



## IAPD Report

# MARK GIRARD CAMPBELL

CRD# 2505333

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7

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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

### MARK GIRARD CAMPBELL (CRD# 2505333)

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 **08/27/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	MORGAN STANLEY	CRD# 149777	06/09/2017
<b>IA</b>	MORGAN STANLEY	CRD# 149777	06/19/2017

### QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **29** 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>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	BRADENTON, FL	03/23/1995 - 06/12/2017
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	BRADENTON, FL	03/20/1995 - 06/12/2017

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	3
Criminal	2
Customer Dispute	3



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **29** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **MORGAN STANLEY**  
Main Address: 2000 WESTCHESTER AVENUE  
PURCHASE, NY 10577-2530  
Firm ID#: 149777

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/09/2017
B	NYSE American LLC	General Securities Representative	Approved	06/09/2017
B	Nasdaq Stock Market	General Securities Representative	Approved	06/09/2017
B	New York Stock Exchange	General Securities Representative	Approved	06/09/2017
B	Alabama	Agent	Approved	06/22/2017
B	Alaska	Agent	Approved	06/15/2021
B	Arizona	Agent	Approved	06/21/2021
B	California	Agent	Approved	06/19/2017
B	Colorado	Agent	Approved	06/11/2021
B	Connecticut	Agent	Approved	06/09/2017
B	Delaware	Agent	Approved	06/11/2021
B	Florida	Agent	Approved	06/09/2017
IA	Florida	Investment Adviser Representative	Approved	06/19/2017



## Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	06/28/2017
B	Illinois	Agent	Approved	06/09/2017
B	Indiana	Agent	Approved	07/06/2017
B	Iowa	Agent	Approved	06/19/2017
B	Kentucky	Agent	Approved	06/09/2017
B	Maine	Agent	Approved	06/14/2021
B	Maryland	Agent	Approved	06/09/2017
B	Michigan	Agent	Approved	06/14/2021
B	Mississippi	Agent	Approved	06/11/2021
B	New Hampshire	Agent	Approved	06/09/2017
B	New Jersey	Agent	Approved	06/09/2017
B	New York	Agent	Approved	06/09/2017
B	North Carolina	Agent	Approved	06/09/2017
B	Ohio	Agent	Approved	06/09/2017
B	Pennsylvania	Agent	Approved	06/09/2017
B	South Carolina	Agent	Approved	09/19/2019
B	Tennessee	Agent	Approved	06/11/2021
B	Texas	Agent	Approved	06/11/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	06/17/2021



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Virginia	Agent	Approved	06/09/2017
<b>B</b> Washington	Agent	Approved	06/09/2017
<b>B</b> Wisconsin	Agent	Approved	06/09/2017

### Branch Office Locations

**MORGAN STANLEY**  
1401 Manatee Avenue West  
Suite 1110  
Bradenton, FL 34205



## 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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<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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<b>B</b> General Securities Representative Examination (S7)	Series 7	01/31/1995
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	03/03/1995
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<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	02/14/1995
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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	03/23/1995 - 06/12/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BRADENTON, FL
B	03/20/1995 - 06/12/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BRADENTON, FL

### 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
12/2018 - Present	Morgan Stanley Private Bank, N.A	Financial Advisor	Y	New York, NY, United States
06/2017 - Present	MORGAN STANLEY	Financial Advisor	Y	BRADENTON, FL, United States
12/2009 - 06/2017	BANK OF AMERICA, N.A.	FIRST VICE PRESIDENT; SENIOR FINANCIAL ADVISOR	Y	BRADENTON, FL, United States
05/1994 - 06/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FIRST VICE PRESIDENT; SENIOR FINANCIAL ADVISOR	Y	BRADENTON, FL, 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.

