



IAPD Report

LAUREN ANN GIDLEY

CRD# 1951920

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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

LAUREN ANN GIDLEY (CRD# 1951920)

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 **12/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	FORTUNE FINANCIAL SERVICES, INC.	CRD# 42150	02/24/2017
IA	EXODUS WEALTH, LLC	CRD# 174328	01/06/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	PROSPERITY WEALTH MANAGEMENT, INC.	174328	Williamsville, NY	02/27/2017 - 12/31/2019
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	WILLIAMSVILLE, NY	07/02/2012 - 02/13/2017
B	FIRST ALLIED SECURITIES, INC.	32444	WILLIAMSVILLE, NY	08/15/2011 - 02/13/2017

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
Regulatory Event	1
Customer Dispute	3
Termination	2



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

Employment 1 of 2

Firm Name: **FORTUNE FINANCIAL SERVICES, INC.**
Main Address: 3582 BRODHEAD ROAD
SUITE 202
MONACA, PA 15061
Firm ID#: 42150

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	02/24/2017
B FINRA	General Securities Representative	Approved	02/24/2017
B California	Agent	Approved	02/27/2017
B Colorado	Agent	Approved	06/08/2017
B Delaware	Agent	Approved	09/25/2024
B Florida	Agent	Approved	05/23/2017
B Georgia	Agent	Approved	03/04/2024
B Illinois	Agent	Approved	05/12/2017
B Kansas	Agent	Approved	01/28/2019
B Mississippi	Agent	Approved	04/10/2025
B New Jersey	Agent	Approved	04/21/2017
B New Mexico	Agent	Approved	02/24/2017
B New York	Agent	Approved	04/09/2025



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	09/30/2024
B Ohio	Agent	Approved	11/20/2019
B Oklahoma	Agent	Approved	09/08/2022
B Pennsylvania	Agent	Approved	02/24/2017
B South Carolina	Agent	Approved	09/05/2019
B Texas	Agent	Approved	04/11/2017
B Virginia	Agent	Approved	02/24/2017
B West Virginia	Agent	Approved	02/24/2017

Branch Office Locations

8201 Main Street
suite 9
Williamsville, NY 14221

8201 Main Street
Suite 9
Williamsville, NY 14221

Employment 2 of 2

Firm Name: **EXODUS WEALTH, LLC**
Main Address: 2400 EAST COMMERCIAL BOULEVARD
SUITE 706
FORT LAUDERDALE, FL 33308
Firm ID#: 174328

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	01/06/2020

Branch Office Locations

EXODUS WEALTH, LLC
9201 Main Street
Suite 9
Williamsville, NY 14221



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 3 state securities law exams.





Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	07/02/2004

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	01/25/2003
	General Securities Representative Examination (S7)	Series 7	05/20/1989

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	09/14/2011
	Uniform Investment Adviser Law Examination (S65)	Series 65	09/03/2004
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/09/1989

