



IAPD Report

JAMES PAUL BENSON II

CRD# 2147405

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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

JAMES PAUL BENSON II (CRD# 2147405)

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 **03/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	02/01/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	02/01/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **24** 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	ADVISORNET WEALTH PARTNERS	113074	Perham, MN	08/16/2016 - 02/12/2024
IA	CETERA INVESTMENT ADVISERS LLC	105644	BAXTER, MN	06/29/2023 - 02/02/2024
B	CETERA ADVISOR NETWORKS LLC	13572	BAXTER, MN	03/28/2016 - 02/02/2024

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	4



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

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	02/01/2024
B	Arizona	Agent	Approved	02/01/2024
B	Arkansas	Agent	Approved	03/20/2024
B	California	Agent	Approved	02/01/2024
B	Colorado	Agent	Approved	02/01/2024
B	Connecticut	Agent	Approved	12/17/2025
B	Florida	Agent	Approved	02/01/2024
IA	Florida	Investment Adviser Representative	Approved	02/05/2024
B	Georgia	Agent	Approved	06/24/2024
B	Idaho	Agent	Approved	12/17/2025
B	Iowa	Agent	Approved	02/02/2024
B	Michigan	Agent	Approved	02/01/2024
B	Minnesota	Agent	Approved	02/02/2024



Qualifications

Regulator	Registration	Status	Date
IA Minnesota	Investment Adviser Representative	Approved	02/02/2024
B Missouri	Agent	Approved	02/01/2024
B Montana	Agent	Approved	02/06/2024
B Nebraska	Agent	Approved	02/01/2024
B New York	Agent	Approved	02/01/2024
B North Carolina	Agent	Approved	04/14/2025
B North Dakota	Agent	Approved	02/01/2024
IA North Dakota	Investment Adviser Representative	Approved	02/06/2024
B Ohio	Agent	Approved	02/01/2024
B Oregon	Agent	Approved	12/17/2024
B South Dakota	Agent	Approved	02/01/2024
B Texas	Agent	Approved	02/01/2024
IA Texas	Investment Adviser Representative	Restricted Approval	02/01/2024
B Virginia	Agent	Approved	02/01/2024
B Washington	Agent	Approved	12/10/2024
B Wisconsin	Agent	Approved	02/05/2024

Branch Office Locations

OSAIC WEALTH, INC.
 155 2nd St. SW
 Suite B
 PERHAM, MN 56573

OSAIC WEALTH, INC.
 4023 STATE STREET
 SUITE 160
 BISMARCK, ND 58503



Qualifications

OSAIC WEALTH, INC.
7590 DESIGN RD
BAXTER, MN 56425



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	02/20/1996
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	06/08/2005
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Uniform Securities Agent State Law Examination (S63)	Series 63	02/26/1996
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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	08/16/2016 - 02/12/2024	ADVISORNET WEALTH PARTNERS	CRD# 113074	Perham, MN
IA	06/29/2023 - 02/02/2024	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	BAXTER, MN
B	03/28/2016 - 02/02/2024	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BAXTER, MN
IA	03/28/2016 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BAXTER, MN
IA	04/03/2012 - 02/28/2017	CORNERSTONE INVESTMENT ADVISORS, LLC	CRD# 138509	BAXTER, MN
IA	08/02/2005 - 04/07/2016	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	BAXTER, MN
B	01/20/2005 - 04/07/2016	NATIONAL PLANNING CORPORATION	CRD# 29604	BAXTER, MN
B	05/21/2004 - 02/07/2005	ING FINANCIAL PARTNERS, INC.	CRD# 2882	WINDSOR, CT
B	11/05/1998 - 05/26/2004	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	11/05/1998 - 05/26/2004	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	03/21/1997 - 12/31/1997	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	02/21/1996 - 05/01/1996	JOHN G. KINNARD AND COMPANY, INCORPORATED	CRD# 466	MINNEAPOLIS, MN

