IAPD Report

Thomas Stephen Cooper

CRD# 2129116

Section Title	Page(s)

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

Thomas Stephen Cooper (CRD# 2129116)

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 **07/14/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/22/2018
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/25/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	INVESTMENT PROFESSIONALS, INC.	30184	GALLATIN, TN	03/19/2012 - 09/24/2018
IA	INVESTMENT PROFESSIONALS, INC.	30184	GALLATIN, TN	03/19/2012 - 09/24/2018
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	HENDERSONVILLE, TN	06/09/2008 - 03/23/2012

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
Customer Dispute	3

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

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402

Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/22/2018
B	Alabama	Agent	Approved	07/02/2018
B	Florida	Agent	Approved	08/31/2018
IA	Florida	Investment Adviser Representative	Approved	08/31/2018
B	Georgia	Agent	Approved	06/27/2018
B	Hawaii	Agent	Approved	06/04/2024
B	Indiana	Agent	Approved	07/03/2018
B	Michigan	Agent	Approved	10/06/2021
B	New York	Agent	Approved	06/17/2020
B	North Carolina	Agent	Approved	05/15/2019
B	Ohio	Agent	Approved	08/30/2020
B	Tennessee	Agent	Approved	06/25/2018
IA	Tennessee	Investment Adviser Representative	Approved	06/25/2018

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	06/25/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	02/28/2025
B	Virgin Islands	Agent	Approved	12/20/2021
B	Washington	Agent	Approved	05/08/2025
B	Wisconsin	Agent	Approved	07/23/2025

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
11290 Overseas Hwy
Marathon, FL 33050

AMERIPRISE FINANCIAL SERVICES, LLC
Marathon, FL

Qualifications

PASSED INDUSTRY EXAMS

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

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

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/09/1993
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/12/1991

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	01/23/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/12/1991

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	03/19/2012 - 09/24/2018	INVESTMENT PROFESSIONALS, INC.	CRD# 30184	GALLATIN, TN
IA	03/19/2012 - 09/24/2018	INVESTMENT PROFESSIONALS, INC.	CRD# 30184	GALLATIN, TN
IA	06/09/2008 - 03/23/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	HENDERSONVILLE, TN
B	06/06/2008 - 03/23/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	HENDERSONVILLE, TN
IA	07/25/2005 - 06/24/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	NASHVILLE, TN
B	07/21/2005 - 06/24/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	NASHVILLE, TN
IA	01/30/2004 - 07/07/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	HENDERSONVILLE, TN
B	10/08/2002 - 07/07/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	01/29/2003 - 12/31/2003	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	HENDERSONVILLE, TN
IA	06/27/2001 - 10/22/2002	UBS PAINEWEBBER INC.	CRD# 8174	HENDERSONVILLE, TN
B	08/14/2000 - 10/22/2002	UBS PAINEWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	07/09/1999 - 08/14/2000	J.C. BRADFORD & CO.	CRD# 1287	NEW YORK, NY
B	01/16/1995 - 07/19/1999	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	04/07/1994 - 11/30/1994	REGIONS INVESTMENT COMPANY, INC.	CRD# 17618	BIRMINGHAM, AL
B	02/04/1994 - 04/11/1994	JMC INVESTMENT SERVICES, INC.	CRD# 14376	BOSTON, MA
B	05/05/1993 - 02/09/1994	FIRST TENNESSEE BROKERAGE, INC.	CRD# 17117	MEMPHIS, TN

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	03/14/1991 - 05/05/1993	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	03/14/1991 - 05/05/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Marathon, FL, United States
08/2018 - 03/2020	Ameriprise Financial Services, Inc.	Registered Representative	Y	Marathon, FL, United States
03/2012 - 08/2018	INVESTMENT PROFESSIONALS INC	FINANCIAL ADVISOR	Y	SAN ANTONIO, TX, 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.

Outside Employment; Centennial Bank; Financial Advisor - Financial Advisor for Ameriprise; ; 11290 Overseas Hwy, , Marathon, FL, 33050; Investment-Related; 03/26/2018; 60 hours per month; 60 during trading hours.

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
Customer Dispute	3

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:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE CLIENT'S ATTORNEY ALLEGED THAT THE FORMER REPRESENTATIVE DID NOT INFORM HIM OF THE RISKS OF THE SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT ("SILC"), ESPECIALLY THE TAX IMPLICATIONS.
Product Type:	Other: SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT
Alleged Damages:	$15,588.00
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:	08/06/2009
Complaint Pending?	No
Status:	Denied
Status Date:	09/14/2009
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC.

Allegations: THE CLIENT'S ATTORNEY ALLEGED THAT THE FORMER REPRESENTATIVE DID NOT INFORM HIM OF THE RISKS OF THE SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT ("SILC"), ESPECIALLY THE TAX IMPLICATIONS.

Product Type: Other: SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT

Alleged Damages: $15,588.00

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: 08/06/2009

Complaint Pending? No

Status: Denied

Status Date: 09/14/2009

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC.