Girard & Fedora LTD; Miami, Florida; Real Estate; Investment related; Sole Proprietor / Owner / Partner; 01/2004; During business hours: .01; After business hours: .01



## 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	3
Criminal	2
Customer Dispute	3

### 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 3

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	Office of the Commissioner of Insurance, State of Georgia
<b>Sanction(s) Sought:</b>	Other: License Refusal
<b>Date Initiated:</b>	09/27/1999
<b>Docket/Case Number:</b>	99-843
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Merrill Lynch, Pierce, Fenner & Smith Incorporated
<b>Product Type:</b>	No Product
<b>Allegations:</b>	The Commissioner of Insurance of the State of Georgia received a Life, Accident & Sickness, Variable Annuity and Variable Life nonresident license application from Mr. Campbell September 27, 1999. The Commissioner issued a Notice and Order of License Refusal which would become effective June 16, 2000 unless Mr. Campbell made a written request for a hearing. The Refusal was based on criminal incidents disclosed on the application. A hearing took place September 7, 2000 and on October 23, 2000, the Commissioner issued a Georgia nonresident insurance agent's license on a probationary status for a period of twelve months. Allegation activity period from 09/27/1999 to 11/15/2000.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent



**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:**

11/15/2000

**Sanctions Ordered:**

Other: Probationary period of twelve months

### Disclosure 2 of 3

**Reporting Source:**

Individual

**Regulatory Action Initiated By:**

Commonwealth of Virginia - State Corporation Commission

**Sanction(s) Sought:**

Civil and Administrative Penalty(ies)/Fine(s)

**Date Initiated:**

10/15/2008

**Docket/Case Number:**

INS-2008-00206

**Employing firm when activity occurred which led to the regulatory action:**

Merrill Lynch, Pierce, Fenner & Smith Incorporated

**Product Type:**

No Product

**Allegations:**

Allegations that Mr. Campbell failed to report to the Commission within thirty days an administrative action taken against him by the State of Alabama and that he provided materially incorrect, misleading, incomplete or untrue information in his license application filed with the Commission. Allegation activity period from 10/15/2008 to 10/15/2008.

**Current Status:**

Final

**Resolution:**

Settled

**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:**

10/15/2008

**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:**

\$500.00

**Portion Levied against individual:**

\$500.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:**

10/15/2008



**Was any portion of penalty waived?** No

**Amount Waived:**

**Disclosure 3 of 3**

**Reporting Source:** Individual

**Regulatory Action Initiated By:** Alabama Department of Insurance

**Sanction(s) Sought:** Civil and Administrative Penalty(ies)/Fine(s)

**Date Initiated:** 05/20/2008

**Docket/Case Number:** P-2008-104N

**Employing firm when activity occurred which led to the regulatory action:** Merrill Lynch, Pierce, Fenner & Smith Incorporated

**Product Type:** No Product

**Allegations:** Allegations that Mr. Campbell provided misinformation on his Uniform Application for a Non-Resident Insurance Producer License. Allegation activity period from 5/20/2008 to 5/20/2008.

**Current Status:** Final

**Resolution:** Settled

**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:** 05/20/2008

**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:** \$250.00

**Portion Levied against individual:** \$250.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 05/20/2008

**Was any portion of penalty waived?** No

**Amount Waived:**



## Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

### Disclosure 1 of 2

**Reporting Source:** Individual

**Court Details:** CLARKE COUNTY POLICE DEPARTMENT ATHENS, GA  
TRACKING #22309836/DKT #ST89M0833

**Charge Date:** 05/08/1989

**Charge Details:** CHARGE (1): POSSESSION OF FIREARM CONCEALED:  
CHARGE (2): RECKLESS DRIVING; CHARGE (3): DRIVING UNDER THE  
INFLUENCE: (4): ATTEMPTING TO ELUDE AN OFFICER.

**Felony?**

**Current Status:** Final

**Status Date:** 06/07/1989

**Disposition Details:** (1) CONCEALED WEAPONS CHARGE DISMISSED (2)  
RECKLESS DRIVING CHARGE NOT ADDRESSED OR MERGED WITH DUI  
CHARGE  
(3) DUI CHARGE CONVICTED FINE \$300, 12 MONTH PROBATION, TRAFFIC  
SCHOOL (4) ATTEMPTING TO ELUDE, 12 MONTH PROBATION, FINE \$275.  
ALL SENTENCES CONCURRENT. THE DROPPED CHARGE WAS A FELONY  
CHARGE, ALL OTHERS WERE MISDEMEANORS.

