



IAPD Report

ALAN JOSEPH THOMILSON

CRD# 1855542

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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

ALAN JOSEPH THOMILSON (CRD# 1855542)

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 **10/16/2025**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	CORNERSTONE SECURITIES LLC	140379	Edwardsville, IL	08/13/2018 - 10/16/2025
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	Clayton, MO	11/17/2017 - 08/17/2018
IA	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	EDWARDSVILLE, IL	08/16/2011 - 12/05/2017

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
Criminal	1
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 not currently registered as an Investment Adviser Representative.



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/06/2005
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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	08/13/2018 - 10/16/2025	CORNERSTONE SECURITIES LLC	CRD# 140379	Edwardsville, IL
IA	11/17/2017 - 08/17/2018	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Clayton, MO
IA	08/16/2011 - 12/05/2017	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	EDWARDSVILLE, IL
IA	09/08/2005 - 08/31/2011	ONEAMERICA SECURITIES, INC.	CRD# 4173	EDWARDSVILLE, IL
IA	10/20/1997 - 05/13/2005	METLIFE SECURITIES INC.	CRD# 14251	CHESTERFIELD, MO

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
08/2018 - Present	Cornerstone Securities	IAR	Y	Overland Park, KS, United States
11/2017 - 08/2018	Ameriprise Financial Services Inc	REGISTERED REP	Y	Clayton, MO, United States
08/2011 - 11/2017	LINCOLN FINANCIAL SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	EDWARDSVILLE, IL, 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.

Real Estate Ownership; Single Family; Edwardsville il 62025; Investment Related; July 2016.



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
Criminal	1
Customer Dispute	7

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	CIRCUIT COURT ST LOUIS COUNTY MISSOURI. CASE NUMBER: 04CR-843
Charge Date:	12/23/2003
Charge Details:	COUNT 1: FELONY- CLASS C POSSESSION OF A CONTROLLED SUBSTANCE. GUILTY COUNT 2: MISDEMEANOR POSSESSION OF A CONTROLLED SUBSTANCE. GUILTY
Felony?	Yes
Current Status:	Final
Status Date:	07/09/2004
Disposition Details:	COUNT 1: IMPOSITION OF ANY SENTENCE WAS SUSPENDED. PLACED ON BENCH PROBATION FOR 3 YEARS. AFTER SUCESSFUL COMPLETION OF PROBATION, RECORD WILL BE SEALED. COUNT 2: IMPOSITION OF ANY SENTENCE WAS SUSPENDED. PLACED ON BENCH PROBATION FOR 2 YEARS TO RUN CONCURRENTLY WITH COUNT 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 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Ameriprise Financial Services, LLC
Allegations:	Claimants allege, during the time period November 2017-August 2018, their former Ameriprise advisor recommended they liquidate their positions in 3 variable annuities, which caused them to incur surrender charges, in order to invest in a fixed-indexed annuity.
Product Type:	Annuity-Variable
Alleged Damages:	\$250,000.00
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:	12/28/2020
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	01/25/2021
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	21-00710
Date Notice/Process Served:	03/18/2021
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/20/2023
Monetary Compensation Amount:	\$21,500.00
Individual Contribution Amount:	\$0.00

**Firm Statement**

The customer complaint was denied on 1/25/21 and Ameriprise received a statement of claim on 3/18/21. Ameriprise settled the matter to avoid the cost of FINRA Arbitration. As of the date of settlement, the case remains pending against Alan Thomilson.

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Reporting Source:

Firm

Employing firm when activities occurred which led to the complaint:

Lincoln Financial Securities

Allegations:

Claimants allege RR made material misrepresentations and omissions to them regarding investments made in the brokerage accounts, including the purchase of certain variable annuities.

Product Type:

Annuity-Variable

Alleged Damages:

\$250,000.00

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

FINRA

Docket/Case #:

21-00710

Date Notice/Process Served:

03/22/2021

Arbitration Pending?

