IAPD Report

WILLIAM EDWARD BREAGY III

CRD# 2260295

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

WILLIAM EDWARD BREAGY III (CRD# 2260295)

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 **03/04/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	07/02/2002
B	CFD INVESTMENTS, INC.	CRD# 25427	07/09/2002

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	SECURITIES AMERICA ADVISORS INC	110518	FLORENCE, KY	04/16/2001 - 07/03/2002
B	SECURITIES AMERICA, INC.	10205	LAVISTA, NE	06/23/2000 - 07/01/2002
B	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA	03/09/1999 - 06/27/2000

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	2
Customer Dispute	7
Termination	1

User Guidance

www.adviserinfo.sec.gov

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: **CFD INVESTMENTS, INC.**
Main Address: 2704 S GOYER RD
KOKOMO, IN 46902
Firm ID#: 25427

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	07/09/2002
B	FINRA	General Securities Representative	Approved	07/09/2002
B	FINRA	Invest. Co and Variable Contracts	Approved	07/09/2002
B	Arizona	Agent	Approved	07/01/2025
B	California	Agent	Approved	07/09/2002
B	Florida	Agent	Approved	05/29/2012
B	Indiana	Agent	Approved	01/29/2013
B	Kentucky	Agent	Approved	07/09/2002
B	Michigan	Agent	Approved	06/10/2005
B	Missouri	Agent	Approved	10/18/2010
B	Montana	Agent	Approved	03/13/2026
B	Ohio	Agent	Approved	07/09/2002
B	South Carolina	Agent	Approved	02/07/2023

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	02/03/2020
B	Washington	Agent	Approved	12/15/2003

Branch Office Locations

7426 US HIGHWAY 42
SUITE 208
FLORENCE, KY 41042

Employment 2 of 2

Firm Name: **CREATIVE FINANCIAL DESIGNS, INC.**

Main Address: 2704 S GOYER RD
KOKOMO, IN 46902

Firm ID#: 109032

	Regulator	Registration	Status	Date
IA	Kentucky	Investment Adviser Representative	Approved	07/02/2002
IA	Ohio	Investment Adviser Representative	Approved	08/13/2010

Branch Office Locations

CREATIVE FINANCIAL DESIGNS, INC.
7426 US Hwy 42, Suite 208
Florence, KY 41042

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
B	General Securities Principal Examination (S24)	Series 24	08/22/2001

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	10/04/2000
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/24/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/30/2001
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/12/1993

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
IA	04/16/2001 - 07/03/2002	SECURITIES AMERICA ADVISORS INC	CRD# 110518	FLORENCE, KY
B	06/23/2000 - 07/01/2002	SECURITIES AMERICA, INC.	CRD# 10205	LAVISTA, NE
B	03/09/1999 - 06/27/2000	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	03/09/1999 - 06/27/2000	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	02/03/1998 - 02/12/1999	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	09/12/1997 - 02/02/1998	MFI INVESTMENTS CORP.	CRD# 2864	BRYAN, OH
B	08/11/1992 - 12/18/1997	PRUCO SECURITIES CORPORATION	CRD# 5685	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
05/2012 - Present	CRR WEALTH MANAGEMENT	DBA	Y	FLORENCE, KY, United States
07/2002 - Present	CFD INVESTMENTS, INC.	REGISTERED REP	Y	KOKOMO, IN, United States
07/2002 - Present	CREATIVE FINANCIAL DESIGNS, INC.	IAR	Y	KOKOMO, IN, 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) INDEPENDENT INSURANCE SALES. 5 HRS/MONTH-3805 Edwards Road, Cincinnati, OH 45209 and 7426 US Highway 42, Suite 208, Florence, KY 41042-Investment related-Insurance agent-Start Date-1992

2) CREATIVE FINANCIAL DESIGNS, INC. 2704 S GOYER RD, KOKOMO, IN 46902. INVESTMENT ADVISER REPRESENTATIVE-Start Date 7/2/2002-Investment related-Approx 160/mo-3805 Edwards Road, Cincinnati, OH 45209 and 7426 US Highway 42, Florence, KY 41042

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3.AFEA-Chapter President-Conducts classes at local universities-8514 McAlpine Park Drive #280, Charlotte, NC 28244-Non-Investment related-20 hrs/mo-Start Date 5/20/16

