



## IAPD Report

# JOHN RUSSELL GRAHAM

CRD# 2550647

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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 RUSSELL GRAHAM (CRD# 2550647)

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 **12/09/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	01/03/2011
<b>IA</b>	WELLS FARGO ADVISORS	CRD# 19616	11/07/2016

### QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **28** 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>	MORGAN STANLEY SMITH BARNEY LLC	149777	SURPRISE, AZ	04/08/2011 - 04/21/2011
<b>B</b>	MORGAN STANLEY SMITH BARNEY	149777	SURPRISE, AZ	04/07/2011 - 04/21/2011
<b>B</b>	WELLS FARGO INVESTMENTS, LLC	10582	SUN CITY, AZ	05/23/2001 - 01/03/2011

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
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 **28** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**  
Main Address: ONE NORTH JEFFERSON AVENUE  
MAIL CODE: H0004-05E  
ST. LOUIS, MO 63103-2205  
Firm ID#: 19616

Regulator	Registration	Status	Date
B Cboe Exchange, Inc.	General Securities Representative	Approved	12/01/2021
B FINRA	General Securities Representative	Approved	01/03/2011
B NYSE American LLC	General Securities Representative	Approved	07/29/2011
B Nasdaq PHLX LLC	General Securities Representative	Approved	09/30/2011
B Nasdaq Stock Market	General Securities Representative	Approved	01/03/2011
B New York Stock Exchange	General Securities Representative	Approved	01/24/2011
B Alaska	Agent	Approved	01/03/2011
B Arizona	Agent	Approved	01/03/2011
B California	Agent	Approved	01/03/2011
B Colorado	Agent	Approved	01/03/2011
B Florida	Agent	Approved	01/03/2011
B Idaho	Agent	Approved	02/06/2012
B Illinois	Agent	Approved	01/03/2011



### Qualifications

Regulator	Registration	Status	Date
B Iowa	Agent	Approved	03/23/2021
B Kansas	Agent	Approved	06/27/2019
B Massachusetts	Agent	Approved	04/12/2022
B Michigan	Agent	Approved	07/05/2016
B Minnesota	Agent	Approved	01/03/2011
B Missouri	Agent	Approved	01/03/2011
B Montana	Agent	Approved	11/12/2025
B Nebraska	Agent	Approved	06/04/2020
B Nevada	Agent	Approved	01/25/2012
B New Hampshire	Agent	Approved	03/22/2021
B New Jersey	Agent	Approved	01/03/2011
B New York	Agent	Approved	01/03/2011
B North Carolina	Agent	Approved	01/12/2012
B Oregon	Agent	Approved	12/15/2011
B South Dakota	Agent	Approved	01/03/2011
B Tennessee	Agent	Approved	08/31/2020
B Texas	Agent	Approved	01/03/2011
IA Texas	Investment Adviser Representative	Restricted Approval	11/07/2016



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Utah	Agent	Approved	01/29/2024
<b>B</b> Washington	Agent	Approved	01/03/2011
<b>B</b> Wisconsin	Agent	Approved	01/03/2011
<b>B</b> Wyoming	Agent	Approved	07/10/2023

### Branch Office Locations

**WELLS FARGO ADVISORS**  
2201 W HWY 89A  
SEDONA, AZ 86336

**WELLS FARGO ADVISORS**  
9928 W BELL RD STE 105  
SUN CITY, AZ 85351

**WELLS FARGO ADVISORS**  
9928 W BELL RD  
STE 100  
SUN CITY, AZ 85351

**WELLS FARGO ADVISORS**  
SCOTTSDALE, AZ



## 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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
Registered Options Principal Examination (S4)	Series 4	09/11/2000
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	10/19/1999
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	10/15/1999

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	12/22/1998
General Securities Representative Examination (S7)	Series 7	12/23/1994

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	01/12/1998
Uniform Securities Agent State Law Examination (S63)	Series 63	12/29/1994

### 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	04/08/2011 - 04/21/2011	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	SURPRISE, AZ
B	04/07/2011 - 04/21/2011	MORGAN STANLEY SMITH BARNEY	CRD# 149777	SURPRISE, AZ
B	05/23/2001 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SUN CITY, AZ
B	06/04/1999 - 06/11/2001	UBS PAINWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	11/24/1997 - 06/09/1999	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	11/03/1995 - 06/18/1996	VANGUARD MARKETING CORPORATION	CRD# 7452	MALVERN, PA
B	01/03/1995 - 05/02/1995	RAUSCHER PIERCE REFSNES, INC.	CRD# 6663	DALLAS, TX

### 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
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SUN CITY, AZ, United States
01/2011 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SUN CITY, AZ, 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.

SKY RANCH LODGE; NON INV RELATED; SCOTTSDALE, AZ; FAMILY OWNED; 15.33% OWNER 0 HRS PER MONTH 0 DURING TRADING.

SEDONA ORCHARDS, LLC, NOT INV RELATED, SEDONA, AZ, START 10/29/2016, 1 HOUR PER MONTH/0 DURING TRADING, DUTIES: NONE.

RENTAL PROPERTY, INV RELATED, SUN CITY, AZ, 100% OWNERSHIP, START 2/1/2018, ZERO HOURS PER MONTH, ZERO DURING TRADING, LANDLORD.

RENTAL PROPERTY, INV RELATED, SEDONA, AZ, 100% OWNERSHIP, START 2/1/2018, ZERO HOURS PER MONTH, ZERO DURING TRADING, LANDLORD.

