



## IAPD Report

# WILLIAM LESTER KREBS

CRD# 2448364

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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

### WILLIAM LESTER KREBS (CRD# 2448364)

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 **04/01/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/13/2008
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **32** 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>IA</b>	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	08/13/2008 - 06/29/2023
<b>B</b>	PENSION PLANNERS SECURITIES, INC.	14068	SANTA BARBARA, CA	11/04/2002 - 08/13/2008
<b>IA</b>	PENSION PLANNERS SECURITIES, INC.	14068	SANTA BARBARA, CA	10/29/2002 - 08/13/2008

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	4



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

### Employment 1 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**  
Main Address: 2301 ROSECRANS AVE #5100  
EL SEGUNDO, CA 90245  
Firm ID#: 13572

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	08/13/2008
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	08/13/2008
<b>B</b>	Arizona	Agent	Approved	07/31/2018
<b>B</b>	California	Agent	Approved	08/13/2008
<b>B</b>	Colorado	Agent	Approved	05/10/2016
<b>B</b>	Connecticut	Agent	Approved	10/27/2015
<b>B</b>	Florida	Agent	Approved	08/26/2015
<b>B</b>	Georgia	Agent	Approved	09/18/2015
<b>B</b>	Idaho	Agent	Approved	11/04/2015
<b>B</b>	Illinois	Agent	Approved	11/03/2015
<b>B</b>	Indiana	Agent	Approved	04/13/2017
<b>B</b>	Kansas	Agent	Approved	09/08/2015
<b>B</b>	Kentucky	Agent	Approved	05/11/2016



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Massachusetts	Agent	Approved	01/18/2012
<b>B</b> Michigan	Agent	Approved	08/01/2018
<b>B</b> Minnesota	Agent	Approved	08/26/2015
<b>B</b> Montana	Agent	Approved	04/23/2020
<b>B</b> Nebraska	Agent	Approved	08/26/2015
<b>B</b> Nevada	Agent	Approved	03/11/2011
<b>B</b> New Jersey	Agent	Approved	11/09/2015
<b>B</b> New Mexico	Agent	Approved	04/06/2026
<b>B</b> New York	Agent	Approved	09/30/2015
<b>B</b> North Carolina	Agent	Approved	09/02/2015
<b>B</b> Ohio	Agent	Approved	08/25/2015
<b>B</b> Oklahoma	Agent	Approved	11/24/2014
<b>B</b> Oregon	Agent	Approved	01/26/2012
<b>B</b> Pennsylvania	Agent	Approved	01/09/2015
<b>B</b> South Carolina	Agent	Approved	11/13/2015
<b>B</b> Texas	Agent	Approved	08/28/2015
<b>B</b> Utah	Agent	Approved	11/30/2015
<b>B</b> Virginia	Agent	Approved	09/02/2015
<b>B</b> Washington	Agent	Approved	05/15/2020



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> West Virginia	Agent	Approved	05/17/2016
<b>B</b> Wisconsin	Agent	Approved	08/26/2015

### Branch Office Locations

**CETERA ADVISOR NETWORKS LLC**  
 3700 STATE ST STE 230  
 SANTA BARBARA, CA 93105

### Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**  
 Main Address: 1450 AMERICAN LANE  
 6TH FLOOR, SUITE 650  
 SCHAUMBURG, IL 60173-2096  
 Firm ID#: 105644

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	06/29/2023
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**  
 3700 STATE ST STE 230  
 SANTA BARBARA, CA 93105



## 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
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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
 General Securities Representative Examination (S7)	Series 7	04/15/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/18/1994

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	06/14/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/18/1994

### 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	08/13/2008 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
B	11/04/2002 - 08/13/2008	PENSION PLANNERS SECURITIES, INC.	CRD# 14068	SANTA BARBARA, CA
IA	10/29/2002 - 08/13/2008	PENSION PLANNERS SECURITIES, INC.	CRD# 14068	SANTA BARBARA, CA
IA	07/31/2001 - 11/22/2002	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	SANTA BARBARA, CA
B	07/10/2001 - 11/22/2002	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	CARPINTERIA, CA
B	12/03/1999 - 07/25/2001	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT
B	10/01/1997 - 11/05/1999	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	03/29/1996 - 10/01/1997	JEFFERSON-PILOT INVESTOR SERVICES, INC.	CRD# 5178	FORT WAYNE, IN
B	05/23/1994 - 03/05/1996	INTERVEST INTERNATIONAL EQUITIES CORPORATION	CRD# 20289	COLORADO SPRINGS, CO
B	03/28/1994 - 05/23/1994	PROGRAMMED EQUITIES CORPORATION	CRD# 21778	