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	2
Customer Dispute	7
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 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	Kentucky
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/11/2025
Docket/Case Number:	2025-DFI-0004
URL for Regulatory Action:	https://kfi.ky.gov/Documents/William%20Edward%20Bill%20Breagy%20III,%202025AH0004.pdf
Employing firm when activity occurred which led to the regulatory action:	CFD INVESTMENTS, INC.
Product Type:	Annuity-Variable Other: INDEXED ANNUITY
Allegations:	DISHONEST AND UNETHICAL PRACTICES. EFFECTING SECURITIES TRANSACTIONS NOT RECORDED ON THE REGULAR BOOKS AND RECORDS OF THE BROKER DEALER WHICH THE AGENT REPRESENTS.
Current Status:	Final
Resolution:	Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	03/11/2025
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$2,500.00
Portion Levied against individual:	$2,500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	04/03/2025
Was any portion of penalty waived?	No
Amount Waived:	

Reporting Source:	Individual
Regulatory Action Initiated By:	Kentucky Department of Financial Institutions
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/10/2025
Docket/Case Number:	2025-DFI-0004
Employing firm when activity occurred which led to the regulatory action:	cfd Investments, Inc.
Product Type:	Annuity-Variable
Allegations:	Breagy submitted a variable annuity application to the broker dealer, which was approved by the broker/dealer, but rejected by the product issuer due to client age restrictions. Upon notice of the product issuer rejection, the product issuer advised him that a different version of the same product would be accepted and advised Breagy to get a new application completed by the client to be submitted to the product issuer. Breagy followed the instructions, but did not submit the new application to his broker/dealer for approval.
Current Status:	Final
Resolution:	Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	03/10/2025
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$2,500.00
Portion Levied against individual:	$2,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	04/02/2025
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	KENTUCKY
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	11/19/1999
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	METLIFE SECURITIES
Product Type:	Other
Other Product Type(s):	UNREGISTERED PROMISSORY NOTES
Allegations:	SUBJECT SOLD UNREGISTERED PROMISSORY NOTES TO KENTUCKY RESIDENTS. THE OFFERING MATERIALS FOR THESE PROMISSORY NOTES DID NOT ADEQUATELY DISCLOSE ALL MATERIAL FACTS AND/OR CONTAINED FALSE AND MISLEADING INFORMATION.
Current Status:	Final
Resolution:	Consent
Resolution Date:	07/30/2001
Sanctions Ordered:	Monetary/Fine $1,575.00

Other Sanctions Ordered:	
Sanction Details:	$1,575.00 FINE LEVIED UPON SUBJECT AND SUBJECT TO UNDERTAKE TO REPAY PURCHASERS THE AMOUNTS THEY ACTUALLY LOST INCLUDING PRINCIPAL AND INTEREST.

Reporting Source:	Individual
Regulatory Action Initiated By:	COMMONWEALTH OF KENTUCKY
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	12/10/1999
Docket/Case Number:	CASE V99076
Employing firm when activity occurred which led to the regulatory action:	METLIFE SECURITIES
Product Type:	Other
Other Product Type(s):	PROMISSORY NOTES
Allegations:	THE STATE ALLEGED THAT THE REPRESENTATIVE SOLD UNREGISTERED PROMISSORY NOTES TO KENTUCKY RESIDENTS AND THAT THE OFFERING MATERIAL USED IN THOSE SALES DID NOT ADEQUATELY DISCLOSE ALL MATERIAL FACTS AND/OR CONTAINED FALSE AND MISLEADING INFORMATION.
Current Status:	Final
Appealed To and Date Appeal Filed:	N/A
Resolution:	Consent
Resolution Date:	07/30/2001
Sanctions Ordered:	Monetary/Fine $1,575.00
Other Sanctions Ordered:	
Sanction Details:	$1575.00 FINE LEVIED AND REPRESENTATIVE REQUIRED TO UNDERTAKE TO REPAY PURCHASERS THE AMOUNTS OF LOSS INCLUDING PRINCIPAL AND INTEREST.
Broker Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, I SIGNED A CONSENT ORDER TO RESOLVE THE MATTER. ALL SALES ACTIVITIES OF THIS PRODUCT WERE UNDER THE ADVICE AND SUPERVISION OF MY BRANCH MANAGER AT PRUDENTIAL. I WAS LED TO BELIEVE BY HIM THAT THIS WAS A SUITABLE INVESTMENT AND ONE THAT DID NOT REQUIRE REGISTRATION.

