



IAPD Report

JOHN PATRICK KEATING

CRD# 2510363

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

JOHN PATRICK KEATING (CRD# 2510363)

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 **03/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	06/09/2023
IA	LPL FINANCIAL LLC	CRD# 6413	07/13/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	OPPENHEIMER & CO. INC.	249	BOSTON, MA	02/27/2018 - 06/16/2023
B	OPPENHEIMER & CO. INC.	249	BOSTON, MA	02/16/2018 - 06/16/2023
IA	MOORS & CABOT, INC	594	NORWELL, MA	07/28/2011 - 02/23/2018

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
Criminal	1
Customer Dispute	1
Termination	1



Report Summary



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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/09/2023
B	Colorado	Agent	Approved	08/21/2025
B	Florida	Agent	Approved	07/05/2023
IA	Florida	Investment Adviser Representative	Approved	04/01/2026
B	Maryland	Agent	Approved	07/05/2023
B	Massachusetts	Agent	Approved	06/21/2023
IA	Massachusetts	Investment Adviser Representative	Approved	07/13/2023
B	New York	Agent	Approved	06/27/2023
B	North Carolina	Agent	Approved	07/05/2023
B	Rhode Island	Agent	Approved	07/05/2023
B	Washington	Agent	Approved	07/05/2023

Branch Office Locations

LPL FINANCIAL LLC
6 LORING BLVD, # 4137
PLYMOUTH, MA 02360

LPL FINANCIAL LLC
WATERSOUND, FL



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams


Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	08/09/1994
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State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	10/11/1994
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 Uniform Securities Agent State Law Examination (S63)	Series 63	08/26/1994
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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	02/27/2018 - 06/16/2023	OPPENHEIMER & CO. INC.	CRD# 249	BOSTON, MA
B	02/16/2018 - 06/16/2023	OPPENHEIMER & CO. INC.	CRD# 249	BOSTON, MA
IA	07/28/2011 - 02/23/2018	MOORS & CABOT, INC	CRD# 594	NORWELL, MA
B	07/28/2011 - 02/23/2018	MOORS & CABOT, INC.	CRD# 594	NORWELL, MA
B	10/23/2009 - 07/29/2011	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ROCKLAND, MA
IA	10/23/2009 - 07/29/2011	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ROCKLAND, MA
IA	02/05/2007 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	HINGHAM, MA
B	02/02/2007 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	HINGHAM, MA
IA	11/04/2003 - 02/15/2007	RBC DAIN RAUSCHER INC.	CRD# 31194	NORWELL, MA
B	09/20/2002 - 02/15/2007	RBC DAIN RAUSCHER INC.	CRD# 31194	NORWELL, MA
B	10/12/1997 - 09/27/2002	SALOMON SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	08/10/1994 - 09/15/1997	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY

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	LPL FINANCIAL LLC	Registered Representative	Y	WALTHAM, MA, United States
02/2018 - 06/2023	OPPENHEIMER & CO. INC	FINANCIAL ADVISOR	Y	BOSTON, MA, United States
07/2011 - 02/2018	MOORS & COBAT	INVESTMENT ADVISOR	Y	NORWELL, MA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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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) 5/2023 - Bay Financial Associates, LLC / DBA for LPL Business (entity for LPL business) - Inv. Related - At Reported Business Location(s)
- 2) 5/2023 - John Keating / Non-Variable Insurance / Investment Related / WALTHAM, MA / Start date 06/09/2023 - 160 Hrs per month
- 3) 12/06/2023 - Keating Wealth Management - Inv Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started: 1/1/2024 - 160 Hrs/Mo; 7 Hrs During Trading.



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
Criminal	1
Customer Dispute	1
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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	MASSACHUSETTS
Sanction(s) Sought:	Undertaking Other: CONSENT ORDER
Date Initiated:	09/08/2011
Docket/Case Number:	R-2011-41
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH
Product Type:	No Product
Allegations:	ON OR ABOUT NOVEMBER 11, 2010, THE DIVISION ENTERED INTO A CONSENT ORDER (DOCKET NUMBER 2009-90) WITH BANC OF AMERICA INVESTMENT SERVICES, INC. ("BAI") (THE "BAI CONSENT ORDER") WITH BAI IN CONNECTION WITH THE ADMINISTRATIVE COMPLAINT FILED ON JUNE 16, 2010 (THE "BAI COMPLAINT"), ALLEGING THAT BAI HAD VIOLATED THE ACT AND CORRESPONDING REGULATIONS BY ENGAGING IN DISHONEST AND UNETHICAL CONDUCT DUE TO THE MISLEADING CHARACTERIZATIONS OF THE FANNIE MAE AND FREDDIE MAC FEDERAL AGENCY STEP-UP BONDS THAT ITS AGENTS PORTRAYED TO AT LEAST ONE MASSACHUSETTS INVESTOR.