### 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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
01/2013 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
11/1997 - Present	KREBS-STOUDT ANNUITY & INSURANCE AGENCY INC	INSURANCE SALES	Y	SANTA BARBARA, CA, United States



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES,  
INVESTMENT RELATED: YES,  
ADDRESS: SAME AS REGISTERED OFFICE,  
NATURE OF BUSINESS: FIXED INSURANCE - LIFE, HEALTH, DISABILITY, ANNUITIES AND LTC,  
POSITION/TITLE/RELATIONSHIP: REPRESENTATIVE,  
START DATE: 2008,  
APPROX NUMBER OF HOURS PER WEEK: 40,  
BRIEF DESCRIPTION OF DUTIES: SALES AND SERVICE;
2. NAME OF OTHER BUSINESS: SANTA BARBARA COASTAL ADVISORS  
INVESTMENT RELATED: YES,  
ADDRESS: SAME AS REGISTERED OFFICE,  
NATURE OF BUSINESS: DBA FOR FINANCIAL AND ADVISORY SERVICES,  
POSITION/TITLE/RELATIONSHIP: OWNER AND INVESTMENT ADVISOR REPRESENTATIVE,  
START DATE: 08/2012,  
APPROX NUMBER OF HOURS PER WEEK: 40,  
BRIEF DESCRIPTION OF DUTIES: FINANCIAL AND ADVISORY SERVICES
3. NAME OF OTHER BUSINESS: DBA KREBS-STOUDT INSURANCE AND ANNUITIES INC  
INVESTMENT RELATED: YES  
ADDRESS: SAME AS REGISTERED LOCATION  
NATURE OF BUSINESS: LIFE/LTC POLICIES  
START DATE: 1983  
POSITION/TITLE/RELATIONSHIP: SALES AGENT  
APX NUMBER OF HOURS PER WEEK: 10  
BRIEF DESCRIPTION OF DUTIES: REVIEW AND RECOMMENDATION OF LIFE & LTC POLICIES.
4. NAME OF OTHER BUSINESS: SEA WINGS LIMITED;  
INVESTMENT RELATED: NO;  
ADDRESS: SAME AS RESIDENTIAL ADDRESS;  
NATURE OF BUSINESS: CATAMARAN CHARTER;  
START DATE: 04/2019;  
POSITION/TITLE/RELATIONSHIP: OWNER;  
APX NUMBER OF HOURS PER WEEK: 15;  
APX NUMBER OF HOURS DURING TRADING HOURS: VARIES;  
BRIEF DESCRIPTION OF DUTIES: CHARTERED FAMILIES ON CATAMARAN DURING VACATION TRIPS;
5. NAME OF OTHER BUSINESS: SEA WINGS LLC;  
INVESTMENT RELATED: NO;  
ADDRESS: SAME AS RESIDENTIAL ADDRESS;  
NATURE OF BUSINESS: CATAMARAN OWNERSHIP;  
START DATE: 07/2018;  
POSITION/TITLE/RELATIONSHIP: OWNER;  
APX NUMBER OF HOURS PER WEEK: 15;  
APX NUMBER OF HOURS DURING TRADING HOURS: VARIES;  
BRIEF DESCRIPTION OF DUTIES: OWNER OF CATAMARAN;
6. NAME OF OTHER BUSINESS: COWABONGA INVESTMENTS, LLC;  
INVESTMENT RELATED: NO;



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

ADDRESS: 3660 MARLBOROUGH AVE SAN DIEGO CA 92105;  
NATURE OF BUSINESS: RENTAL PROPERTY;  
START DATE: 1/2020;  
POSITION/TITLE/RELATIONSHIP: MEMBER/PROPERTY MANAGER;  
APX NUMBER OF HOURS PER WEEK: 10;  
APX NUMBER OF HOURS DURING TRADING HOURS: 10;  
BRIEF DESCRIPTION OF DUTIES: OWNING AND MANAGING REAL PROPERTY;



