



IAPD Report

RUBEN GUILLERMO FERNANDEZ

CRD# 206736

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

RUBEN GUILLERMO FERNANDEZ (CRD# 206736)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **10/03/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MERIDIAN WEALTH MANAGEMENT, LLC	CRD# 151523	08/21/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
B	GREENBERG FINANCIAL GROUP	38747	TUCSON, AZ	06/21/2006 - 03/06/2020
IA	RBC DAIN RAUSCHER INC.	31194	TUCSON, AZ	01/04/2006 - 06/16/2006
B	RBC DAIN RAUSCHER INC.	31194	TUCSON, AZ	03/02/1998 - 06/16/2006

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
Customer Dispute	4
Termination	1



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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERIDIAN WEALTH MANAGEMENT, LLC**
Main Address: 100 W MAIN STREET
SUITE 450
LEXINGTON, KY 40507
Firm ID#: 151523

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	08/21/2020

Branch Office Locations

MERIDIAN WEALTH MANAGEMENT, LLC
5210 East Williams Circle, Suite 820
Tucson, AZ 85711



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 (S00)	Series 00	02/23/1974

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	AMEX Put and Call Exam (PC)	PC	02/06/1979
	Registered Representative Examination (S1)	Series 1	03/16/1970

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	08/14/2020
	Uniform Combined State Law Examination (S66)	Series 66	12/16/2005
	Uniform Securities Agent State Law Examination (S63)	Series 63	03/30/1982

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
B	06/21/2006 - 03/06/2020	GREENBERG FINANCIAL GROUP	CRD# 38747	TUCSON, AZ
IA	01/04/2006 - 06/16/2006	RBC DAIN RAUSCHER INC.	CRD# 31194	TUCSON, AZ
B	03/02/1998 - 06/16/2006	RBC DAIN RAUSCHER INC.	CRD# 31194	TUCSON, AZ
IA	08/11/1998 - 02/28/2005	RBC DAIN RAUSCHER INC.	CRD# 31194	TUCSON, AZ
B	01/02/1998 - 03/02/1998	DAIN RAUSCHER INCORPORATED	CRD# 7600	
B	05/31/1991 - 01/02/1998	RAUSCHER PIERCE REFSNES, INC.	CRD# 6663	DALLAS, TX
B	04/08/1988 - 06/21/1991	SUTRO & CO. INCORPORATED	CRD# 801	SAN FRANCISCO, CA
B	10/01/1984 - 03/29/1988	TUCKER, ANTHONY & R. L. DAY, INC.	CRD# 837	
B	02/24/1978 - 10/11/1984	DEAN WITTER REYNOLDS INC.	CRD# 7556	
B	05/16/1973 - 02/24/1978	DEAN WITTER & CO. INCORPORATED	CRD# 6466	
B	04/07/1970 - 05/16/1973	DEAN WITTER & CO. INCORPORATED	CRD# 209	

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
02/2020 - Present	MERIDIAN WEALTH MANAGEMENT, LLC	PARTNER	Y	LEXINGTON, KY, United States
05/2006 - 02/2020	GREENBERG FINANCIAL GROUP	REGISTERED REPRESENTATIVE	Y	TUCSON, AZ, United States



Registration & Employment History



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. MERIDIAN WEALTH MANAGEMENT WEST, LLC; TUCSON/AZ; MANAGING MEMBER; START DATE: 01/2020; A SUBSIDIARY OF MERIDIAN WEALTH MANAGEMENT FOR TUCSON OFFICE; INVESTMENT RELATED; DEVOTE ABOUT 5 HOURS/MONTH AND ALL ARE DURING SECURITIES TRADING HOURS; DUTIES INCLUDE: SUBSIDIARY OF MERIDIAN WEALTH MANAGEMENT, LLC
2. NFR HOLDINGS, LLC; TUCSON/AZ; MANAGING MEMBER; START DATE: 01/2020; HOLDING COMPANY/PART OWNER OF MERIDIAN WEALTH MANAGEMENT WEST, LLC; NON-INVESTMENT RELATED; DEVOTE ABOUT 1 HOUR/MONTH AND 0 ARE DURING SECURITIES TRADING HOURS; DUTIES INCLUDE: PART OWNER OF MERIDIAN WEALTH MANAGEMENT WEST, LLC



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	4
Termination	1

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: NASD

Sanction(s) Sought:

Date Initiated: 04/23/2007

Docket/Case Number: [2006005614601](#)

Employing firm when activity occurred which led to the regulatory action: RBC DAIN RAUSCHER INC./RAUSCHER PIERCE REFSNENS, INC.

