



IAPD Report

DAVID LAWRENCE DOSIK

CRD# 1978544

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

DAVID LAWRENCE DOSIK (CRD# 1978544)

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 **01/02/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
B CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	09/16/2024
IA CETERA INVESTMENT ADVISERS LLC	CRD# 105644	09/16/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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 SCF INVESTMENT ADVISORS, INC.	123608	Northbrook, IL	08/06/2012 - 09/17/2024
B SCF SECURITIES, INC.	47275	NORTHBROOK, IL	08/03/2012 - 09/17/2024
B BROKERSXPRESS LLC	127081	NORTHBROOK, IL	12/04/2007 - 08/06/2012

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

Employment 1 of 2

Firm Name: **CETERA FINANCIAL SPECIALISTS LLC**
Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE #650
SCHAUMBURG, IL 60173
Firm ID#: 10358

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	09/16/2024
B FINRA	General Securities Representative	Approved	09/16/2024
B Arizona	Agent	Approved	01/23/2026
B California	Agent	Approved	11/27/2024
B Florida	Agent	Approved	09/17/2024
B Illinois	Agent	Approved	10/29/2024
B Indiana	Agent	Approved	10/30/2024
B North Dakota	Agent	Approved	11/14/2024
B Pennsylvania	Agent	Approved	09/17/2024
B South Carolina	Agent	Approved	11/21/2024
B Texas	Agent	Approved	09/17/2024
B Wisconsin	Agent	Approved	10/24/2024

Branch Office Locations



Qualifications

NORTHBROOK, IL

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 Illinois	Investment Adviser Representative	Approved	10/30/2024
IA Texas	Investment Adviser Representative	Restricted Approval	09/16/2024

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
NORTHBROOK, IL




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, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	11/28/1995

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/19/1989

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/18/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/24/1989

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	08/06/2012 - 09/17/2024	SCF INVESTMENT ADVISORS, INC.	CRD# 123608	Northbrook, IL
B	08/03/2012 - 09/17/2024	SCF SECURITIES, INC.	CRD# 47275	NORTHBROOK, IL
B	12/04/2007 - 08/06/2012	BROKERSXPRESS LLC	CRD# 127081	NORTHBROOK, IL
IA	12/04/2007 - 08/06/2012	BROKERSXPRESS LLC	CRD# 127081	NORTHBROOK, IL
IA	11/13/2003 - 12/03/2007	FINANCIAL WEST GROUP	CRD# 16668	NORTHBROOK, IL
B	03/04/2002 - 12/03/2007	FINANCIAL WEST GROUP	CRD# 16668	NORTHBROOK, IL
B	09/25/2001 - 11/14/2001	ABN AMRO FINANCIAL SERVICES, INC.	CRD# 20373	CHICAGO, IL
B	09/05/1997 - 11/30/2000	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	02/03/1997 - 09/05/1997	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	ST. CLOUD, MN
B	06/19/1995 - 01/31/1997	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	NAPA, CA
B	02/09/1995 - 07/14/1995	FIRST CHICAGO INVESTMENT SERVICES, INC.	CRD# 17516	CHICAGO, IL
B	10/10/1994 - 02/02/1995	HAMILTON INVESTMENTS, INC.	CRD# 821	
B	04/24/1992 - 10/10/1994	FN INVESTMENT CENTER	CRD# 19631	SACRAMENTO, CA
B	04/25/1990 - 04/24/1992	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	08/22/1989 - 05/10/1990	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	NEW YORK, NY



Registration & Employment History

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
09/2024 - Present	CETERA FINANCIAL SPECIALISTS LLC	REGISTERED REP	Y	SCHAUMBURG, IL, United States
09/2024 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2024 - Present	FIXED INSURANCE AGENT	INSURANCE AGENT	N	NORTHBROOK, IL, United States
08/2012 - Present	SCF INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REP	Y	FRESNO, CA, United States
08/2012 - Present	SCF SECURITIES, INC	REGISTERED REP	Y	FRESNO, CA, United States
02/2001 - Present	MJ FINANCIAL ADVISORS	OWNER/FINANCIAL ADVISOR	Y	NORTHBROOK, 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.

- 1) FIXED INSURANCE AGENT, NOT INVESTMENT RELATED, ADDRESS SAME AS REGISTERED BRANCH, SALES OF LONG-TERM CARE INSURANCE, FIXED ANNUITIES, AND LIFE INSURANCE.
- 2) MJ FINANCIAL ADVISORS, INVESTMENT RELATED, ADDRESS SAME AS REGISTERED BRANCH, OWNER, FINANCIAL ADVISOR, DBA FOR INVESTMENT BUSINESS, SINCE 02/2001, 40H/WEEK.