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	4

### 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

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	CALIFORNIA DEPARTMENT OF INSURANCE
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalt(ies) /Fine(s)
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	03/01/1996
<b>Docket/Case Number:</b>	SAC 8853-AP (AR)
<b>Employing firm when activity occurred which led to the regulatory action:</b>	JEFFERSON PILOT INVESTOR SERVICES INC
<b>Product Type:</b>	No Product
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	FAILURE TO DISCLOSE A MISDEMEANOR CONVICTION OF HAVING IN MY AUTOMOBILE A 2 OZ CANISTER OF MACE WHILE I WAS GETTING A TRAFFIC TICKET.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Other
<b>Resolution Date:</b>	11/17/1997
<b>Sanctions Ordered:</b>	Monetary/Fine \$1,000.00
<b>Other Sanctions Ordered:</b>	
<b>Sanction Details:</b>	PAID \$1,000 FINE FOR OMISSION OF MISDEMEANOR CONVICTION AND



PAID \$847 TO REIMBURSE THE EXPENSES OF THE CALIFORNIA INSURANCE COMMISSIONER. A SPECIAL NOTICE OF DEFENSE WAS EXECUTED ON 11/17/1997.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	PENSION PLANNERS SECURITIES INC.
<b>Allegations:</b>	IN JULY OF 2007, CLIENT ALLEGES SHE WAS NOT AWARE OF ADVISORY RELATIONSHIP WITH REP. SHE ALSO ALLEGES THE NAME ON THE PAPERWORK IS NOT HERS.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$112,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/14/2009
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	08/23/2010
<b>Settlement Amount:</b>	\$75,000.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	THE CUSTOMER COMPLAINT ALLEGED THAT ANOTHER REPRESENTATIVE (TIMOTHY MAYS, CRD #4454071) FORGED THE CLIENT'S SIGNATURE ON CERTAIN DOCUMENTS AND THAT THE CLIENT WAS UNAWARE OF THE ADVISORY RELATIONSHIP WITH MR. KREBS. WITHOUT ADMITTING OR DENYING ANY FACTS PERTAINING TO THE ADVISORY RELATIONSHIP OR THE SUITABILITY OF ANY TRANSACTIONS FOR THE CLIENT, THE COMPLAINT WAS SETTLED TO RESOLVE ALL OUTSTANDING ISSUES.

### Disclosure 2 of 4

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	PENSION PLANNERS SECURITIES INC.
<b>Allegations:</b>	CLIENT ALLEGES THAT REP MISREPRESENTED THE FEES ASSOCIATED WITH THE VARIABLE ANNUITIES SHE PURCHASED.



**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$8,000.00

### Customer Complaint Information

**Date Complaint Received:** 12/17/2008

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/14/2009

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** DENIED BY PACIFIC LIFE.

#### Disclosure 3 of 4

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** PENSION PLANNING SECURITIES INCORPORATED

**Allegations:** CLIENT ALLEGES REP MISREPRESENTED THE ANNUITY PURCHASED IN APRIL 2007.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$64,066.79

**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:** 10/29/2008

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/02/2009

**Settlement Amount:** \$80,559.67

**Individual Contribution Amount:** \$10,000.00

#### Disclosure 4 of 4

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** WASHINGTON SQUARE SECURITIES

**Allegations:** CLIENT ALLEGES AN UNSUITABLE RECOMMENDATION AND OMISSION OF FACTS INVOLVING A TRANSACTION IN AUGUST 2000.



**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$7,601.68

**Customer Complaint Information**

**Date Complaint Received:** 07/28/2001

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 06/25/2008

**Settlement Amount:**

**Individual Contribution Amount:**

.....

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** WASHINGTON SQUARE SECURITIES

**Allegations:** CLIENT ALLEGES AN UNSUITABLE RECOMMENDATION AND OMISSION OF FACTS INVOLVING A TRANSACTION IN AUGUST 2000.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$7,601.68

**Customer Complaint Information**

**Date Complaint Received:** 07/28/2001

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**



## End of Report

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