ALTHOUGH NOT NAMED AS A RESPONDENT IN THE BAI COMPLAINT, KEATING WAS ONE OF SEVERAL INDIVIDUALS WHOSE SALES PRACTICES WERE CHRONICLED WITHIN THE BAI COMPLAINT, WHICH RESULTED IN KEATING BEING PLACED UNDER HEIGHTENED SUPERVISION FOR TWO YEARS BY BAI UNDER CONDITIONS OF THE CONSENT ORDER. ON JULY 28, 2011, MERRILL LYNCH MLPFS TERMINATED THE REGISTRATION OF KEATING AS ITS AGENT STATING ON HIS FORM U-5 THAT KEATING HAD FAILED TO PROVIDE SUFFICIENT RETAIL SALES PRODUCT DISCLOSURE WITH RESPECT TO WHETHER OR NOT GOVERNMENT BONDS WERE GUARANTEED BY EITHER THE GOVERNMENT OR BY BAI IN A RECENT MYSTERY SHOP THAT WAS CONDUCTED AS PART OF THE CONDITIONS OF THE BAI CONSENT ORDER. ON OR ABOUT JULY 28, 2011, MCI SUBMITTED AN APPLICATION SEEKING REGISTRATION OF KEATING AS AN AGENT OF MCI IN MASSACHUSETTS. THE ABOVE INFORMATION REGARDING KEATING HAS MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS AN AGENT OF MCI IN MASSACHUSETTS.

Current Status:	Final
Resolution:	CONSENT 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:	09/08/2011
Sanctions Ordered:	Undertaking Other: THE DIVISION APPROVED KEATING'S APPLICATION FOR REGISTRATION IN MASSACHUSETTS AS AN AGENT OF MCI UPON THE CONDITIONS SET FORTH BELOW, WHICH ARE EFFECTIVE FOR TWO (2) YEARS: A) KEATING SHALL BE SUPERVISED, ON A HEIGHTENED BASIS; B) MCI SHALL ENSURE THAT, WHEN RECOMMENDING INVESTMENTS, MR. KEATING WILL DISCUSS ALL RELEVANT FACTS WITH THE CUSTOMER, INCLUDING ACCURATELY DESCRIBING WHETHER OR NOT AN INVESTMENT IS GUARANTEED BY THE UNITED STATES GOVERNMENT, BY A BANK OR IS FDIC INSURED; AND C) WHEN RECOMMENDING INVESTMENTS MR. KEATING SHALL: 1) MAKE THE NECESSARY EFFORTS TO OBTAIN COMPREHENSIVE CUSTOMER INFORMATION; 2) DISCUSS ALL RELEVANT FACTS WITH THE CUSTOMER, INCLUDING ACCURATELY DESCRIBING WHETHER OR NOT AN INVESTMENT IS GUARANTEED BY THE UNITED STATES GOVERNMENT, BY A BANK OR IS FDIC INSURED; AND 3) REVIEW, WITH HIS BRANCH MANAGER, THE CUSTOMER'S INVESTMENT OBJECTIVES, RISK TOLERANCE, AND OTHER INFORMATION TO DETERMINE THAT INVESTMENTS RECOMMENDED TO THE CUSTOMER, ARE SUITABLE.
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?

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Reporting Source:	Individual
Regulatory Action Initiated By:	MASSACHUSETTS



Sanction(s) Sought:	Undertaking Other: CONSENT ORDER
Date Initiated:	09/08/2011
Docket/Case Number:	R-2011-41
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH
Product Type:	No Product
Allegations:	<p>ON OR ABOUT NOVEMBER 11, 2010, THE DIVISION ENTERED INTO A CONSENT ORDER (DOCKET NUMBER 2009-90) WITH BANC OF AMERICA INVESTMENT SERVICES, INC. ("BAI") (THE "BAI CONSENT ORDER") WITH BAI IN CONNECTION WITH THE ADMINISTRATIVE COMPLAINT FILED ON JUNE 16, 2010 (THE "BAI COMPLAINT"), ALLEGING THAT BAI HAD VIOLATED THE ACT AND CORRESPONDING REGULATIONS BY ENGAGING IN DISHONEST AND UNETHICAL CONDUCT DUE TO THE MISLEADING CHARACTERIZATIONS OF THE FANNIE MAE AND FREDDIE MAC FEDERAL AGENCY STEP-UP BONDS THAT ITS AGENTS PORTRAYED TO AT LEAST ONE MASSACHUSETTS INVESTOR. ALTHOUGH NOT NAMED AS A RESPONDENT IN THE BAI COMPLAINT, KEATING WAS ONE OF SEVERAL INDIVIDUALS WHOSE SALES PRACTICES WERE CHRONICLED WITHIN THE BAI COMPLAINT, WHICH RESULTED IN KEATING BEING PLACED UNDER HEIGHTENED SUPERVISION FOR TWO YEARS BY BAI UNDER CONDITIONS OF THE CONSENT ORDER. ON JULY 28, 2011, MERRILL LYNCH MLPFS TERMINATED THE REGISTRATION OF KEATING AS ITS AGENT STATING ON HIS FORM U-5 THAT KEATING HAD FAILED TO PROVIDE SUFFICIENT RETAIL SALES PRODUCT DISCLOSURE WITH RESPECT TO WHETHER OR NOT GOVERNMENT BONDS WERE GUARANTEED BY EITHER THE GOVERNMENT OR BY BAI IN A RECENT MYSTERY SHOP THAT WAS CONDUCTED AS PART OF THE CONDITIONS OF THE BAI CONSENT ORDER. ON OR ABOUT JULY 28, 2011, MCI SUBMITTED AN APPLICATION SEEKING REGISTRATION OF KEATING AS AN AGENT OF MCI IN MASSACHUSETTS. THE ABOVE INFORMATION REGARDING KEATING HAS MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS AN AGENT OF MCI IN MASSACHUSETTS.</p>
Current Status:	Final
Resolution:	CONSENT 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:	09/08/2011