No

Disposition:

Settled

Disposition Date:

10/26/2021

Monetary Compensation Amount:

\$15,000.00

Individual Contribution Amount:

\$0.00

Reporting Source:

Firm

Employing firm when activities occurred which led to the complaint:

OneAmerica Securities, Inc.

Allegations:

Between November 2010 and August 2011, clients allege representative recommended an unsuitable annuity as well as "reverse churned" their brokerage accounts.

Product Type:

Annuity-Fixed
Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages:

\$250,000.00

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 #: 21-00710

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 03/18/2021

Customer Complaint Information

Date Complaint Received: 03/29/2021

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 03/18/2021

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information

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

Docket/Case #: 21-00710

Date Notice/Process Served: 03/29/2021

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/20/2021

**Monetary Compensation
Amount:** \$14,000.00

**Individual Contribution
Amount:** \$0.00

Disclosure 2 of 7

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES THE RR MISREPRESENTED AND MISSTATED FACTS MATERIAL TO HIS RECOMMENDATION IN JANUARY 2012 TO REPLACE AN EXISTING VARIABLE ANNUITY WITH AN INDEXED ANNUITY AND THE RECOMMENDATION WAS NOT SUITABLE.

Product Type: Annuity-Fixed

Alleged Damages: \$125,000.00

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 #: 15-00572

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 03/06/2015

Customer Complaint Information

Date Complaint Received: 03/19/2015

Complaint Pending? No

Status: Settled

Status Date: 10/24/2016

Settlement Amount: \$75,000.00

**Individual Contribution
Amount:** \$0.00

Disclosure 3 of 7

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** LINCOLN FINANCIAL SECURITIES CORPORATION

Allegations: THE CLIENT ALLEGES THE INDEXED ANNUITIES THAT WERE PURCHASED IN JANUARY AND JUNE OF 2012 WITH SECURITIES-RELATED ASSETS WERE UNSUITABLE RECOMMENDATIONS.

Product Type: Other: EQUITY INDEX ANNUITY

Alleged Damages: \$0.00

**Alleged Damages Amount
Explanation (if amount not
exact):** DAMAGES ARE BELIEVED TO BE GREATER THAN \$5000.00.

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: 01/09/2013

Complaint Pending? No

Status: Settled

Status Date: 05/30/2013

Settlement Amount: \$189,500.00

**Individual Contribution
Amount:** \$0.00

Broker Statement REGISTERED REPRESENTATIVE DID NOT CONTRIBUTE TO THE RESOLUTION.

**Disclosure 4 of 7**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: METLIFE SECURITIES

Allegations: CUSTOMER ALLEGED THAT THE REPRESENTATIVE MISREPRESENTED THE VARIABLE LIFE INSURANCE POLICY PURCHASED IN FEBRUARY 1997. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Insurance

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): IT IS BELIEVED POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.

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: 12/12/2012

Complaint Pending? No

Status: Denied

Status Date: 12/20/2012

Settlement Amount:

Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: METLIFE SECURITIES

Allegations: CUSTOMER ALLEGED THAT THE REPRESENTATIVE MISREPRESENTED THE VARIABLE LIFE INSURANCE POLICY PURCHASED IN FEBRUARY 1997. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Insurance

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): IT IS BELIEVED POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.

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: 12/12/2012

Complaint Pending? No

Status: Denied

Status Date: 12/20/2012

Settlement Amount:

Individual Contribution
Amount:

Broker Statement I DO NOT RECALL THIS CLIENT; I DO NOT HAVE ANYTHING TO DO WITH THIS CLIENT.

Disclosure 5 of 7

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: ONEAMERICA SECURITIES, INC.