Allegations: THE CLIENT ALLEGED THAT THE FORMER REPRESENTATIVE MISREPRESENTED THE SURRENDER PENALTIES AND NEGATIVE TAX IMPLICATIONS ARISING FROM A RECOMMENDATION TO SURRENDER AN EXISTING ANNUITY FOR THE PURPOSE OF PURCHASING ANOTHER. SUNTRUST INVESTMENT SERVICES,INC. DECIDED TO REIMBURSE THE CLIENT'S FEES AND TAX PENALTIES.

Product Type: Annuity(ies) - Variable

Alleged Damages: $29,396.20

Customer Complaint Information

Date Complaint Received: 09/08/2008

Complaint Pending? No

Status: Settled

Status Date: 02/02/2009

Settlement Amount: $29,396.20

Individual Contribution Amount: $0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC.

Allegations: THE CLIENT ALLEGED THAT THE FORMER REPRESENTATIVE MISREPRESENTED THE SURRENDER PENALTIES AND NEGATIVE TAX IMPLICATIONS ARISING FROM A RECOMMENDATION TO SURRENDER AN EXISTING ANNUITY FOR THE PURPOSE OF PURCHASING ANOTHER. SUNTRUST INVESTMENT SERVICES,INC. DECIDED TO REIMBURSE THE CLIENT'S FEES AND TAX PENALTIES.

Product Type: Annuity-Variable

Alleged Damages: $29,396.20

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: 09/08/2008

Complaint Pending? No

Status: Settled

Status Date: 02/02/2009

Settlement Amount: $29,396.20

Individual Contribution Amount: $0.00

Broker Statement THIS CLAIM IS NOT VALID. CUSTOMER TOLD ME HOW UNHAPPY HE WAS WITH OLD VA PURCHASED AT ANOTHER FIRM FROM ANOTHER ADVISOR. I RESEARCHED & EXPLAINED THE SURRENDER CHARGES TO HIM. HE SAID IT WAS TOO MUCH AND HE WANTED TO LEAVE IT ALONE. WE HAD SEVERAL OTHER DISCUSSIONS OVER THE NEXT FEW MONTHS UNTIL HE DECIDED HE HAD ENOUGH. DURING THE SALES PROCESS, I HAD TO FILL OUT NUMEROUS FORMS THAT WERE SIGNED BY THE CLIENT IN SEVERAL PLACES, BY THE MANAGER, [OTHER FIRM EMPLOYEE], BY COMPLIANCE, [OTHER FIRM EMPLOYEE], AND BY COMPLIANCE IN ATLANTA. I HAD SEVERAL MEETINGS AND PHONE CALLS WITH THESE 3 SUNTRUST PEOPLE, AND I BELIEVE THEY ALSO TALKED TO [CUSTOMER]. AFTER THE TRANSACTION, HE GOT HIS CONFIRMS & WE FURTHER DISCUSSED THE SURRENDER PENALTIES. NOT ONLY WAS HE FULLY AWARE OF EVERYTHING, HE ALSO WAS HAPPY AFTER THE FACT, AND WE HAD MULTIPLE MEETINGS AFTER THE TRANSACTIONS WITH NO COMPLAINTS WHATSOEVER. WHEN I LEFT SUNTRUST, I FULLY EXPECTED [CUSTOMER] TO CONTACT ME AND TRANSFER HIS RELATIONSHIP TO ME AT MY NEW FIRM. I WAS ACTUALLY VERY SURPRISED THAT HE DIDN'T CALL ME. IN FACT, I RECALL 1 MEETING A FEW MONTHS AFTER THE TRANSACTION, JUST BEFORE I LEFT, THAT I COMPARED THE PERFORMANCE OF HIS NEW INVESTMENTS WITH THE ESTIMATE OF WHERE HE WOULD BE IF HE HAD

DONE NOTHING, AND HE HAD MORE THAN MADE UP THE SURRENDER CHARGE. SO WE EVEN DISCUSSED THE SURRENDER CHARGE IN DETAIL WELL AFTER THE FACT.

I WAS NOT EVEN NOTIFIED THAT THIS WAS FILED. I WAS NOT ALLOWED TO RESPOND, OFFER INFORMATION, OR IN ANY WAY EXPLAIN WHAT HAPPENED OR TO DEFEND MYSELF. MY CONCLUSION IS THAT IT IS EITHER A MALICIOUS ACT ON THE PART OF SUNTRUST, [CUSTOMER] HAS [REDACTED] OR [REDACTED] OF SOME SORT, OR BOTH. I CAN'T BELIEVE THAT SOMETHING AS SERIOUS AS THIS CAN BE PUT ON SOMEONE'S PERMANENT RECORD WITHOUT THEIR KNOWLEDGE OF THESE EVENTS EVEN OCCURRING. ANOTHER POSSIBLE SCENARIO IS THAT SUNTRUST HAS LOST THE RECORDS (PAPER AND ELECTRONIC) THAT WOULD HAVE THE CLIENT SIGNATURES AND SUPERVISORY SIGNATURES. I WAS MADE AWARE BY STEPHEN REED OF OTHER SIMILAR RECORDS THAT SUNTRUST HAS LOST. THE FACT THAT THERE IS NOT EVEN 1 REFERENCE TO SIGNED DISCLOSURE DOCUMENTS LEADS ME TO THIS STRONG POSSIBILITY. IF THEY CAN'T PROVE HE SIGNED THE DISCLOSURES, THEN THEY HAVE NOTHING, SO THEY WROTE HIM A CHECK. IT STILL DOESN'T EXPLAIN WHY THEY NEVER EVEN TRIED TO CONTACT ME, NOR DOES IT PROVE I DID ANYTHING WRONG. I LIVE AT THE SAME ADDRESS, HAVE THE SAME PHONE NUMBER, AND THE SAME CELL NUMBER AS I DID THE DAY I STARTED WITH SUNTRUST, AS IF THE FINRA INFO WASN'T ENOUGH. PER STI'S REQUEST, I DID NOT TAKE ANY OF THIS PAPERWORK WITH ME WHEN I LEFT STI.