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 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	REGARDING THE 1994 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE POLICY BEING PAID UP IN 10 YEARS. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES HOWEVER, THE COMPANY'S GOOD FAITH DETERMINATION ESTIMATED THEM TO BE APPROXIMATELY $12,790.85.
Product Type:	Insurance
Alleged Damages:	$12,790.85

Customer Complaint Information

Date Complaint Received:	03/24/2003
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/02/2003
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THE CLIENT FAILED TO RESPOND. THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH THE COMPANY WAS RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE POLICYHOLDER DID NOT MAKE A TIMELY CLAIM IN THE CLASS ACTION SETTLEMENT REMEDIATION PLAN. THIS INQUIRY WAS RECEIVED ON A QUESTIONNAIRE FORM SUPPLIED TO THE POLICYHOLDER BY THE COMPANY. THE COMPANY IS REVIEWING THIS INQUIRY WITHOUT WAIVER OF THE COMPANY'S RIGHTS UNDER THE CLASS ACTION SETTLEMENT AND RELEASE. THE COMPANY WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME. THE COMPANY BY THIS FILING MAKES NO FINDINGS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	REGARDING THE PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION

	CONCERNING THE POLICY BEING PAID UP IN 10 YEARS. THE CLIENT DID NOT ALLEGE SPECIFIED DAMAGES, BUT PRUCO SECURITIES ESTIMATED THEM TO BE APPROXIMATELY $12,790.85.
Product Type:	Insurance
Alleged Damages:	$12,790.85

Customer Complaint Information

Date Complaint Received:	03/24/2003
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/02/2003
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE CLIENT FAILED TO RESPOND. THIS CONCERNS A POLICY INCLUDED IN A CLASS OF POLICIES THAT WERE THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUCO SECURITIES WAS RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE POLICYHOLDER DID NOT MAKE A TIMELY CLAIM IN THE CLASS ACTION SETTLEMENT REMEDIATION PLAN. PRUCO SECURITIES RECEIVED THIS INQUIRY ON A QUESTIONNAIRE FORM SUPPLIED TO THE POLICYHOLDER BY PRUCO SECURITIES. THE AMOUNT OF INSURANCE WAS TO PROVIDE AN ADEQUATE TAX FREE BEENFIT FOR THE SURVIVING SPOUSE THAT WOULD SUPPLEMENT EXISTING SAVINGS AND INVESTMENTS. THESE POLICIES WOULD ALSO PROVIDE LIQUID CASH IN THE EVENT OF A LONG-TERM CARE SITUATION. THE POLICY WAS THE MOST APPROPRIATE AND BEST SUITED THE CLIENTS COMFORT LEVEL. THE MANNER IN WHICH THE POLICY WAS FUNDED ALLOWED THE POLICY TO BUILD CASH AND AT AN AVERAGE RATE OF RETURN OF 10% WOULD GIVE THE CLIENT THE ABILITY TO USE INTEREST EARNINGS TO OFFSET INSURANCE COSTS AT SOME POINT IN THE FUTURE. THERE WERE DISCUSSIONS WITH THE CLIENT CONCERNING THE CONSEQUENCES OF POOR PERFORMANCE, INCREASES IN INSURANCE COSTS, AND THE PAYMENT OF LOWER THAN SCHEDULES INSURANCE PREMIUMS.

Disclosure 2 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	REGARDING THE 1995 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING FAILURE TO DISCLOSE MONTHLY PAYMENT. DAMAGES UNSPECIFIED HOWEVER THE COMPANY'S GOOD FAITH DETERMINATION ESTIMATES THEM TO BE APPROXIMATELY $10,387.31
Product Type:	Insurance
Alleged Damages:	$10,387.31

Customer Complaint Information

Date Complaint Received:	07/09/2002

Complaint Pending?	No
Status:	Settled
Status Date:	09/20/2002
Settlement Amount:	$10,044.10
Individual Contribution Amount:	$0.00
Firm Statement	MARKETING DECISION AND TOTAL LOSS $10,044.10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	[CUSTOMER] ALLEGES A FAILURE TO DISCLOSE MONTHLY PREMIUM OF A VARIABLE APPRECIABLE LIFE INSURANCE CONTRACT PURCHASED IN 1995.
Product Type:	Insurance
Alleged Damages:	$10,387.31

Customer Complaint Information

Date Complaint Received:	07/09/2002
Complaint Pending?	No
Status:	Settled
Status Date:	09/20/2002
Settlement Amount:	$10,044.10
Individual Contribution Amount:	$0.00

