



IAPD Report

STEPHEN RUSSELL STORY

CRD# 2002474

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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

STEPHEN RUSSELL STORY (CRD# 2002474)

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 **04/14/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
B CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	03/27/2026
IA CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	03/27/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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 CETERA INVESTMENT ADVISERS LLC	105644	DOUGLAS, GA	03/20/2023 - 04/01/2026
B CETERA WEALTH SERVICES, LLC	13572	DOUGLAS, GA	09/20/2019 - 04/01/2026
IA CETERA ADVISOR NETWORKS LLC	13572	DOUGLAS, GA	03/22/2021 - 06/29/2023

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

Employment 1 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**
Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757
Firm ID#: 39543

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	03/27/2026
B	FINRA	General Securities Representative	Approved	03/27/2026
B	FINRA	Invest. Co and Variable Contracts	Approved	03/27/2026
B	California	Agent	Approved	03/27/2026
B	Connecticut	Agent	Approved	03/27/2026
B	Florida	Agent	Approved	03/30/2026
B	Georgia	Agent	Approved	03/30/2026
B	Iowa	Agent	Approved	04/06/2026
B	Maryland	Agent	Approved	03/27/2026
B	New York	Agent	Approved	03/27/2026
B	North Carolina	Agent	Approved	03/27/2026
B	Ohio	Agent	Approved	03/27/2026
B	South Carolina	Agent	Approved	04/01/2026



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	03/27/2026
B Texas	Agent	Approved	03/27/2026

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
 210 Ward St. E
 Douglas, GA 31533

Employment 2 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**
 Main Address: 1776 PLEASANT PLAIN RD.
 FAIRFIELD, IA 52556-8757
 Firm ID#: 134139

Regulator	Registration	Status	Date
IA Georgia	Investment Adviser Representative	Approved	03/30/2026
IA Texas	Investment Adviser Representative	Restricted Approval	03/27/2026

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
 210 Ward St. E
 Douglas, GA 31533




Qualifications

PASSED INDUSTRY EXAMS




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

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	04/21/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	04/06/1992
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/02/1990

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	06/24/2003
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/02/1990

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	03/20/2023 - 04/01/2026	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	DOUGLAS, GA
B	09/20/2019 - 04/01/2026	CETERA WEALTH SERVICES, LLC	CRD# 13572	DOUGLAS, GA
IA	03/22/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	DOUGLAS, GA
IA	08/18/2014 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	DOUGLAS, GA
B	08/19/2014 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	Douglas, GA
IA	11/03/2003 - 08/25/2014	CANTELLA & CO., INC.	CRD# 13905	DOUGLAS, GA
B	09/08/2003 - 08/25/2014	CANTELLA & CO., INC.	CRD# 13905	DOUGLAS, GA
IA	09/08/2003 - 10/03/2003	CANTELLA & CO., INC.	CRD# 13905	DOUGLAS, GA
IA	09/09/2003 - 09/09/2003	AARON WILBANKS & ASSOCIATES	CRD# 118304	DOUGLAS, GA
B	09/04/2003 - 09/09/2003	WILBANKS SECURITIES, INC.	CRD# 40673	OKLAHOMA CITY, OK
IA	08/04/2003 - 08/27/2003	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	DOUGLAS, GA
B	11/03/1999 - 08/27/2003	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
B	11/16/1993 - 10/22/1999	EDWARD JONES	CRD# 250	ST. LOUIS, MO
B	05/07/1993 - 12/10/1993	FFP SECURITIES, INC.	CRD# 16337	CHESTERFIELD, MO
B	07/22/1992 - 10/09/1992	ARGENT SECURITIES, INC.	CRD# 15297	ATLANTA, GA
B	03/19/1992 - 08/18/1992	SECURITIES GROUP OF NORTH AMERICA, INC.	CRD# 15155	MARIETTA, GA



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	01/03/1990 - 08/10/1990	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2026 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
03/2026 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
01/2026 - Present	Fourth Element Farms, LLC	Owner	N	Douglas, GA, United States
06/2002 - Present	SELF EMPLOYED INSURANCE SALES AGENT	INSURANCE SALES REP	N	DOUGLAS, GA, United States
06/2023 - 03/2026	CETERA INVESTMENT ADVISERS LLC	Mass Transfer	Y	DOUGLAS, GA, United States
03/2023 - 03/2026	CETERA INVESTMENT ADVISERS	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2019 - 03/2026	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
08/2014 - 05/2021	SUMMIT FINANCIAL GROUP INC	INVESTMENT ADVISER REPRESENTATIVE	Y	DOUGLAS, GA, United States
08/2014 - 09/2019	SUMMIT BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	DOUGLAS, GA, 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) RAMPAGE BAND, 375 Beaver Kreek Rd, Douglas GA 31533, 02/2026, Musician, Entertainment/Music (Tips), NIR, 8 HR/MO, 0 HR/MO TRADING

2) FOURTH ELEMENT FARMS, 375 Beaver Kreek Rd, Douglas GA 31533, 02/2026, Owner, Agriculture, NIR, 2 HR/MO, 0 HR/MO TRADING