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	1
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: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Date Initiated: 01/03/2002

Docket/Case Number: C8A020001

Employing firm when activity occurred which led to the regulatory action: BANC ONE SECURITIES CORPORATION

Product Type: No Product

Allegations: NASD RULES 2110 AND 3030 - WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT CONSENTED TO THE ENTRY OF FINDINGS THAT IT HE WAS ENGAGED IN AND/OR ACCEPTED COMPENSATION FOR ACTIVITIES AS AN AGENT OF A LIFE INSURANCE COMPANY WITHOUT PROVIDING PROMPT WRITTEN NOTICE OF HIS OUTSIDE BUSINESS ACTIVITIES TO THE MEMBER.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 01/03/2002

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Regulator Statement A FINE IN THE AMOUNT OF \$10,000; AND A SUSPENSION OF TEN (10)



BUSINESS DAYS. RESPONDENT ALSO AGREE TO PAY MONETARY SANCTIONS IMPOSED ON HIM FOLLOWING THE TEN BUSINESS DAY SUSPENSION AND PRIOR TO RE-ASSOCIATION WITH A MEMBER UPON NOTICE THAT THIS AWC HAS BEEN ACCEPTED AND THAT SUCH PAYMENTS ARE DUE AND PAYABLE, AND HAVE ATTACHED AN ELECTION OF PAYMENT FROM SHOWING THE METHOD BY WHICH HE PROPOSE TO PAY THE FINE IMPOSED. THE SUSPENSION EFFECTIVE FEBRUARY 4, 2002 AND WILL CONCLUDE AT THE CLOSE OF BUSINESS FEBRUARY 15, 2002. FINES PAID.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Other Sanction(s) Sought: FINE AND 10 DAY SUSPENSION

Date Initiated: 01/15/2001

Docket/Case Number: #C8A020001

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

Product Type: Annuity(ies) - Fixed

Other Product Type(s):

Allegations: FAILURE TO PROPERLY LIST OUTSIDE BUSINESS WHEN HIRED.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 10/01/2001

Sanctions Ordered: Monetary/Fine \$10,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: 10 DAY SUSPENSION FROM 2/4/02 TO 2/15/02, \$10,000 FINE.

Broker Statement 10 DAY SUSPENSION FROM 2/4/02 TO 2/15/02 AND \$10,000 FINE. WILL PAY 25% OF THE FINE INITIALLY PER NASD LETTER AND ANY FUTURE INSTALLMENTS HAVE NOT BEEN DETERMINED YET. WILL ADVISE OF SATISFACTION OF FINE.



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 1

Reporting Source: Regulator

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

Allegations: BREACH OF CONTRACTUAL, FIDUCIARY AND COMMON LAW DUTIES, FRAUD AND MISREPRESENTATION, AND NEGLIGENCE

Product Type: Other

Other Product Type(s): UNSPECIFIED MUTUAL FUNDS

Alleged Damages: \$80,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #02-06702

Date Notice/Process Served: 11/05/2002

Arbitration Pending? No

Disposition: Other

Disposition Date: 05/28/2004

Disposition Detail: STIPULATED AWARD ISSUED; RESPONDENT ENTERED INTO A SETTLEMENT AGREEMENT; AFTER CONSIDERING THE STIPULATION AND PLEADINGS, ALL CLAIMS ARE DENIED AND DISMISSED WITH PREJUDICE

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: BOSC

Allegations: CUSTOMER ALLEGES THAT THE INVESTMENT REPRESENTATIVE MISREPRESENTED MATERIAL FACTS PERTAINING TO INVESTMENT PRODUCTS AND MADE UNAUTHORIZED AND UNSUITABLE TRANSACTIONS.

Product Type: Other

Alleged Damages: \$80,000.00

Customer Complaint Information

Date Complaint Received: 04/22/2002

Complaint Pending? No

Status: Arbitration/Reparation
Denied



Status Date: 05/31/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR ARBITRATION NO. 02-06702

Date Notice/Process Served: 11/15/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/09/2004

Monetary Compensation Amount: \$45,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BANC ONE SECURITIES CORPORATION

Allegations: CUSTOMER ALLEGES THAT THE INVESTMENT REPRESENTATIVE MISREPRESENTED MATERIAL FACTS PERTAINING TO INVESTMENT PRODUCTS AND MADE UNSUITABLE TRANSACTIONS.