**Broker Statement** THE ROAD WAS WINDING AND I DID NOT SEE THE  
OFFICER. I WAS APPREHENDED LATER AT A RED LIGHT. THE WEAPON WAS  
NON-FUNCTIONING (NO FIRING PIN) AND THE CHARGE WAS DISMISSED.  
BLOOD ALCOHOL LEVEL WAS .15. ALL FINES AND PUNISHMENTS WERE  
MET  
AND I WAS RELEASED FROM PROBATION EARLY. I DO NOT RECALL THE  
DATE OF THE PROBATION TERMINATION AND IT IS NOT CONTAINED IN  
THE POLICE RECORD. (AT LEAST I COULD NOT FIND IT).

### Disclosure 2 of 2

**Reporting Source:** Individual

**Court Details:** BLUE RIDGE, GA SHERIFF'S OFFICE  
DKT #90-R-199

**Charge Date:** 08/31/1990

**Charge Details:** BURGLARY

**Felony?**

**Current Status:** Final

**Status Date:** 02/20/1991

**Disposition Details:** THIS OFFENCE IS ENTERED AS A FELONY. I PLEAD  
NOLO CONTENDERE TO THE CHARGE. FINES AMOUNTED TO BETWEEN  
\$600-\$700. PUNISHMENT WAS THREE YEARS PROBATION OR PROBATION  
UNTIL MY GRADUATION FROM COLLEGE, WHICH EVER CAME FIRST. UPON  
COMPLETION OF THE PROBATIONARY PERIOD THE VERDICT OF THE CASE  
WOULD BE REGARDED FOR ALL INTENTS AND PURPOSES TO BE NOT  
GUILTY



UNDER GEORGIA STATE CODE OGCA 42-8-60. PROBATION WAS TERMINATED 1/13/90 DUE TO GOOD BEHAVIOR.

**Broker Statement**

ONE EVENING I AND A COLLEGE FRIEND ENTERED A HOME UNDER CONSTRUCTION. THERE WERE NO DOOR KNOBS OR LOCKING HARDWARE INSTALLED. THE HOME HAD NO FURNISHINGS AND WAS UNPAINTED. AFTER LOOKING AROUND WE LEFT THE HOME AND MY FRIEND PICKED UP AN ELECTRIC SAW. THE HOME OWNER WAS STAYING IN A TRAILER IN THE GARAGE OF THE HOME AND, FRIGHTENED BY THE NOISE, CALLED THE POLICE. WE WERE APPREHENDED THE NEXT MORNING. THE HOME OWNER WOULD NOT PRESS CHARGES BUT THE POLICE DID. THE SAW WAS RETURNED TO THE HOME OWNER.



## Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

### Disclosure 1 of 3

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

**Allegations:** THE CUSTOMER ALLEGES MISREPRESENTATION FROM JANUARY 2013 TO APRIL 2013.

**Product Type:** Other: MANAGED ACCOUNT

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** DAMAGES ARE NOT SPECIFIED.

**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:** 06/12/2013

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 08/08/2013

**Settlement Amount:** \$4,976.75

**Individual Contribution Amount:** \$0.00

**Broker Statement** WITHOUT ADMITTING FAULT, A BUSINESS DECISION WAS MADE TO REFUND CLIENT THE PROGRAM FEES ASSOCIATED WITH HIS MANAGED ACCOUNTS AND THE FEES ASSOCIATED WITH THE TERMINATION OF THE ACCOUNTS.

### Disclosure 2 of 3

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

**Allegations:** THIS VERBAL COMPLAINT AROSE OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE PRIOR TO THE UNPRECEDENTED ILLIQUIDITY IN THE ARS MARKET THAT OCCURRED IN FEBRUARY 2008.



**Product Type:** Other: MISCELLANEOUS - "SALES PRACTICE" ONLY

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** UNSPECIFIED

**Is this an oral complaint?** Yes

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 04/13/2009

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/13/2009

**Settlement Amount:** \$2,025,000.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.

### Disclosure 3 of 3

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH

**Allegations:** PERSONAL REPRESENTATIVE ALLEGES THE ANNUITY WAS NOT SUITABLE FOR THE CLIENT. NO SPECIFIC DAMAGES ALLEGED.

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

**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 07/31/2003

**Complaint Pending?** No



<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	05/16/2005
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	THE CLAIM WAS DENIED BECAUSE THE ALLEGATIONS WERE FOUND TO BE WITHOUT MERIT.



## End of Report

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