



IAPD Report

RICHARD GLENN SHAW

CRD# 1870018

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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

RICHARD GLENN SHAW (CRD# 1870018)

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 **03/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	OSAIC FA, INC.	3978	IRVINE, CA	09/01/1999 - 01/24/2025
B	OSAIC FA, INC.	3978	IRVINE, CA	06/01/1998 - 01/24/2025
B	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	FORT WAYNE, IN	10/31/2001 - 03/27/2006

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
Criminal	3
Customer Dispute	8



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 **20** 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	Direct Participation Programs	Approved	01/24/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/24/2025
B	Alabama	Agent	Approved	01/24/2025
B	Arizona	Agent	Approved	01/24/2025
B	California	Agent	Restricted Approval	02/26/2025
B	Colorado	Agent	Approved	01/24/2025
B	Florida	Agent	Approved	01/24/2025
B	Idaho	Agent	Approved	01/24/2025
B	Indiana	Agent	Approved	01/24/2025
B	Kansas	Agent	Approved	01/24/2025
IA	Kansas	Investment Adviser Representative	Approved	01/24/2025
B	Louisiana	Agent	Approved	01/24/2025
B	Maryland	Agent	Approved	01/24/2025



Qualifications

	Regulator	Registration	Status	Date
B	Michigan	Agent	Approved	01/24/2025
B	Missouri	Agent	Approved	01/24/2025
B	Nebraska	Agent	Approved	03/27/2025
B	Nevada	Agent	Approved	01/24/2025
B	New Mexico	Agent	Approved	01/24/2025
B	Ohio	Agent	Approved	01/24/2025
B	Oklahoma	Agent	Approved	01/24/2025
IA	Oklahoma	Investment Adviser Representative	Approved	01/24/2025
B	Texas	Agent	Approved	01/24/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	01/24/2025
B	Utah	Agent	Approved	01/24/2025
B	Wyoming	Agent	Approved	03/12/2026

Branch Office Locations

OSAIC WEALTH, INC.
Scottsdale, AZ



Qualifications



PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Direct Participation Programs Representative Examination (S22)	Series 22	02/27/1989
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/09/1988

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	11/25/1997
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/09/1988



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	09/01/1999 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	IRVINE, CA
B	06/01/1998 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	IRVINE, CA
B	10/31/2001 - 03/27/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	11/11/1988 - 06/01/1998	CIGNA FINANCIAL ADVISORS, INC.	CRD# 145	RADNOR, PA

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
01/2025 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	IRVINE, CA, United States
06/1998 - 01/2025	LINCOLN FINANCIAL ADVISORS CORPORATION	REGISTERED REPRESENTATIVE	Y	PHOENIX, AZ, 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) RICHARD G. SHAW, 10459 E BALANCING ROCK ROAD SCOTTSDALE AZ 85262

CATEGORY: INSURANCE. INVESTMENT-RELATED: YES

TITLE: INSURANCE AGENT. DUTIES: SALE OF FIXED LIFE, HEALTH, ACCIDENT, AND DISABILITY INSURANCE, FIXED AND INDEXED ANNUITIES, HEALTH SAVINGS ACCOUNTS, PREMIUM FINANCING ARRANGEMENTS, AND LIFE SETTLEMENTS.

START DATE: 3/1/88. HOURS PER MONTH: 5

HOURS PER MONTH DURING TRADING HOURS: 5.

2) RICK SHAW, 10459 E BALANCING ROCK ROAD SCOTTSDALE AZ 85262

CATEGORY: LIFE SETTLEMENTS. INVESTMENT-RELATED: YES

TITLE: AGENT. DUTIES: OFFERING FIXED LIFE SETTLEMENTS. START DATE: 06/01/11

HOURS PER MONTH: 5

HOURS PER MONTH DURING TRADING HOURS: 1.

3) DDRS LLC

POSITION: Manager NATURE: rental property INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 10/14/2023



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: 4438 e barwick drive, cave creek AZ 85331, United States

DESCRIPTION: manage finances



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
Criminal	3
Customer Dispute	8

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:	Kansas Insurance Department
Sanction(s) Sought:	Suspension
Date Initiated:	10/11/2020
Docket/Case Number:	352111013-000
Employing firm when activity occurred which led to the regulatory action:	Lincoln Financial Advisors
Product Type:	No Product
Allegations:	My Life, Heath, Variable insurance license was suspended from 10/11/2020 to 10/26/2020 as I was late in paying the renewal fee. The fee was paid and the license re-activated 10/26/2020.
Current Status:	Final
Resolution:	Renewal fee paid and license re-activated.
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	10/26/2020



Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	Life, Heath, Variable insurance in the state of Kansas
Duration:	16 days
Start Date:	10/11/2020
End Date:	10/26/2020



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 3

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Duval County Clerk of the Courts
Location of Court:	Duval County, Florida
Docket/Case #:	16-1981-MM-001853-AXXX-MA
Charge Date:	01/08/1981
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Worthless check - obtaining property less than \$150
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	No Plea
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	06/14/1992
Disposition Date:	06/14/1992
Sentence/Penalty:	Case was dismissed

Disclosure 2 of 3

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Duval County Clerk of the Courts
Location of Court:	Duval County, Florida
Docket/Case #:	16-1981-CR-002175-AXXX-MA
Charge Date:	03/16/1981
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Worthless check- obtaining property more than \$150
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	No Plea
Disposition of charge:	Closed - Nol Pros and capias recalled
Current Status:	Final



Status Date: 12/18/2008
Disposition Date: 12/18/2008
Sentence/Penalty: Case was closed

Disclosure 3 of 3

Reporting Source: Individual
Court Details: NOT PROVIDED
AGENCY CASE 16516 POLICE DEPT. WHITE PLAINS
(NY 0590200)

Charge Date: 07/27/1974
Charge Details: CONNTROLLED SUBSTANCE POSSESSION
Felony? Yes

Current Status: Final

Status Date: 08/15/1975

Disposition Details: DISMISSED

Broker Statement AS A TEENAGER 5 BOYS INCLUDING MYSELF WERE
DRIVING AND STOPPED BY THE POLICE. UPONNN SEARCHING THE CAR A
SMALL AMOUNT OF MARIJUANA WAS DISCOVERED IN THE GLOVE BOX. I
CLAIMED POSSESSION OF THE BAG, MAKING SURE MY FRIENDS WERE
NOT
CHARGED.