Allegations: THE COMPLAINANT COMPLETED AN ANNUITY REALLOCATION FORM AND SENT IT TO THE REPRESENTATIVE ON 9/26/2008. UPON RECEIPT OF THE COMPLETED FORM, THE REPRESENTATIVE REALLOCATED THE COMPLAINANT'S ANNUITY PER THE FORM'S INSTRUCTIONS. ON 11/6/2008, VARIOUS STOCK POSITIONS IN THE COMPLAINANT'S BROKERAGE ACCOUNT WERE SOLD. IN HER COMPLAINT, DATED 12/12/2008, THE COMPLAINANT ALLEGED THAT SHE INSTRUCTED THE REPRESENTATIVE TO SELL HER STOCK ON 9/26/2008, BUT THAT THE STOCK WAS NOT SOLD UNTIL AFTER SHE FOLLOWED UP WITH HIM ON 11/6/2008. REPRESENTATIVE CONTENDS HE DID NOT RECEIVE THE SELL INSTRUCTIONS UNTIL 11/6/2008. BASED ON CONVERSATIONS WITH THE COMPLAINANT, SHE APPEARS TO CONTEND THAT HER ANNUITY REALLOCATION FORM WAS THE INSTRUCTIONS FOR BOTH SELLING THE STOCK IN HER BROKERAGE ACCOUNT AND FOR REALLOCATING HER SUBACCOUNTS IN THE ANNUITY. THIS MISUNDERSTANDING APPEARS TO BE THE ROOT OF OF HER ALLEGATIONS THAT THE REPRESENTATIVE FAILED TO FOLLOW INSTRUCTIONS. THE COMPLAINANT DEMANDED THAT SHE RECEIVE THE STOCKS' PRICE ON 9/26/2008 VERSUS THE PRICES SHE RECEIVED ON 11/6/2008, AN AGGREGATE DIFFERENCE OF \$6,938. THE MATTER WAS RESOLVED FOR THE REQUESTED AMOUNT.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$6,932.00

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: 11/23/2009



Complaint Pending? No
Status: Settled
Status Date: 02/26/2010
Settlement Amount: \$6,938.00
Individual Contribution Amount: \$6,938.00

Disclosure 6 of 7

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: METLIFE

Allegations: CUSTOMER ALLEGES THAT WHEN HE PURCHASED A VARIABLE LIFE INSURANCE POLICY IN JULY 1995 HE WAS NOT ADVISED THE PREMIUM WOULD INCREASE. NO COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Insurance
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/07/2008
Complaint Pending? No
Status: Denied
Status Date: 01/29/2008
Settlement Amount:

Individual Contribution Amount:

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

Allegations: CUSTOMER ALLEGES THAT WHEN HE PURCHASED A VARIABLE LIFE INSURANCE POLICY IN JULY 1995 HE WAS NOT ADVISED THE PREMIUM WOULD INCREASE. NO COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Insurance
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/07/2008
Complaint Pending? No
Status: Denied
Status Date: 01/29/2008
Settlement Amount:

**Individual Contribution
Amount:****Disclosure 7 of 7****Reporting Source:** Firm**Employing firm when
activities occurred which led
to the complaint:** METLIFE**Allegations:** CLIENT ALLEGES THAT AT NO TIME DID MR. THOMILSON SAY ANYTHING ABOUT A PENALTY AT ANY WITHDRAWAL TIME REGARDING HIS VARIABLE ANNUITY CONTRACT THAT WAS PURCHASED IN MAY OF 2003.**Product Type:** Annuity(ies) - Variable**Alleged Damages:** \$12,069.38**Customer Complaint Information****Date Complaint Received:** 01/17/2006**Complaint Pending?** No**Status:** Denied**Status Date:** 03/03/2006**Settlement Amount:****Individual Contribution
Amount:**
.....**Reporting Source:** Individual**Employing firm when
activities occurred which led
to the complaint:** METLIFE**Allegations:** CLIENT ALLEGES THAT AT NO TIME DID MR THOMILSON SAY ANYTHING ABOUT A PENALTY AT ANY WITHDRAWAL TIME REGARDING HIS VARIABLE ANNUITY CONTRACT THAT WAS PURCHASED IN MAY 2003.**Product Type:** Annuity(ies) - Variable**Alleged Damages:** \$12,069.38**Customer Complaint Information****Date Complaint Received:** 01/17/2006**Complaint Pending?** No**Status:** Denied**Status Date:** 03/03/2006**Settlement Amount:****Individual Contribution
Amount:**



End of Report

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