A CLIENT SHOULDN'T BE ALLOWED TO SIGN MULTIPLE, DETAILED DISCLOSURES AND THEN CLAIM HE DIDN'T KNOW. TO THIS DAY, I HAVE NOT SEEN HIS COMPLAINT. IF SUNTRUST LOST THE RECORDS AND FELT THAT THE EASY THING TO DO WAS SETTLE BECAUSE OF THEIR LOST FILE, I SHOULD NOT BE PUNISHED. IF SUNTRUST OR ONE OF THEIR REPRESENTATIVES WAS TRYING TO "GET BACK AT ME" FOR LEAVING, I SHOULD NOT BE PUNISHED. IF [CUSTOMER] IS LOSING HIS CAPACITIES, I SHOULD NOT BE PUNISHED. EVEN IF NONE OF THESE ARE TRUE, THE FACT THAT [CUSTOMER] SIGNED HIGHLY DETAILED DISCLOSURE DOCUMENTS, AND THESE WERE SIGNED OFF ON BY THREE, YES THREE LAYERS OF SUNTRUST MANAGEMENT PERSONNEL, I SHOULD NOT BE PUNISHED. ABOVE ALL, I DID NOTHING WRONG, AND I SHOULD NOT BE PUNISHED.

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES CORPORATION
Allegations:	WITH REGARD TO THE 1991 PURCHASE OF TWO TRADITIONAL LIFE INSURANCE POLICIES THE CLIENT ALLEGED THEY WERE TOLD THAT VALUES FROM THEIR OLDER POLICIES WERE SUPPOSED TO PAY THE PREMIUMS ON THE NEW POLICIES. (NO MONETARY DAMAGES WERE ALLEGED).
Product Type:	
Alleged Damages:	

Customer Complaint Information

Date Complaint Received: 02/06/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: $45,789.39

Individual Contribution Amount:

Firm Statement THE COMPANY AGREED TO ADJUST THE PRICING OF BOTH
POLICIES SO THAT NO OUT- OF-POCKET PAYMENTS ARE REQUIRED FROM THE POLICYOWNER UNTIL SUCH TIME IT IS CURRENTLY PROJECTED THAT DIVIDENDS WILL EXCEED THE ANNUAL PREMIUMS. IN ADDITION, THE COMPANY CANCELED ALL OUTSTANDING LOANS IN CONNECTION WITH THE
PAYMENT OF PREMIUMS ON BOTH POLICIES (ESTIMATED COST -$45,789.39).
THE COMPANY IS REPORTING THIS SETTLEMENT TO
COMPLY WITH NASD REQUIREMENTS PERTAINING TO THE REPORTING OF ALL SETTLEMENTS OF $5,000 OR MORE. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual

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

Allegations: WITH REGARD TO THE 1991 PURCHASE OF TWO
TRADITIONAL LIFE INSURANCE POLICIES, THE CLIENT ALLEGED THEY WERE TOLD THAT VALUES FROM THEIR OLDER POLICIES WERE SUPPOSED
TO PAY THE PREMIUMS ON THE NEW POLICIES. (NO MONETARY DAMAGES WERE ALLEGED.)

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 02/06/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: $45,789.39

Individual Contribution Amount:

Broker Statement THE COMPANY (PRUCO SECURITIES) AGREED TO ADJUST
THE PRICING OF BOTH POLICIES SO THAT NO OUT OF POCKET PAYMENTS ARE REQUIRED FROM THE POLICYOWNER UNTIL SUCH TIME IT IS CURRENTLY PROJECTED THAT DIVIDENDS WILL EXCEED THE ANNUAL PREMIUMS. IN ADDITION, THE COMPANY CANCELLED ALL OUTSTANDING LOANS IN CONNECTION WITH THE PAYMENT OF PREMIUMS ON BOTH

POLICIES. (ESTIMATED COST $45,789.39.)
THE COMPANY (PRUCO SECURITIES) IS REPORTING THIS
SETTLEMENT TO COMPLY WITH NASD REQUIREMENTS PERTAINING TO
THE
REPORTING OF ALL SETTLEMENTS OF $5,000 OR MORE. THE COMPANY
BY
THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE
REPRESENTATIVE.

End of Report

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