **Complaint Pending?** | No |
| **Status:** | Denied |
| **Status Date:** | 04/05/2005 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |
| **Firm Statement** | THE FIRM FOUND NO BASIS TO ALTER THE TERMS OF THE CONTRACT TO PROVIDE LIFETIME COVERAGE WITH NO FURTHER OUTLAY AFTER 20 YEARS, AS REQUESTED BY CLIENT. |

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| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | AXA ADVISORS |
| **Allegations:** | CLIENT ALLEGES THAT AGENT REPRESENTED THAT THE PREMIUM PAYMENTS FOR THE VARIABLE LIF INS. POLICY THAT SHE PURCHASED IN FEB 1988 WOULD END IN 20 YEARS. CLIENT SOUGHT AN INVESTIGATION, BUT DID NOT SEEK SPECIFIC DAMAGES. |
| **Product Type:** | Insurance |
| **Other Product Type(s):** | VARIABLE LIFE |
| **Alleged Damages:** | $0.00 |

## Customer Complaint Information

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|---|---|
| **Date Complaint Received:** | 03/22/2005 |
| **Complaint Pending?** | No |
| **Status:** | Denied |
| **Status Date:** | 04/11/2005 |
| **Settlement Amount:** | $0.00 |
| **Individual Contribution Amount:** | $0.00 |

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| **Broker Statement** | CLIENT'S POLICY WAS ESTABLISHED IN 1988 WHILE MR. KELLER WAS WORKING AT AXA EQUITABLE. MR. KELLER PROVIDED THE CLIENT WITH THE REQUIRED PROSPECTUS. MR. KELLER LEFT AXA EQUITABLE AND THE CLIENT'S ACCOUNT IN 1994. OVER THE COURSE OF HIS RELATIONSHIP WITH THIS CLIENT HE DENIES EVER GUARANTEEING THAT THE PREMIUM PAYMENTS FOR HER VARIABLE LIFE POLICY WOULD END IN 20 YEARS. AXA REVIEWED THE COMPLAINT AND FOUND NO BASIS FOR THE ALLEGATIONS, THUS NO PAYMENT WAS MADE TO THE CLIENT. |

### Disclosure 4 of 4

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|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | SECURIAN FINANCIAL SERVICES INC |
| **Allegations:** | DURING THE TIME PERIOD OF 1999 TO PRESENT CLIENTS ALLEGE NEGLIGENCE, BREACH OF FIDUCIARY DUTY, AND BREACH OF CONTRACT AGAINST J. GREG KELLER, AN INDEPENDENT INVESTMENT ADVISOR OF RF ADVISORS, LLC. |
| **Product Type:** | Equity Listed (Common & Preferred Stock) |
| **Alleged Damages:** | $7,000,000.00 |

## Customer Complaint Information

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|---|---|
| **Date Complaint Received:** | 10/30/2003 |
| **Complaint Pending?** | No |
| **Status:** | Litigation |
| **Status Date:** | 10/30/2003 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |

## Civil Litigation Information

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|---|---|
| **Court Details:** | UNITED STATES DISTRICT COURT, EASTERN DISTRICT OF MO, ST. LOUIS, MO; CASE# 4-03CV01412JCH |
| **Date Notice/Process Served:** | 10/30/2003 |
| **Litigation Pending?** | No |
| **Disposition:** | Settled |
| **Disposition Date:** | 01/31/2006 |
| **Monetary Compensation Amount:** | $2,000,000.00 |
| **Individual Contribution Amount:** | $1,000,000.00 |
| **Broker Statement** | THE CLIENTS WANTED TO INVEST THEIR MONEY IN AREAS WITH HIGH RISK AND WHEN THE MARKET DID NOT PERFORM THEY LOST THEIR INVESTMENT. THEY SOUGHT REIMBURSEMENT FROM THEIR ADVISOR (KLENKE)AND THE COMPANY (KELLER AS CEO) AS A WHOLE. ON JULY 26, 2005 RULING WAS MADE TO : CLAIM I - UNSUITABLE RECOMMENDATIONS; RECOMMENDATIONS MADE WITH INTENT TO DEFRAUD - DISMISSED. |

CLAIM IV - BREACH OF CONTRACT - DISMISSED. A SETTLEMENT WAS REACHED IN ORDER TO RESOLVE OUTSTANDING CLAIMS, REP. J. KELLER AS CEO OF RF ADVISORS AND RF ADVISORS COLLECTIVELY PAID $1,000,000.00 OF THE SETTLEMENT.

## End of Report

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