Registration & Employment History



OTHER BUSINESS ACTIVITIES

- 3) REEL STORY FISHING CHARTERS, 22193 Gulf View Drive S, Perry FL 32348, 02/2026, Owner, Fishing charter services (currently inactive), NIR, 1 HR/MO, 0 HR/MO TRADING
- 4) CRMC, 1101 Ocilla Road, Douglas GA 31533, 02/2026, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 4 HR/MO, 0 HR/MO TRADING
- 5) CIRA, 1776 Pleasant Plain Road, Fairfield IA 52556, 03/2026, Investment Advisor Representative, CIRA Affiliation, INV REL, 160 HR/MO, 120 HR/MO TRADING



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	3
Termination	2

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:	ALBANY EMERGENCY CENTER/MARGARET MCDOWELL 83-5R-4948 STATE COURT OF DOUGHERTY COUNTY
Charge Date:	06/08/1983
Charge Details:	WRITING A BAD CHECK IN THE AMOUNT OF \$35.00. CHECK WRITTEN TO ALBANY EMERGENCY CENTER.
Felony?	No
Current Status:	Final
Status Date:	07/20/1983
Disposition Details:	PAID RESTITUTION 7-30-83 OF \$35.00 PLUS A FINE OF \$57.00
Broker Statement	MARGERET MCDOWELL SIGNED A WARRANT, ACCUSING ME OF WRITING A BAD CHECK TO HER PLACE OF BUSINESS IN THE AMOUNT OF \$35.00. I PLEAD GUILTY TO THE CHARGE AND PAID RESTITUTION OF \$35.00 PLUS FINE OF \$57.00 AS ORDERED BY THE STATE COURT JUDGE.



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: Individual

Employing firm when activities occurred which led to the complaint: CANTELLA & CO. INC.

Allegations: CLIENT IS ALLEGING THAT THEY DID NOT RECEIVE THEIR ANNUITY CONTRACT AND THAT HIS SIGNATURE WAS FORGED

Product Type: Annuity(ies) - Variable

Alleged Damages: \$46,000.00

Customer Complaint Information

Date Complaint Received: 03/04/2009

Complaint Pending? No

Status: Denied

Status Date: 03/30/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENT HAS FILED COMPLAINT WITH THE GEORGIA INSURANCE COMMISSIONER

Disclosure 2 of 3

Reporting Source: Firm

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

Allegations: IN MAY OF 1999 THE CLIENT PURCHASED \$40,000 OF 15-YEAR DEPOSIT NOTES. IN AUGUST 1999 THE CLIENT PURCHASED \$73,000 CORPORATE BOND. THE CLIENT STATES THEY BELIEVED THE INVESTMENTS WOULD BE CALLED IN TWO YEARS, THAT THEY WOULD PAY INTEREST MONTHLY OR QUARTERLY, NON SEMI-ANNUALLY AND THAT HE COULD GET HIS MONEY OUT AT ANY TIME. THE INVESTMENTS ARE DOWN APPROXIMATELY \$6,000.

Product Type: CD(s)

Alleged Damages: \$6,000.00

Customer Complaint Information

Date Complaint Received: 04/28/2000

Complaint Pending? No



Status: Denied
Status Date: 05/24/2000

Settlement Amount:

Individual Contribution Amount:

Firm Statement MR. STORY STATES THE CLIENT PURCHASED A SEMI-ANNUAL PAY BOND BECAUSE IT CARRIED AN ATTRACTIVE RATE OF INTEREST THOUGH HE WAS INITIALLY INTERESTED IN MONTHLY INCOME. STORY STATES HE DISCUSSED ALL THE FEATURES OF THE INVESTMENTS AT THE TIME OF PURCHASE AND THAT THEY COULD BE CALLED BY THE ISSUER IN TWO YEARS. CLAIM RESPECTFULLY DENIED.

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

Allegations: IN MAY OF 1999 THE CLIENT PURCHASED \$40,000 OF 15-YEAR DEPOSIT NOTES. IN AUGUST 1999 THE CLIENT PURCHASED \$73,000 CORPORATE BOND. THE CLIENT STATES THEY BELIEVED THE INVESTMENTS WOULD BE CALLED IN TWO YEARS, THAT THEY WOULD PAY INTEREST MONTHLY OR QUARTERLY, NON SEMI-ANNUALLY AND THAT HE COULD GET HIS MONEY OUT AT ANY TIME. THE INVESTMENT ARE DOWN APPROX. \$6,000.

Product Type: CD(s)
Alleged Damages: \$6,000.00

Customer Complaint Information

Date Complaint Received: 04/28/2000
Complaint Pending? No

Status: Denied
Status Date: 05/24/2000

Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Broker Statement CLIENT PURCHASED HE SEMI-ANNUAL BOND BEASUE IT CARRIES AN ATTRACTIVE RATE OF INTEREST. HE WAS INTIALLY INTERESTED IN A MONTHLY PAY INVESTMENT. I DISCUSSEDALL THE FEATURES OF THE INVESTMENTS AT THE TIME OF PURCHASE AND THAT THEY COULD BE CALLED BY THE ISSUER IN 2 YEARS. CASE RESPECTFULLY DENIED.