Product Type:

Allegations: NASD RULES 2110, 2510(B) - RUBEN FERNANDEZ EFFECTED TRADES ON A DISCRETIONARY BASIS IN PUBLIC CUSTOMER ACCOUNTS WITHOUT PRIOR WRITTEN AUTHORIZATION FROM THE CUSTOMERS TO EXERCISE DISCRETION AND WITHOUT OBTAINING HIS MEMBER FIRM'S WRITTEN ACCEPTANCE OF THE ACCOUNTS AS DISCRETIONARY.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



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: 04/23/2007

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

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, FERNANDEZ CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 10 BUSINESS DAYS. THE FINE IS DUE AND PAYABLE IMMEDIATELY UPON REASSOCIATION WITH A MEMBER FIRM FOLLOWING THE SUSPENSION OR PRIOR TO ANY REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM MAY 21, 2007 THROUGH JUNE 4, 2007. FINES PAID ON 05/14/2007.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Other Sanction(s) Sought:

Date Initiated: 04/23/2007

Docket/Case Number: [2006005614601](#)

Employing firm when activity occurred which led to the regulatory action: RBC DAIN RAUSHER INC

Product Type: Other

Other Product Type(s): UNKNOWN SECURITIES

Allegations: VIOLATED NASD CONDUCT RULES 2110, 2510(B)

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 04/23/2007

Sanctions Ordered: Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, FERNANDEZ CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE:HE IS FINED \$5,000.00 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 10 BUSINESS DAYS. THE FINE IS DUE AND PAYABLE IMMEDIATELY UPON ASSOCIATION WITH A MEMBER FIRM FOLLOWING THE SUSPENSION OR



PRIOR TO ANY REQUEST FOR RELIEF FROM ANY STATUTORILY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM MAY 21, 2007 THRU JUNE 4, 2007.



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 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: RBC DAIN RAUSCHER

Allegations: THE CUSTOMER SOUGHT REIMBURSEMENT OF THE COMMISSIONS PAID IN 2005 ASSOCIATED WITH UNAUTHORIZED TRANSACTIONS. SINCE THE ACCOUNT WAS PROFITABLE, NO DAMAGES WERE SET FORTH IN THE COMPLAINT, BUT COMMISSIONS IN EXCESS OF \$12,600 WERE REQUESTED.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): EQUITY - OTC & MUTUAL FUNDS

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 07/17/2006

Complaint Pending? No

Status: Settled

Status Date: 07/17/2006

Settlement Amount: \$11,272.09

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RBC DAIN RAUSCHER

Allegations: THE CUSTOMER SOUGHT REIMBURSEMENT OF THE COMMISSIONS PAID IN 2005 ASSOCIATED WITH UNAUTHORIZED TRANSACTIONS. SINCE THE ACCOUNT WAS PROFITABLE, NO DAMAGES WERE SET FORTH IN THE COMPLAINT, BUT COMMISSIONS IN EXCESS OF \$12,600 WERE REQUESTED.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): EQUITY - OTC & MUTUAL FUNDS

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 07/17/2006



Complaint Pending? No
Status: Settled
Status Date: 07/17/2006
Settlement Amount: \$11,272.09
Individual Contribution Amount: \$0.00

Disclosure 2 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: RBC DAIN RAUSCHER
Allegations: CLIENT ALLEGES BROKER RECOMMENDED UNSUITABLE EQUITY STOCKS & MUTUAL FUNDS FROM 1999 TO 2002.
Product Type: Equity - OTC
Alleged Damages: \$390,843.11

Customer Complaint Information

Date Complaint Received: 12/11/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 12/09/2003
Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 03-07540
Date Notice/Process Served: 12/11/2003
Arbitration Pending? No
Disposition: Settled
Disposition Date: 12/27/2004
Monetary Compensation Amount: \$80,000.00
Individual Contribution Amount: \$0.00

Disclosure 3 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: RBC DAIN RAUSCHER, INC



Allegations: CLIENT ALLEGES BROKER RECOMMENDED UNSUITABLE EQUITIES AND MUTUAL FUNDS IN 1999-2002.