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
02/2024 - Present	OSAIC WEALTH INC	REGISTERED REPRESENTATIVE	Y	BAXTER, MN, United States
06/2023 - 02/2024	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2016 - 02/2024	ADVISORNET WEALTH PARTNERS	IAR	Y	Minneapolis, MN, United States
03/2016 - 02/2024	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	MINNEAPOLIS, MN, United States
05/2009 - 02/2017	CORNERSTONE INVESTMENT ADVISORS LLC	INVESTMENT ADVISOR	Y	BAXTER, MN, 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 POS: advisor selling fixed insurance INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 09/13/2023 ADDRESS: 7590 Design Road, Baxter MN 56425, US Selling fixed insurance
2. NORTHERN MINNESOTA GROUP, LLC-POS: pilot LLC used to hold airplane INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 09/13/2023 ADDRESS: 7590 Design Road, Baxter MN 56425, DESCRIPTION: flying
3. NOTARY-POS: notary NATURE: notary INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 09/13/2023 ADDRESS: 7590 Design Road, Baxter MN 56425 USA DESCRIPTION: notary
4. STAEBLER FINANCIAL GROUP-POS: Owner I purchased a practice in Perham, MN. I own the name and use it as a DBA. INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 09/13/2023 ADDRESS: 155 2nd St SW, Suite B, Perham MN 56573, DESCRIPTION: I use the name as a DBA, simply for our clients because that is the name they are familiar with. All business runs through Cornerstone Advisors, LLC. Both names are on the sign at our office.
5. CORNERSTONE ADVISORS, LLC-POS: Owner Single member LL Cornerstone Advisors, LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 09/13/2023 ADDRESS: 7590 Design Road, Baxter MN 56425, DESCRIPTION: I am the owner of the LLC and it is used as a DBA for my financial advisor services that are run through the broker dealer. For ex, securities, insurance etc ADDRESS: 7590 Design Road, Baxter MN 56425, DESCRIPTION: Owner of LLC
6. STUHMILLER INSURANCE SERVICES-: Owner NATURE: I purchased a practice in Bismarck, ND. I own the name and use it as a DBA INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 09/13/2023, ADDRESS: 4023 State St, Suite 160, Bismarck ND 58503, United States DESCRIPTION: I use the name as a DBA and the sign on the door reads Stuhlmiller Ins Services. However, all business runs through Cornerstone Advisors, LLC.
7. LBK, LLC POSITION: Owner NATURE: rental property INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 09/13/2023 ADDRESS: 1924 Norway Pine Road, East Gull Lake MN 56401, United States DESCRIPTION: manage rental properties
8. MT HIDEAWAY, LLC, POSITION: Owner NATURE: rental property INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 09/13/2023 ADDRESS: 1924 Norway Pine Road, East Gull Lake MN 56401, United States DESCRIPTION: manage rental properties
9. THE BENSON GROUP, INC. POSITION: Owner NATURE: Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/13/2023 ADDRESS: 7590 Design Road, Baxter MN 56425, United States DESCRIPTION: Owner of entity - not held out to the public. The Benson Group is 100% owner of Cornerstone Advisors, LLC and I am 100% owner of The Benson Group
10. JIM & TINA BENSON POSITION: Landlord NATURE: Sole Proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/13/2023 ADDRESS: 1924 Norway Pine Road, East Gull Lake MN 56401, United States DESCRIPTION: My wife and I own a building and



Registration & Employment History



OTHER BUSINESS ACTIVITIES

rent it out to Cornerstone Advisors, LLC.

CORNERSTONE TAX SERVICES, LLC POSITION: Owner NATURE: Single Member LLC INVESTMENT RELATED: No

NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 10/29/2025

ADDRESS: 7590 Design Rd., Baxter MN 56425, United States DESCRIPTION: Owner of tax business - will have staff performing duties relating to tax business

Management



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	4

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:	Individual
Employing firm when activities occurred which led to the complaint:	OSAIC WEALTH, INC.
Allegations:	Customer alleges unsuitability of a variable annuity sold in 2025 by the Financial Professional.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm has made a good faith determination that damages, as alleged, would exceed \$5,000.
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:	11/26/2025
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	12/08/2025
Settlement Amount:	



Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 25-02786

Date Notice/Process Served: 01/12/2026

Arbitration Pending? Yes

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NATIONAL PLANNING CORPORATION

Allegations: NEGLIGENCE, NEGLIGENT MISREPRESENTATION THROUGH OMISSION, BREACH OF FIDUCIARY DUTY, NEGLIGENT SUPERVISION, FRAUD BY OMISSION AND/OR CONCEALMENT, AIDING AND ABETTING, PUNITIVE DAMAGES, RESPONDEAT SUPERIOR.