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	02/27/2017 - 12/31/2019	PROSPERITY WEALTH MANAGEMENT, INC.	CRD# 174328	Williamsville, NY
IA	07/02/2012 - 02/13/2017	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	WILLIAMSVILLE, NY
B	08/15/2011 - 02/13/2017	FIRST ALLIED SECURITIES, INC.	CRD# 32444	WILLIAMSVILLE, NY
IA	07/10/2012 - 07/10/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	WILLIAMSVILLE, NY
IA	08/17/2011 - 07/02/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	WILLIAMSVILLE, NY
B	07/03/2007 - 08/16/2011	SECURITIES AMERICA, INC.	CRD# 10205	WILLIAMSVILLE, NY
IA	05/25/2004 - 07/03/2007	BROOKSTREET CAPITAL MANAGEMENT	CRD# 14667	WILLIAMSVILLE, NY
B	03/11/2004 - 07/03/2007	BROOKSTREET SECURITIES CORPORATION	CRD# 14667	WILLIAMSVILLE, NY
B	09/04/1998 - 02/17/2004	MCDONALD INVESTMENTS INC.	CRD# 566	CLEVELAND, OH
B	05/06/1997 - 09/04/1998	ESSEX CAPITAL MARKETS, INC.	CRD# 11896	ROCHESTER, NY
B	05/23/1989 - 03/18/1997	EDWARD D. JONES & CO., L.P.	CRD# 250	ST. LOUIS, 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
02/2017 - Present	Fortune Financial Services, Inc.	registered representative	Y	Monaca, PA, United States
02/2017 - Present	Prosperity Wealth Management, Inc.	Investment Adviser Representative	Y	San Ramon, CA, United States
01/2008 - Present	FOX COLLEGE FUNDING	COLLEGE FUNDING CONSULTANT	Y	SAN DIEGO, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/1990 - Present	LAUREN A. GIDLEY - INSURANCE	INSURANCE AGENT / SOLE PROPRIETOR - LIFE & LONG-TERM CARE PRODUCTS	Y	WILLIAMSVILLE, NY, United States
07/2012 - 01/2017	FIRST ALLIED ADVISORY SERVICES, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	CHESTERFIELD, MO, United States
08/2011 - 01/2017	FIRST ALLIED SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	SAN DIEGO, CA, 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. Prosperity Wealth Management, DBA; investment related; 8201 Main Street, Suite 9, Williamsville, NY 14221; Wealth Management and planning; President; 03/2004, 40, 40; Sale of securities, variable insurance products, managed money, and all financial planning.
2. Lauren A. Gidley: not investment related; 8201 Main St. Ste. 9 Williamsville, NY 14221; Sale of fixed insurance, fixed annuities, and LTC insurance; Insurance agent, 01/1990; 5, 5; Sale of fixed insurance, fixed annuities, and LTC insurance
3. Joanne Blackley Testamentary Trust: not investment related' testamentary trust; Trustee; 7/05; 0,0; 8201 Main St. Ste. 9 Williamsville, NY 14221 Ensure trust beneficiary receives 5% of trust principal annually and responsible for trust tax returns.
4. Working as an RIA through Prosperity Wealth management/CA.
5. Center for Tax Strategies and Resources, Refer CPA clients to providers of strategies appropriate for their financial situation. Includes estate planning alternatives, engineering [cost segregation studies] firms, etc. for HNW planning needs/Referral fees
6. Tax savings plans provided to CPAs and their clients through the guidance of Andrew Argue, CPA, using Corvee software.
7. Selling Amway products through our family business established 12/25/2017; I receive a small commission.
8. author of paper: Take Control of Your Financial Future - 5/1/2020 found on LaurenGidley.com



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	3
Termination	2

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: Regulator

Regulatory Action Initiated By: NYSE DIVISION OF ENFORCEMENT

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 03/10/2000

Docket/Case Number: HPD# 01-78

Employing firm when activity occurred which led to the regulatory action:

Product Type: Other

Other Product Type(s):

Allegations: **04/6/2000** STIPULATION AND CONSENT TO PENALTY FILED BY NYSE DIVISION OF ENFORCEMENT AND PENDING CONSENTED TO: FINDINGS BY THE HEARING PANEL THAT SHE: 1. VIOLATED EXCHANGE RULE 408(A) IN THAT SHE EXERCISED DISCRETIONARY POWER IN THE ACCOUNT OF ONE OR MORE CUSTOMERS OF HER MEMBER ORGANIZATION EMPLOYER WITHOUT FIRST OBTAINING WRITTEN AUTHORIZATION FROM THE CUSTOMERS. 2. VIOLATED EXCHANGE RULE 408(B) IN THAT SHE EXERCISED DISCRETIONARY POWER IN THE ACCOUNT OF ONE OR MORE CUSTOMERS OF HER MEMBER ORGANIZATION EMPLOYER WITHOUT FIRST NOTIFYING AND OBTAINING