Sanctions Ordered:

Undertaking

Other: THE DIVISION APPROVED KEATING'S APPLICATION FOR REGISTRATION IN MASSACHUSETTS AS AN AGENT OF MCI UPON THE CONDITIONS SET FORTH BELOW, WHICH ARE EFFECTIVE FOR TWO (2) YEARS: A) KEATING SHALL BE SUPERVISED, ON A HEIGHTENED BASIS; B) MCI SHALL ENSURE THAT, WHEN RECOMMENDING INVESTMENTS, MR. KEATING WILL DISCUSS ALL RELEVANT FACTS WITH THE CUSTOMER, INCLUDING ACCURATELY DESCRIBING WHETHER OR NOT AN INVESTMENT IS GUARANTEED BY THE UNITED STATES GOVERNMENT, BY A BANK OR IS FDIC INSURED; AND C) WHEN RECOMMENDING INVESTMENTS MR. KEATING SHALL: 1) MAKE THE NECESSARY EFFORTS TO OBTAIN COMPREHENSIVE CUSTOMER INFORMATION; 2) DISCUSS ALL RELEVANT FACTS WITH THE CUSTOMER, INCLUDING ACCURATELY DESCRIBING WHETHER OR NOT AN INVESTMENT IS GUARANTEED BY THE UNITED STATES GOVERNMENT, BY A BANK OR IS FDIC INSURED; AND 3) REVIEW, WITH HIS BRANCH MANAGER, THE CUSTOMER'S INVESTMENT OBJECTIVES, RISK TOLERANCE, AND OTHER INFORMATION TO DETERMINE THAT INVESTMENTS RECOMMENDED TO THE CUSTOMER, ARE SUITABLE.



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 1

Reporting Source:	Individual
Court Details:	GLENVILLE TOWN POLICE DEPARTMENT 92-040153
Charge Date:	04/11/1992
Charge Details:	I WAS ARRESTED AND CHARGED WITH A FELONY DWI
Felony?	Yes
Current Status:	Final
Status Date:	06/23/1992
Disposition Details:	I PLED GUILTY TO A MISDEMEANOR REDUCED CHARGE AND PAID A \$1,090 FINE.
Broker Statement	Not Provided



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:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	CUSTOMER CLAIMS THE FINANCIAL ADVISOR MISREPRESENTED THE RISKS AND FEATURES SURROUNDING THE RECOMMENDATION TO PURCHASE FREDDIE MAC AND FANNIE MAE BONDS IN JULY 2008. COMPENSATORY DAMAGES UNSPECIFIED.
Product Type:	Debt-Corporate
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:	11/12/2008
Complaint Pending?	No
Status:	Settled
Status Date:	04/28/2010
Settlement Amount:	\$31,868.49
Individual Contribution Amount:	\$0.00



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: Firm
Firm Name: MERRILL LYNCH, PIERCE, FENNER & SMITH, INC
Termination Type: Discharged
Termination Date: 07/28/2011
Allegations: CONDUCT CONCERNING FAILURE TO PROVIDE ALL RETAIL SALES NON-INVESTMENT PRODUCTS DISCLOSURE IN A RECENT MYSTERY SHOP IN COMBINATION WITH CONDUCT THAT WAS THE SUBJECT OF A MASSACHUSETTS SECURITIES DIVISION PROCEEDING IN 2010.
Product Type: Debt-Asset Backed

Reporting Source: Individual
Firm Name: MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.
Termination Type: Discharged
Termination Date: 07/28/2011
Allegations: CONDUCT CONCERNING FAILURE TO PROVIDE ALL RETAIL SALES NON-INVESTMENT PRODUCTS DISCLOSURE IN A RECENT MYSTERY SHOP IN COMBINATION WITH CONDUCT THAT WAS THE SUBJECT OF A MASSACHUSETTS SECURITIES DIVISION PROCEEDING IN 2010.
Product Type: Debt-Asset Backed



End of Report

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