Disclosure 3 of 3

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

Allegations: THE TRUSTEE FOR THE TWO TRUST ACCOUNTS STATES THAT HE DESCRIBED THE MANDATORY DISTRIBUTION OF THE TRUST ASSETS AND



DATES THE DISTRIBUTIONS WERE TO TAKE PLACE. THE CLIENT STATES THE IR RECOMMENDED MUNI BONDS THAT HAD MANDATORY CALL PROVISIONS ON THE CALL DATES. THE CLIENT STATES HE AGREED TO THE PURCHASES BASED ON HIS UNDERSTANDING THAT THE BONDS WOULD BE CALLED CONSISTENTLY WITH THE MANDATORY DISTRIBUTION OF THE TRUST ASSETS. THE CLIENT STATES HE RECENTLY LEARNED THE CALL DATES ARE NOT MANDATORY AND REQUEST EDWARD JONES FOLLOW THROUGH WITH THE ALLEGED REPRESENTATIONS OF THE IR.

Product Type: Debt - Municipal

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 01/18/2000

Complaint Pending? No

Status: Denied

Status Date: 02/11/2000

Settlement Amount:

Individual Contribution Amount:

Firm Statement

THE IR STATES WHEN THE PURCHASES WERE MADE, HE EXPLAINED THE INVESTMENTS WERE CALLABLE BY THE ISSUER. THE IR DENIES STATING THE INVESTMENTS WERE SUBJECT TO A MANDATORY CALL. BASED ON A REVIEW OF THE ACCOUNT, THE CLIENT HAS PREVIOUSLY PURCHASED INVESTMENTS WITH CALL FEATURES. SOME OF THE INVESTMENTS WERE CALLED PRIOR TO MATURITY BY THE ISSUER. IT APPEARS THE CLIENT HAS SOME FAMILIARITY WITH CALL FEATURES AND HOW THEY FUNCTION. CLAIM RESPECTFULLY DENIED.

Reporting Source: Individual

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

Allegations: THE TRUSTEE FOR THE TWO TRUST ACCOUNTS STATES THAT HE DESCRIBED THE MANDATORY DISTRIBUTION OF THE TRUST ASSETS AND DATES THE DISTRIBUTIONS WERE TO TAKE PLACE. THE CLIENT STATES THE IR RECOMMENDED MUNI BONDS THAT HAD MANDATORY CALL PROVISIONS ON THE CALL DATES. THE CLIENT STATES HE AGREED TO THE PURCHASES BASED ON HIS UNDERSTANDING THAT THE BONDS WOULD BE CALLED CONSISTENTLY WITH THE MANDATORY DISTRIBUTION OF THE THRUST ASSTS. THE CLIENT STATES HE RECENTLY LEARNED THE CALL DATES ARE NOT MANDATORY AND REQUEST EDWARD JONES FOLLOW THROUGH WITH THE ALLEDGED REPRESENTATIONS OF THE IR

Product Type: Debt - Municipal

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 01/18/2000

Complaint Pending? No

Status: Denied



Status Date: 02/11/2000

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement WHEN THE PURCHASES WERE MADE I EXPLAINED THAT THE INVESTMENTS WERE CALLABLE BY THE ISSUER. I DENY STATING THAT THE INVESTMENTS WERE SUBJECT TO MANDATORY CALL. THE CLIENT HAS PURCHASED INVESTMENT WILL CALL FEATURES. SOME OF THE INVESTMENT HAD BEEN CALLED PRIOR TO MATURITY BY THE ISSUER. CLIENT HAS SOME FAMILIARITY WITH CALL FEATURES AND HOW THEY FUNCTION. CLAIM RESPECTFULLY DENIED.



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: RAYMOND JAMES FINANCIAL SERVICES, INC.
Termination Type: Discharged
Termination Date: 08/21/2003
Allegations: FAILURE TO FOLLOW INDUSTRY GUIDELINES IN REGARD TO DISABILITY WAIVERS FOR CDSC CHARGES
Product Type: Mutual Fund(s)
Other Product Types:

Reporting Source: Individual
Firm Name: RAYMOND JAMES
Termination Type: Discharged
Termination Date: 08/27/2003
Allegations: FAILURE TO FOLLOW INDUSTRY GUIDELINES IN REGARD TO DISABILITY WAIVERS FOR CDSC CHARGES.
Product Type: Mutual Fund(s)
Other Product Types:

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: EDWARD D. JONES & COMPANY
Termination Type: Permitted to Resign
Termination Date: 10/18/1999
Allegations: SOLD TERM LIFE INSURANCE IN TRANSACTIONS NOT INVOLVING OUR FIRM AND WITHOUT THE FIRM'S APPROVAL.
Product Type: Insurance
Other Product Types: (TERM LIFE INSURANCE)
Broker Statement MR. STORY ACKNOWLEDGED HE SOLD TERM LIFE INSURANCE IN TRANSACTIONS NOT INVOLVING OUR FIRM AND WITHOUT THE FIRM'S APPROVAL.



End of Report

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