THE APPROVAL OF A PERSON DELEGATED UNDER EXCHANGE RULE 342(B)(1) WITH AUTHORITY TO APPROVE THE HANDLING OF SUCH ACCOUNTS, AND BY ENTERING ORDERS ON A DISCRETIONARY BASIS IN THE ACCOUNT OF ONE OR MORE CUSTOMERS OF HER MEMBER ORGANIZATION EMPLOYER, WITHOUT IDENTIFYING THE ORDERS AS DISCRETIONARY AT THE TIME OF ENTRY. 3. ENGAGED IN CONDUCT INCONSISTENT WITH JUST AND EQUITABLE PRINCIPLES OF TRADE IN THAT SHE: (A) EFFECTED AN UNAUTHORIZED TRADE IN THE ACCOUNT OF A CUSTOMER OF HERE MEMBER ORGANIZATION EMPLOYER; AND (B) FAILED TO ENSURE THAT A CUSTOMER COMPLAINT LETTER HAD BEEN FORWARDED TO HER MEMBER FIRM EMPLOYER. THE IMPOSITION BY THE EXCHANGE OF A PENALTY OF: 1. A CENSURE; 2. AN EIGHT (8) WEEK SUSPENSION FROM MEMBERSHIP, ALLIED MEMBERSHIP, APPROVED PERSON STATUS, AND FROM EMPLOYMENT OR ASSOCIATION IN ANY CAPACITY WITH ANY EXCHANGE MEMBER OR MEMBER ORGANIZATION; AND 3. A FINE IN THE AMOUNT OF \$9,500.

Current Status: Final
Resolution: Decision
Resolution Date: 06/18/2001
Sanctions Ordered: Censure
Monetary/Fine \$9,500.00
Suspension

Other Sanctions Ordered:

Sanction Details: **05/21/2001** DECISION 01-78 ISSUED BY NYSE HEARING PANEL
DECISION: VIOLATED EXCHANGE RULE 408(A) BY EXERCISING DISCRETION WITHOUT WRITTEN CUSTOMER AUTHORIZATION; VIOLATED EXCHANGE RULE 408(B) BY EXERCISING DISCRETION IN CUSTOMER ACCOUNTS WITHOUT OBTAINING SUPERVISORY APPROVAL AND WITHOUT IDENTIFYING ORDERS AS DISCRETIONARY AT TIME OF ENTRY; EFFECTED AN UNAUTHORIZED TRANSACTION IN A CUSTOMER ACCOUNT; FAILED TO ENSURE FORWARDING OF CUSTOMER COMPLAINT LETTER TO HER EMPLOYER - CONSENT TO CENSURE, EIGHT WEEK SUSPENSION, AND \$9,500 FINE.

Regulator Statement THE DECISION IS NOW FINAL. THE BAR OR SUSPENSION IMPOSED IS EFFECTIVE JULY 9, 2001.
CONTACT: PEGGY GERMINO (212) 656-8450.

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Reporting Source: Individual
Regulatory Action Initiated By: NEW YORK STOCK EXCHANGE
Sanction(s) Sought: Suspension
Date Initiated: 03/25/1997
Docket/Case Number: N/A
Employing firm when activity occurred which led to the regulatory action: EDWARD JONES
Product Type: Mutual Fund
Allegations: COMPANY ALLEGES MS. GIDLEY PLACED 39 TRADES WITHOUT CONTACTING CLIENTS FIRST THUS EXERCISING DISCRETION IN



CUSTOMERS ACCOUNTS. MS. GIDLEY MAINTAIN THAT SHE HAD CLIENT'S PERMISSION TO REIVEST THEIR BOND INTEREST INTO THEIR MUTUAL FUNDS, EXCEPT FOR ONE TRADE WHICH WAS A MISTAKE. COMPLANY ALLEGES MS. GIDLEY FAILED TO FORWARD A COMPLAINT LETTER TO COMPLAINCE. MS. GIDLEY MAINTAIN THAT SHE CALLED HER BOSS AND TOLD HIM ABOUT THE LETTER THEN DIRECTED HER ASSISTANT TO FORWARD IT BUT SHE DID NOT. COMPANY ALLEGES MS. GIDLEY TOOK IN \$10,000.00 OF CASH FOR THREE CLIENTS AND BROKE UP DEPOSTIS. MS. GIDLEY MAINTAIN CLIENTS BROUGHT MONEY IN OVER MULTIPLE DAYS.