Product Type: Mutual Fund

Alleged Damages: \$80,000.00

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: 04/22/2002

Complaint Pending? No

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

Status Date: 05/31/2002

Settlement Amount:

Individual Contribution Amount: \$0.00

Arbitration Information

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



Docket/Case #:	02-6702
Date Notice/Process Served:	11/15/2002
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	05/28/2004
Monetary Compensation Amount:	\$45,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	BANC ONE SECURITIES STIPULATED AWARD ALL CLAIMS WERE DENIED AND DISMISSED WITH PREJUDICE. REP FOLLOWED ALL BANC ONE PROCEDURES FOR PRESENTATION OF INVESTMENT TO [CUSTOMER]. CLIENT SIGNED ALL DOCUMENTS ACCEPTING AND UNDERSTANDING KEY ELEMENTS INCLUDING FEES TIME HORIZON AND RISK TOLERANCE.



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: SCF Securities, Inc.

Termination Type: Voluntary Resignation

Termination Date: 09/16/2024

Allegations: Beginning in October 2023, Mr. Dosik received emailed requests from an SCF Customer requesting distributions from his advisory accounts. The emailed requests were received via the Customers' identified email address on record. Mr. Dosik did not call the customer to confirm the distributions, which was required according to SCF policies and procedures. For the early distribution request, SCF forwarded to the customer a hard copy written confirmation of the money distributions from his accounts. On November 2, 2023, via emailed instructions, Mr. Dosik received a request from the customer to have all clearing firm correspondence delivered electronically to his e-mail rather than hard copy. Mr. Dosik did not call the customer to confirm the change in correspondence delivery. SCF sent to the customer written confirmation of this instruction. In March 2024, the customers called Mr. Dosik to request copies of their statements because they had not received any in several months. When the customers reviewed the statements, they contacted Mr. Dosik to request information about the withdrawals. The customers then notified SCF that their email account had been hacked and that they did not request the withdrawals. The firm has been reviewing the matter, including attempts to verify whether the customers received the written confirmations from the firm about the withdrawals and correspondence delivery changes, as well as their e-mail takeover. The firms review of this matter is ongoing.

Product Type: No Product

Reporting Source: Individual

Firm Name: SCF SECURITIES, INC.

Termination Type: Voluntary Resignation

Termination Date: 09/16/2024

Allegations: Beginning in October 2023, Mr. Dosik received emailed requests from an SCF Customer requesting distributions from his advisory accounts. The emailed requests were received via the Customers' identified email address on record. Mr. Dosik did not call the customer to confirm the distributions, which was required according to SCF policies and procedures. For the early distribution request, SCF forwarded to the customer a hard copy written confirmation of the money distributions from his accounts. On November 2, 2023, via emailed instructions, Mr. Dosik received a request from the customer to have all clearing firm correspondence delivered electronically to his e-mail rather than hard copy. Mr. Dosik did not call the customer to confirm the change in correspondence delivery. SCF sent to the customer written confirmation of this instruction. In March 2024, the customers called Mr. Dosik to request copies of their statements because they had not received any in several months. When the customers reviewed the statements, they contacted Mr. Dosik to request information about the withdrawals.



The customers then notified SCF that their email account had been hacked and that they did not request the withdrawals. The firm has been reviewing the matter, including attempts to verify whether the customers received the written confirmations from the firm about the withdrawals and correspondence delivery changes, as well as their e-mail takeover. The firms review of this matter is ongoing.

Product Type: No Product

Disclosure 2 of 2

Reporting Source: Individual

Firm Name: BANC ONE SECURITIES

Termination Type: Discharged

Termination Date: 11/01/2000

Allegations: SELLING FLEET ANNUITIIES NOT ON FIRM'S APPROVED LIST.

Product Type: Annuity(ies) - Fixed

Other Product Types:

Broker Statement

WHEN HIRED, I EXPLAINED TO CURRENT MANAGER ABOUT THE OUTSIDE BUSINESS, BUT INADVERTENTLY LEFT IT OFF THE NEW HIRE INFORMATION. 3 YEARS LATER, IT CAME TO SURFACE. I WAS ASKED ABOUT THIS AND I EXPLAINED, BUT MANAGER WAS NO LONGER WITH THE FIRM TO VERIFY. I WAS RELEASED.



End of Report

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