Product Type: No Product

Alleged Damages: \$3,600,000.00

Alleged Damages Amount Explanation (if amount not exact): THE FIRM HAS MADE A GOOD FAITH DETERMINATION FOR THE ALLEGED DAMAGES AMOUNT

Arbitration Information

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

Docket/Case #: 14-02871

Date Notice/Process Served: 10/02/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/05/2016

Monetary Compensation Amount: \$4,800,000.00

Individual Contribution Amount: \$0.00

Firm Statement WE RESPECTFULLY DENY THESE ALLEGATIONS. CLAIMANTS WERE HARMED SOLELY BASED ON ACTIONS OF AN INDIVIDUAL TOTALLY UNAFFILIATED WITH CORNERSTONE ADVISORS, LLC OR JAMES BENSON. WE HAD NO KNOWLEDGE OF ANY ACTIONS TAKEN BY THIS INDIVIDUAL.

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: NATIONAL PLANNING CORPORATION

Allegations: NEGLIGENCE, NEGLIGENT MISREPRESENTATION THROUGH OMISSION, BREACH OF FIDUCIARY DUTY, NEGLIGENT SUPERVISION, FRAUD BY OMISSION AND/OR CONCEALMENT, AIDING AND ABETTING, PUNITIVE DAMAGES, RESPONDEAT SUPERIOR.

Product Type: No Product

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED ACTIVITY ARE GREATER THAN \$5,000.00.

Arbitration Information

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

Docket/Case #: 14-02871

Date Notice/Process Served: 10/02/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/05/2016

Monetary Compensation Amount: \$4,800,000.00

Individual Contribution Amount: \$0.00

Broker Statement WE RESPECTFULLY DENY THESE ALLEGATIONS. CLAIMANTS WERE HARMED SOLELY BASED ON ACTIONS OF AN INDIVIDUAL TOTALLY UNAFFILIATED WITH CORNERSTONE ADVISORS, LLC OR JAMES BENSON. WE HAD NO KNOWLEDGE OF ANY ACTIONS TAKEN BY THIS INDIVIDUAL.

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NATIONAL PLANNING CORPORATION

Allegations: CLAIMANT ALLEGES REPRESENTATIVE MISLED HER TO LIQUIDATE COMMON STOCK HOLDINGS.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$196,899.00

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: 05/13/2010

Complaint Pending? No

Status: Denied

Status Date: 07/23/2010

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS CLAIMED THEY WERE NOT INFORMED OF THE FEES ASSOCIATED WITH THEIR NON-PROPRIETARY MUTUAL FUND PURCHASES AND THE FUNDS THAT I RECOMMENDED WERE NOT SUITABLE FOR THEIR AGE AND RISK TOLERANCE. AS A RESULT, THEY INDICATED THEY EXPERIENCED MARKET LOSSES.

Product Type: Other

Other Product Type(s): VARIOUS NON-PROPRIETARY FUNDS

Alleged Damages: \$12,000.00

Customer Complaint Information

Date Complaint Received: 08/19/2002

Complaint Pending? No

Status: Denied

Status Date: 11/21/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement THE CLIENTS SIGNED AN EXPLANATION OF TRANSACTION FORM, WHICH OUTLINED THE FEES ASSOCIATED WITH THEIR REDEMPTION OF THE AXP FUND AND SUBSEQUENT PURCHASE OF THE NON-PROPRIETARY MUTUAL FUND IN JANUARY 2002. IT WAS DETERMINED THAT I PROVIDED THE CLIENTS WITH ADEQUATE DISCLOSURE AND THAT THE MUTUAL FUNDS I RECOMMENDED WERE APPROPRIATE FOR THEM.



End of Report

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