Current Status: Final

Resolution: Settled

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 07/01/2001

Sanctions Ordered: Suspension
Other: suspension and fine

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: all capacities

Duration: 8 weeks

Start Date: 07/09/2001

End Date: 09/04/2001

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$9,500.00

Portion Levied against individual: \$9,500.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 07/01/2001

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

MS. GIDLEY WAS CENSURED, FINED \$9,500.00 AND SUSPENDED FOR EIGHT WEEKS EFFECTIVE JULY 9, 2001.
On 2/25/1997 I placed 39 trades for clients who had previously given me verbal permission to reinvest their bond interest into mutual funds they selected. Three clients paid cash for transactions over multiple days; my assistant said I broke deposits, I did not. NYSE cleared me of this allegation. Received a complaint letter and reported it to my supervisor who acknowledged I had done so; I directed my assistant to forward it to home office but she filed letter instead, unknown to me.



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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 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MCDONALD INVESTMENTS INC.

Allegations: CUSTOMER ALLEGES MISREPRESENTATION OF YIELD ON ANNUITY

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$17,975.04

Customer Complaint Information

Date Complaint Received: 06/23/2004

Complaint Pending? No

Status: Settled

Status Date: 08/31/2004

Settlement Amount: \$8,987.52

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MCDONALD INVESTMENTS INC.

Allegations: ALLEGED MISPREPESINATION

Product Type: Annuity-Fixed

Alleged Damages: \$17,975.04

Is this an oral complaint? No

Is this a written complaint? Yes

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

Customer Complaint Information

Date Complaint Received: 06/23/2004

Complaint Pending? No

Status: Settled

Status Date: 08/31/2004

Settlement Amount: \$8,987.00



Individual Contribution Amount: \$0.00

Arbitration Information

Disposition: Settled

Disposition Date: 08/31/2004

Civil Litigation Information

Disposition: Settled

Disposition Date: 08/31/2004

Broker Statement

client filed complaint five months after I left McDonald Investments which the firm settled without my knowledge or consent. NASD determined client's allegation of misrepresentation on a fixed annuity yield was erroneous and without merit and cleared me of any wrongdoing. client received NASD No Action letter, determined I had no liability.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: ARBITRATION CASE DESCRIPTION: ALLEGATIONS OF INAPPROPRIATE TRADING ACTIVITY, SWITCHING, NEGLIGENCE, FAILURE TO SUPERVISE, BREACH OF FIDUCIARY DUTY, MISREPRESENTATION, UNAUTHORIZED TRADING, CHURNING, FACTUAL OMISSIONS, UNSUITABILITY, IN THE HANDLING OF THE ACCOUNTS OF TWO COUPLES AND ONE INDIVIDUAL WHILE GIDLEY WORKED AT THE VARIOUS BROKERAGE FIRMS. (AMOUNT CLAIMED: \$140,260 PLUS COSTS AND ATTORNEYS' FEES FOR THE CUSTOMER, \$178,775 PLUS COSTS AND ATTORNEYS' FEES FOR CUSTOMER AND \$105,347/62 PLUS COSTS AND ATTORNEYS' FEES FOR CUSTOMER)

Product Type: Other

Alleged Damages: \$284,122.62

Customer Complaint Information

Date Complaint Received: 06/10/2002

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 06/10/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD, CASE NO: 02-03095



Date Notice/Process Served: 06/10/2002
Arbitration Pending? No
Disposition: Settled
Disposition Date: 01/05/2004
Monetary Compensation Amount: \$75,000.00
Individual Contribution Amount: \$75,000.00
Firm Statement EDWARD JONES (FIRM) WAS DISMISSED DECEMBER 9, 2003, PRIOR TO SETTLEMENT. MCDONALD INVESTMENTS, INC. SETTLED FOR \$75,000.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MCDONALD INVESTMENTS INC.
Allegations: CUSTOMER ALLEGED THAT UNSUITABLE INVESTMENTS, UNAUTHORIZED INVESTMENTS CHURNING, MISREPRESENTATION AND BREACH OF FIDUCIARY DUTY.
Product Type: Mutual Fund
Alleged Damages: \$424,382.00
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 06/18/2002
Complaint Pending? No
Status: Settled
Status Date: 01/05/2004
Settlement Amount: \$75,000.00
Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): NASD
Docket/Case #: 02-03095
Date Notice/Process Served: 06/18/2002
Arbitration Pending? No
Disposition: Settled
Disposition Date: 01/05/2004