Disclosure 3 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREAGY SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY NOTES ISSUED BY ALUMALEX,INC. AND WORLD VISION ENTERTAINMENT, INC. ALUMALEX AND WORLD VISION ARE NOT PRUDENTIAL PRODUCTS. PRUDENTIAL SETTLED THIS MATTER FOR $24,250.00 PRIOR TO LITIGATION. THE CLAIMANTS ASSIGNED ALL CLAIMS THEY HAVE AGAINST THE AGENT TO PRUDENTIAL.
Product Type:	No Product
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	11/09/2001
Complaint Pending?	No

Status: Settled

Status Date: 02/14/2002

Settlement Amount: $24,250.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

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

Allegations: THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREAGY SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY NOTES ISSUED BY ALUMALEX, INC. IN THE AMOUNT OF $10,000 AND WORLD VISION ENTERTAINMENT, INC. IN THE AMOUNT OF $10,000. ALUMALEX AND WORLD VISION ARE NOT PRUDENTIAL PRODUCTS.

Product Type: No Product

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 11/09/2001

Complaint Pending? No

Status: Settled

Status Date: 03/24/2002

Settlement Amount: $24,250.00

Individual Contribution Amount: $0.00

Disclosure 4 of 7

Reporting Source: Firm

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

Allegations: THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREADY, 111 SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY NOTES ISSUED BY ALUMALEX,INC. D/B/A AUTO SHUTTERS, INC. ALUMALEX, INC. IS NOT A PRUDENTIAL PRODUCT. PURDENTIAL SETTLED THIS MATTER PRIOR TO THE INITIATION OF ARBITRATION. THERE WAS NO ADMISSION OF LIABILITY BY PRUDENTIAL. THE CLAIMANT ASSIGNED ALL CLAIMS HE HAS AGAINST THE AGENT TO PRUDENTIAL. DAMAGES UNSPECIFIED.

Product Type: No Product

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 12/21/2000

Complaint Pending? No

Status: Settled

Status Date: 05/29/2001

Settlement Amount: $47,000.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

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

Allegations: THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREADY, 111 SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY NOTES ISSUED BY ALUMALEX, INC. D/B/A AUTO SHUTTER, INC. ALUMALEX, INC. IS NOT A PRUDENTIAL PRODUCT. PRUDENTIAL SETTLED THIS MATTER PRIOR TO THE INITIATION OF ARBITRATION. THERE WAS NO ADMISSION OF LIABILITY BY PRUDENTIAL. THE CLAIMANT ASSIGNED ALL CLAIMS HE HAS AGAINST THE AGENT TO PRUDENTIAL. DAMAGES UNSPECIFIED.

Product Type: No Product

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 12/21/2000

Complaint Pending? No

Status: Settled

Status Date: 05/29/2001

Settlement Amount: $47,000.00

Individual Contribution Amount: $0.00

Broker Statement CUSTOMER PURCHASED INVESTMENT WHICH WAS INTRODUCED TO AGENT BY PRUDENTIALS DISTRICT MANAGER. COMPLAINT WAS LEVIED DIRECTLY AGAINST PRUDENTIAL AND NO DAMAGES WERE PAID BY AGENT.

Disclosure 5 of 7

Reporting Source: Firm

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

Allegations: THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREADY, 111 SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY NOTES ISSUED BY ALUMALEX, INC. D/B/A AUTO SHUTTER, INC. ALUMALEX, INC. IS NOT A PRUDENTIAL PRODUCT. PURDENTIAL SETTLED THIS MATTER PRIOR TO THE INITIATION OF ARBITRATION. THERE WAS NO ADMISSION OF LIABILITY BY PRUDENTIAL. THE CLAIMANT ASSIGNED ALL CLAIMS HE HAS AGAINST THE AGENT TO PRUDENTIAL. DAMAGES UNSPECIFIED.

Product Type: No Product

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 11/12/2001

Complaint Pending? No

Status: Settled

Status Date: 03/29/2001

Settlement Amount: $12,333.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

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

Allegations: THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREADY, 111 SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY NOTES ISSUED BY ALUMALEX, INC. D/B/A AUTO SHUTTER, INC. ALUMALEX, INC. IS NOT A PRUDENTIAL PRODUCT. PRUDENTIAL SETTLED THIS MATTER PRIOR TO THE INITIATION OF ARBITRATION. THERE WAS NO ADMISSION OF LIABILITY BY PRUDENTIAL. THE CLAIMANT ASSIGNED ALL CLAIMS HE HAS AGAINST THE AGENT TO PRUDENTIAL. DAMAGES UNSPECIFIED.