Product Type: Equity - OTC

Alleged Damages: \$518,318.00

Customer Complaint Information

Date Complaint Received: 11/24/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 11/20/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD
03-08182

Date Notice/Process Served: 11/24/2003

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/07/2004

Monetary Compensation Amount: \$75,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS SUIT WAS SETTLED TO AVOID THE FURTHER COSTS OF LITIGATION. MR. FERNANDEZ DENIES BEING RESPONSIBLE FOR ANY LOSSES IN CUSTOMER'S ACCOUNTS, AS CUSTOMER WAS AWARE OF AND AGREED TO THE TRADING STRATEGY. MR. FERNANDEZ WAS NOT ASKED TO CONTRIBUTE TO THE SETTLEMENT

Disclosure 4 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint:

Allegations: SUITABILITY; OMISSION OF FACTS; ACCOUNT RELATED - FAILURE TO SUPERVISE

Product Type:

Alleged Damages: \$176,966.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #92-03079



Date Notice/Process Served: 11/03/1992
Arbitration Pending? No
Disposition: Settled
Disposition Date: 04/12/1994
Disposition Detail: CASE IS CLOSED, SETTLED
Not Provide

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CUSTOMER ALLEGED FRAUD, MISSTATEMENTS OF MATERIAL FACT, NON-DISCLOSURE, UNSUITABILITY OF VARIOUS EQUITY POSITIONS, FUNDS AND PARTNERSHIPS, AND CHURNING OF MUTUAL FUNDS. DAMAGES OF \$176,966 WERE ALLEGED.

Product Type:

Alleged Damages: \$176,966.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 92-03079

Date Notice/Process Served: 11/03/1992

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/12/1994

Monetary Compensation Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Firm Statement SETTLED FOR \$25,000.
Not Provided

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

Allegations: CUSTOMER ALLEGED FRAUD, MISSTATEMENTS OF MATERIAL FACT, NON-DISCLOSURE, UNSUITABILITY OF VARIOUS EQUITY POSITIONS, FUNDS AND PARTNERSHIPS, AND CHURNING OF MUTUAL FUNDS. DAMAGES OF \$176,966 WERE ALLEGED.

Product Type:

Alleged Damages: \$176,966.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 92-03079

Date Notice/Process Served: 11/03/1992

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/12/1994

Monetary Compensation Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Broker Statement SETTLED FOR \$25,000.
NOT PROVIDED



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 1

Reporting Source: Firm
Firm Name: RBC DAIN RAUSCHER
Termination Type: Discharged
Termination Date: 05/19/2006
Allegations: VIOLATION OF COMPANY POLICY BY USE OF DISCRETION WITHOUT WRITTEN AUTHORITY FROM CLIENT
Product Type: Equity Listed (Common & Preferred Stock)
Other Product Types:

Reporting Source: Individual
Firm Name: RBC DAIN RAUSCHER, INC
Termination Type: Discharged
Termination Date: 05/19/2006
Allegations: VIOLATION OF COMPANY POLICY BY USE OF DISCRETION WITHOUT WRITTEN AUTHORITY FROM CLIENT.
Product Type: Equity Listed (Common & Preferred Stock)
Other Product Types:

Broker Statement THE CLIENT INVOLVED IS THE STEP SISTER OF MY SON-IN-LAW, IN THE PAST SHE HAS REQUESTED THAT I PROCESS TRADES FOR HER IF I WAS UNABLE TO REACH HER AND INFORM HER LATER OF THE TRADES. I REALIZE THAT I SHOULD HAVE GOTTEN WRITTEN AUTHORIZATION AND WILL ALWAYS DO SO IN THE FUTURE.



End of Report

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