Monetary Compensation Amount:	\$75,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	<p>MCDONALD SETTLED THE ARBITRATION WITHOUT MY KNOWLEDGE OR CONSENT.</p> <p>I preserved retired clients' investments from 2000-2002 stock market downturn by temporarily moving their stock market funds to US government bond funds in 1999 with their permission. Clients claimed unearned gains to the top of stock market in early 2000; McDonald Investments settled claim without my knowledge or consent, I contributed \$0. Clients received NASD No Action letter, determined I had no liability.</p>

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	ALLEGED INVESTMENT REPRESENTATIVE CREATED UNDUE TAX LIABILITY FOR CUSTOMER BY ADVISING CUSTOMER TO SELL BELL SOUTH AND AT&T STOCKS FOR REINVESTING INTO INCREASED INCOME INVESTMENTS. (AMOUNT CLAIMED: \$19,087.00)
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$19,087.00
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:	04/07/1994
Complaint Pending?	No
Status:	Settled
Status Date:	12/31/1994
Settlement Amount:	\$14,000.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Disposition:	Settled
Disposition Date:	12/31/1994

Civil Litigation Information

Disposition:	Settled
Disposition Date:	12/31/1994

Broker Statement	SETTLED FOR \$14,000.00. MS. GIDLEY DID NOT
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CONTRIBUTE TO THE SETTLEMENT.

client requested additional income to live on, owned two telephone company stocks. She told me they belonged to her husband and she inherited them after he died. Based on this information, I determined there was little appreciation due to her receiving a stepped-up basis and re-positioned her assets, increasing her income by 42%. Her CPA calculated a low basis instead and Edward Jones awarded \$14,000, but determined I was not at fault and not liable.



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 2

Reporting Source: Firm
Firm Name: FIRST ALLIED SECURITIES, INC
Termination Type: Discharged
Termination Date: 01/30/2017
Allegations: RR violated the firm's policies by using an unapproved email address, participating in an unapproved outside business activity and not reporting a tax lien.
Product Type: No Product

Reporting Source: Individual
Firm Name: First Allied Securities, Inc.
Termination Type: Discharged
Termination Date: 01/30/2017
Allegations: RR violated the firm's policies by using an unapproved email address, participating in an unapproved outside business activity and not reporting a tax lien
Product Type: No Product

Broker Statement Per Rep: company alleges unapproved outside business activity because I proof-read a letter a client was sending to an attorney. I received no compensation for the editing. Company alleges use of unapproved email address; client who was a friend and communicated with me on my personal email about personal matters accidentally sent me a securities-related email to my personal email. I forwarded it to my firm. company alleges not reporting a tax lien; I reported it to them the day I found out about it.

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: EDWARD D. JONES & CO., L.P.
Termination Type: Permitted to Resign
Termination Date: 03/06/1997
Allegations: N/A
COMPLIANCE VIOLATIONS INCLUDING UNSPPOVED DISCRETION IN CUSTOMER ACCOUNTS, FAILED TO FORWARD CUSTOMER COMPLAINT TO COMPLIANCE, ATTEMPTING TO ASSIST CLIENTS TO AVOID CUSTOMER REPORTING REQUIREMENT.
Product Type: Mutual Fund

Broker Statement On 2/25/1997 I placed 39 trades for clients who had previously given me verbal permission to reinvest their bond interest into mutual funds they selected. Three clients paid cash for transactions over multiple days; my assistant said I broke deposits, I did not. NYSE cleared me of this allegation. Received a complaint



letter and reported it to my supervisor who acknowledged I had done so; I directed my assistant to forward it to home office but she filed letter instead, unknown to me.



End of Report

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