



IAPD Report

RONALD EUGENE HARRISON

CRD# 2333752

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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

RONALD EUGENE HARRISON (CRD# 2333752)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/23/2019**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PLANB TAX & WEALTH ADVISORS LLC	CRD# 300278	08/02/2019

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
IA	FOX WEALTH ADVISORS LLC	142012	CARROLLTON, TX	08/10/2015 - 01/09/2019
IA	ARCHER INVESTMENT CORPORATION	136403	CARMEL, IN	08/01/2014 - 08/10/2015
B	GWN SECURITIES INC.	128929	PALM BEACH GARDENS, FL	01/07/2014 - 09/16/2014

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	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: **PLANB TAX & WEALTH ADVISORS LLC**
Main Address: RICHARDSON, TX
Firm ID#: 300278

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	08/02/2019

Branch Office Locations

PLANB TAX & WEALTH ADVISORS LLC
RICHARDSON, TX



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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 General Securities Representative Examination (S7)	Series 7	07/29/2008
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/29/2000

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	07/28/2014
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/11/2008

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	08/10/2015 - 01/09/2019	FOX WEALTH ADVISORS LLC	CRD# 142012	CARROLLTON, TX
IA	08/01/2014 - 08/10/2015	ARCHER INVESTMENT CORPORATION	CRD# 136403	CARMEL, IN
B	01/07/2014 - 09/16/2014	GWN SECURITIES INC.	CRD# 128929	PALM BEACH GARDEN:
B	08/07/2013 - 12/31/2013	HIGH STREET SECURITIES, INC.	CRD# 104201	HOT SPRINGS, AR
B	04/16/2012 - 08/01/2013	H.D. VEST INVESTMENT SERVICES	CRD# 13686	DENTON, TX
B	07/02/2009 - 03/14/2012	FOX FINANCIAL MANAGEMENT CORPORATION	CRD# 134277	CARROLLTON, TX
B	07/14/2005 - 10/31/2005	INSTITUTIONAL SECURITIES CORPORATION	CRD# 20291	DALLAS, TX
B	03/31/2003 - 05/24/2004	VERITRUST FINANCIAL, LLC	CRD# 106594	AUSTIN, TX
B	08/30/2000 - 12/31/2001	VSR FINANCIAL SERVICES, INC.	CRD# 14503	OVERLAND PARK, KS
B	05/19/1993 - 12/31/1994	PFS INVESTMENTS INC.	CRD# 10111	

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
04/2019 - Present	Planb Tax & Wealth Advisors LLC	Principal	Y	Dallas, TX, United States
10/1994 - Present	RON E HARRISON CPA	OWNER OF CPA SERVICES	N	ROWLETT, TX, United States
08/2015 - 01/2019	Fox Wealth Advisors	IAR	Y	Carrollton, TX, 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.

RON E HARRISON CPA~TAX PREPARATION/ACCOUNTING~OWNER/SOLE PROPRIETER~10/1994~160HRS~130HRS~ACCOUNTING AND TAX PREP INSURANCE~SALE OF EQUITY INDEX ANNUITIES, LIFE INSURANCE PRODUCTS, HEALTH INSURANCE, GROUP INSURANCE PRODUCTS
INSURANCE COMPANIES: ALLIANZ INSURANCE COMPANY/AMERICAN GENERAL LIFE INSURANCE COMPANY/BAUER LIFE INSURANCE COMPANY/FORETHOUGHT LIFE INSURANCE COMPANY/GREAT AMERICAN LIFE INSURANCE COMPANY/LIFE INSURANCE COMPANY OF THE SOUTHWEST/UNITED AMERICAN INSURANCE COMPANY