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS CORPORATION
Allegations:	Claimant alleges the representative recommended an Unsuitable Oil & Gas investment.
Product Type:	Oil & Gas
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are believed to be in excess of \$5,000.
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:	FINRA
Docket/Case #:	22-01164
Filing date of arbitration/CFTC reparation or civil litigation:	05/26/2022

Customer Complaint Information

Date Complaint Received:	06/06/2022
Complaint Pending?	No
Status:	Settled
Status Date:	10/06/2023
Settlement Amount:	\$26,086.80
Individual Contribution Amount:	\$0.00

Disclosure 2 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS CORPORATION



Allegations:	Claimant alleges the representative recommended an unsuitable Oil & Gas investment.
Product Type:	Oil & Gas
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Claimants allege damages in excess of \$500,000
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:	FINRA
Docket/Case #:	22-01161
Filing date of arbitration/CFTC reparation or civil litigation:	05/26/2022

Customer Complaint Information

Date Complaint Received:	05/31/2022
Complaint Pending?	No
Status:	Settled
Status Date:	08/17/2023
Settlement Amount:	\$200,000.00
Individual Contribution Amount:	\$0.00

Disclosure 3 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS CORPORATION
Allegations:	Claimant alleges the RR recommended an unsuitable Oil & Gas investment.
Product Type:	Oil & Gas
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are believed to be greater than \$5,000.
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	FINRA

**or court name and location:**

Docket/Case #: 22-00915
Filing date of arbitration/CFTC reparation or civil litigation: 04/27/2022

Customer Complaint Information

Date Complaint Received: 04/29/2022
Complaint Pending? No
Status: Settled
Status Date: 10/06/2023
Settlement Amount: \$55,064.72
Individual Contribution Amount: \$0.00

Disclosure 4 of 8

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS CORPORATION

Allegations: Claimants allege the representative recommended an unsuitable Oil & Gas investment.

Product Type: Oil & Gas

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are believed to be greater than \$5,000.

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 #: 22-00746
Filing date of arbitration/CFTC reparation or civil litigation: 04/05/2022

Customer Complaint Information

Date Complaint Received: 04/06/2022
Complaint Pending? No
Status: Settled
Status Date: 10/06/2023



Settlement Amount: \$496,926.52

Individual Contribution Amount: \$0.00

Disclosure 5 of 8

Reporting Source: Individual

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

Allegations: Claimants allege the representative sold unsuitable Oil & Gas and REIT investments.

Product Type: Oil & Gas
Real Estate Security

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Claimants allege damages between \$100,000 and \$500,000

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: FINRA

Docket/Case #: 22-00425

Filing date of arbitration/CFTC reparation or civil litigation: 02/28/2022

Customer Complaint Information

Date Complaint Received: 02/28/2022

Complaint Pending? No

Status: Settled

Status Date: 05/24/2023

Settlement Amount: \$140,000.00

Individual Contribution Amount: \$0.00

Disclosure 6 of 8

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Lincoln Financial Advisors

Allegations: Claimant alleges the representative sold him two unsuitable investments.

Product Type: Oil & Gas



	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant alleges damages between \$100,000 and \$500,000.
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:	FINRA
Docket/Case #:	22-00264
Filing date of arbitration/CFTC reparation or civil litigation:	02/04/2022

Customer Complaint Information

Date Complaint Received:	02/07/2022
Complaint Pending?	No
Status:	Settled
Status Date:	06/06/2023
Settlement Amount:	\$70,000.00
Individual Contribution Amount:	\$0.00

Disclosure 7 of 8

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Lincoln Financial Advisors
Allegations:	Clients allege their goal was low risk investments and they were recommended a high risk oil and gas program
Product Type:	Oil & Gas
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Compensatory damages are believed 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:	12/21/2021
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Complaint Pending? No

Status: Denied

Status Date: 02/03/2022

Settlement Amount:

Individual Contribution Amount:

Broker Statement The firm found no evidence to support the client's allegation.

Disclosure 8 of 8

Reporting Source: Individual

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

Allegations: THE CLIENT ALLEGES THE VARIABLE ANNUITY PRODUCTS PURCHASED IN JULY 2007 WERE MISREPRESENTED AND INAPPROPRIATE FOR THEIR NEEDS.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES ARE BELIEVED TO BE GREATER THAN \$5,000.00.

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: 01/08/2013

Complaint Pending? No

Status: Denied

Status Date: 01/18/2013

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM'S INVESTIGATION FOUND NO EVIDENCE TO SUPPORT THE CLIENT'S ALLEGATIONS AND CONFIRMED THE CLIENT RECEIVED THE APPROPRIATE INFORMATION TO MAKE AN INFORMED DECISION. MANY HOURS ON NUMEROUS CONVERSATIONS WERE SPENT DISCUSSING THE OPTIONS WITH THE CLIENT. WHEN PRESENTED AN OPPORTUNITY, THE CLIENT FEIGNED IGNORANCE.



End of Report

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