Product Type: No Product

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 11/12/2001

Complaint Pending? No

Status: Settled

Status Date: 03/29/2001

Settlement Amount: $12,333.00

Individual Contribution Amount: $0.00

Broker Statement CUSTOMER PURCHASED INVESTMENT WHICH WAS INTRODUCED TO AGENT BY PRUDENTIALS DISTRICT MANAGER. COMPLAINT WAS LEVIED DIRECTLY AGAINST PRUDENTIAL AND NO DAMAGES WERE PAID BY THE AGENT.

Disclosure 6 of 7

Reporting Source: Firm

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

Allegations: THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREADY, 111 SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY

	NOTES ISSUED BY ALUMALEX, INC. ALUMALEX IS NOT A PRUDENTIAL PRODUCT. PURDENTIAL SETTLED THIS MATTER PRIOR TO THE INITIATION OF ARBITRATION. THERE WAS NO ADMISSION OF LIABILITY BY PRUDENTIAL. THE CLAIMANT ASSIGNED ALL CLAIMS HE HAS AGAINST THE AGENT TO PRUDENTIAL. DAMAGES UNSPECIFIED.
Product Type:	No Product
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	04/18/2001
Complaint Pending?	No
Status:	Settled
Status Date:	11/19/2001
Settlement Amount:	$18,148.70
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	THIS MATTER WAS A PRE-LITIGATION DEMAND ALLEGING THAT WILLIAM E. BREADY, 111 SOLD UNREGISTERED SECURITIES AND/OR PROMISSORY NOTES ISSUED BY ALUMALEX, INC. D/B/A AUTO SHUTTER, INC. ALUMALEX, INC. IS NOT A PRUDENTIAL PRODUCT. PRUDENTIAL SETTLED THIS MATTER PRIOR TO THE INITIATION OF ARBITRATION. THERE WAS NO ADMISSION OF LIABILITY BY PRUDENTIAL. THE CLAIMANT ASSIGNED ALL CLAIMS HE HAS AGAINST THE AGENT TO PRUDENTIAL. DAMAGES UNSPECIFIED.
Product Type:	No Product
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	04/18/2001
Complaint Pending?	No
Status:	Settled
Status Date:	11/19/2001
Settlement Amount:	$18,148.70
Individual Contribution Amount:	$0.00
Broker Statement	CUSTOMER PURCHASED INVESTMENT WHICH WAS INTRODUCED TO AGENT BY PRUDENTIALS DISTRICT MANAGER. COMPLAINT WAS LEVIED DIRECTLY AGAINST PRUDENTIAL AND NO DAMAGES WERE PAID BY AGENT.

Disclosure 7 of 7

Reporting Source:	Firm

Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	CLIENT ALLEGED MISREPRESENTATION, FRAUD, OMMISSION OF FACTS AND BREACH OF FIDUCIARY DUTY.
Product Type:	Investment Contract(s)
Alleged Damages:	$31,352.20

Customer Complaint Information

Date Complaint Received:	05/15/2001
Complaint Pending?	No
Status:	Litigation
Status Date:	05/25/2001
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	COMMONWEALTH OF KENTUCKY, BOONE CIRCUT COURT #01-CI-480
Date Notice/Process Served:	05/15/2001
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	05/25/2001
Monetary Compensation Amount:	$60,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	CLIENT ALLEGES MISREPRESENTATION, FRAUD, OMMISSION OF FACTS AND BRACH OF FIDUCIARY DUTY.
Product Type:	Investment Contract(s)
Alleged Damages:	$31,352.20

Customer Complaint Information

Date Complaint Received:	05/15/2001
Complaint Pending?	No
Status:	Litigation
Status Date:	05/25/2001
Settlement Amount:	

Individual Contribution Amount:	

Civil Litigation Information

Court Details:	COMMONWEALTH OF KENTUCKY, BOON CIRCUIT COURT #01-CI-480
Date Notice/Process Served:	05/15/2001
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	05/25/2001
Monetary Compensation Amount:	$60,000.00
Individual Contribution Amount:	$0.00
Broker Statement	PRUCO SETTLED CLAIM WITHOUT ANY INVOLVMENT OF REPRESENTATIVE.

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:	Individual
Firm Name:	SECURITIES AMERICA, INC.
Termination Type:	Discharged
Termination Date:	06/28/2002
Allegations:	FAILURE TO PROVIDE NOTIFICATION OF A REGULATORY INVESTIGATION INITIATED 11/19/99 AND SUBSEQUENT CONSENT ORDER (7/30/01).
Product Type:	Other
Other Product Types:	UNREGISTERED PROMISSORY NOTES

End of Report

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