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	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:	Texas
Sanction(s) Sought:	Cease and Desist Suspension Undertaking
Date Initiated:	02/16/2016
Docket/Case Number:	IC16-SUS-01
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Fox Wealth Advisors LLC
Product Type:	Insurance
Allegations:	Harrison violated Section 12.A of the Texas State Securities Act when he engaged in sale of investments issued by Retirement Value LLC ("RV"). At the time Harrison was not registered with the Securities Commissioner as an agent with RV. The investments were sold through their Resale Life Insurance Policy Program ("RSLIP"). On or about September 2009, Harrison sold a \$400,000 investment of RSLIP and received a commission of \$40,000. In 2015 a Texas investor filed a complaint with the Texas State Securities Board regarding the sales of RSLIP by Harrison. The sales of these investments to this client were an unsuitable recommendation; a 63 years old retiree, due to the unknown maturity date, which dependent on the death of the person associated with the life insurance.
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? No

Resolution Date: 02/16/2016

Sanctions Ordered: Cease and Desist
Suspension
Undertaking

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: All

Duration: 90 Days

Start Date: 02/16/2016

End Date: 05/16/2016

Reporting Source: Firm

Regulatory Action Initiated By: Texas State Securities Board

Sanction(s) Sought: Suspension
Undertaking

Date Initiated: 08/19/2015

Docket/Case Number: IC16-SUS-01

Employing firm when activity occurred which led to the regulatory action: Fox Financial Management

Product Type: Promissory Note

Allegations: Unregistered sales of securities
Unsuitable recommendations

Current Status: Final

Resolution: Settled

Resolution Date: 02/16/2016

Sanctions Ordered: Suspension
Undertaking

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise? No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: IAR

Duration: 90 days

Start Date: 02/16/2016



End Date: 05/15/2016

Monetary Sanction 1 of 1

Monetary Related Sanction: Restitution

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan: Pay in full

Is Payment Plan Current: Yes

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

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Reporting Source: Firm

Regulatory Action Initiated By: Texas State Securities Board

Sanction(s) Sought: Cease and Desist
Suspension
Undertaking

Date Initiated: 02/16/2016

Docket/Case Number: IC16-SUS-01

Employing firm when activity occurred which led to the regulatory action: Fox Financial Management Corporation

Product Type: Investment Contract

Allegations: Unregistered Sale of Securities - During 2009, respondent engaged in the sale of investments issued by Retirement Value LLC ("RV") through RV's Resale Life Insurance Program ("RSLIP") which were structured as loans to RV. Respondent was a registered agent of FFMC, but the sales of RSLIP were not on behalf of RV, nor any other registered dealer, but were instead on the behalf of RV. During the relevant period, Respondent was not registered as a dealer with the Securities Commissioner. Unsuitable Recommendation - Respondent did not have a reasonable basis to believe that a \$400,000 investment in RSLIP was suitable for 63 year old retiree whose portfolio was the primary source of income.

Current Status: Final

Resolution: Order

Resolution Date: 02/16/2016

Sanctions Ordered: Cease and Desist
Suspension
Undertaking

Sanction 1 of 1

Sanction Type: Suspension



Capacities Affected: Investment Adviser Representative
Duration: 90 days
Start Date: 02/16/2016
End Date: 05/16/2016

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Reporting Source: Individual
Regulatory Action Initiated By: Texas State Securities Board
Sanction(s) Sought: Suspension
 Undertaking
Date Initiated: 08/19/2015
Docket/Case Number: IC16-SUS-01

Employing firm when activity occurred which led to the regulatory action: Fox Financial Management

Product Type: Promissory Note
Allegations: Unregistered Sales of Securities
 Unsuitable Recommendations
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? No

Resolution Date: 02/16/2016

Sanctions Ordered: Suspension
 Undertaking

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: Investment Advisor Representative
Duration: 90 days
Start Date: 02/16/2016
End Date: 05/14/2016

Monetary Sanction 1 of 1

Monetary Related Sanction: Restitution

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan: Payment in full within 45 days



Is Payment Plan Current: Yes

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Fox Financial Management
Allegations:	Unregistered Sales of Securities Unsuitable Recommendations
Product Type:	Promissory Note
Alleged Damages:	\$0.00
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:	01/20/2016
Complaint Pending?	No
Status:	Settled
Status Date:	02/16/2016
Settlement Amount:	\$5,000.00
Individual Contribution Amount:	\$5,000.00



End of Report

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