COOPER CLIFFS IMPROVEMENT ASSOCIATION; INVESTMENT RELATED; SEDONA,AZ; TREASURER; START DATE



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

07/17/2020; NUMBER OF HOURS PER MONTH 1; NUMBER OF HOURS DURING TRADING 1; ATTENDING MEETINGS TO DISCUSS IRRIGATION, DITCH, AND ROAD MAINTENANCE.



## 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
Customer Dispute	4

### 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>	WELLS FARGO ADVISORS, LLC
<b>Allegations:</b>	MISREPRESENTATION AS TO THE RISK ASSOCIATED WITH AN INVESTMENT IN DIVIDEND CAPITAL TOTAL REALTY TRUST. (11/25/08)
<b>Product Type:</b>	Other: REITS
<b>Alleged Damages:</b>	\$40,000.00
<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>	02/27/2013
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	03/08/2013

#### Settlement Amount:

**Individual Contribution Amount:**



Disclosure 2 of 4

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: CLIENT ALLEGES THAT HE TOLD FINANCIAL ADVISOR THAT THE "PRINCIPAL OF THE INVESTMENT MUST BE TOTALLY SECURE." CLIENT ALLEGES THAT HE INVESTED IN IPO BASED ON BROKER'S RECOMMENDATION AND LATER LEARNED THAT THE WHOLE IPO WAS A "SCAM" AND THAT HE HOLDS THE BROKER AND THE FIRM RESPONSIBLE FOR THIS "OBVIOUS MALFEASANCE." TIME FRAME: FEBRUARY 2006.

Product Type: Equity - OTC

Alleged Damages: \$11,000.00

Customer Complaint Information

Date Complaint Received: 06/19/2006

Complaint Pending? No

Status: Denied

Status Date: 10/28/2006

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THAT HE TOLD FINANCIAL CONSULTANT THAT THE "PRINCIPAL OF THE INVESTMENT MUST BE TOTALLY SECURE." CLIENT ALLEGES THAT HE INVESTED IN IPO BASED ON BROKER'S RECOMMENDATION AND LATER LEARNED THAT THE WHOLE IPO WAS A "SCAM" AND THAT HE HOLDS THE BROKER AND THE FIRM RESPONSIBLE FOR THIS "OBVIOUS MALFEASANCE." TIME FRAME FEBRUARY 2006.

Product Type: Equity - OTC

Alleged Damages: \$11,000.00

Customer Complaint Information

Date Complaint Received: 06/19/2006

Complaint Pending? No

Status: Denied

Status Date: 10/28/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE ALLEGATION FROM THE CLIENT IS A PREVIOUS COMPLAINT THAT HAS ALREADY BEEN DENIED MORE THAN FOUR YEARS AGO BY UBS. THE



ALLEGATION HAS ABSOLUTELY NO MERIT AND I TOTALLY DENY ANY TYPE OF SUITABILITY ISSUE. THE INVESTMENT WAS IN-LINE WITH THE CLIENT'S STATED INVESTMENT OBJECTIVE AND RISK TOLERANCE, AS EVIDENCED BY THE NEW ACCOUNT PAPERWORK, WHICH DOES NOT REFLECT SAFETLY OF PRINCIPAL AS A PRIMARY OBJECTIVE.

**Disclosure 3 of 4**

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** UBS PAINWEBBER INC.

**Allegations:** CLIENT ALLEGES THAT "IT WAS PATENTLY OBVIOUS THAT JOHN SUGGESTED AN INVESTMENT IN A COMPANY WHICH HE HAD PERSONAL INTEREST AND INVESTMENT (EITHER HIMSELF AND/OR HIS FAMILY MEMBERS)" AND THAT HE "TOLD ME... THAT THE SON OF THE OWNER OF SCIENT WAS HIS 'SOURCE' FOR A PROPOSED MAJOR ACQUISITION ..."

**Product Type:** Equity - OTC  
**Alleged Damages:** \$10,075.00

**Customer Complaint Information**

**Date Complaint Received:** 08/23/2002  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 10/22/2002

**Settlement Amount:**

**Individual Contribution Amount:**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** UBS PAINWEBBER INC.

**Allegations:** CLIENT ALLEGES THAT IT WAS PATENTLY OBVIOUS THAT JOHN SUGGESTED AN INVESTMENT IN A COMPANY WHICH HE HAD PERSONAL INTEREST AND INVESTMENT (EITHER HIMSELF AND/OR HIS FAMILY MEMBERS)' AND THAT HE "TOLD ME THAT THE SON OF THE OWNER OF SCIENT WAS HIS "SOURCE" FOR A PROPOSED MAJOR ACQUISITION"

**Product Type:** Equity - OTC  
**Alleged Damages:** \$10,075.00

**Customer Complaint Information**

**Date Complaint Received:** 08/23/2002  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 10/22/2002

**Settlement Amount:**



**Individual Contribution Amount:**

**Broker Statement**

THE CLIENT WAS AN AGGRESSIVE TRADER WHICH CAN BE SHOWN BY HIS TRADING HISTORY, BOTH SOLICITED AND UNSOLICITED, NEW ACCOUNT PROFILE AND PERSONAL ACCOUNTS. I TRIED TO CONTAIN HIS EXPECTATIONS AS TO A REALISTIC RATE OF RETURN BETWEEN 10 - 20%. BOTH MY FAMILY AND I OWNED SCNT. AT THE TIME OF THE PURCHASE UBS PAINE WEBBER HAD A PRICE TARGET OF \$20 TO \$28 PER SHARE. I LEFT PAINE WEBBER IN MAY 15, 2001 WHICH WAS 8 1/2 MONTHS LATER.

**Disclosure 4 of 4**

**Reporting Source:**

Firm

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

UBS PAINEWEBBER INC.

**Allegations:**

CLAIMANT ALLEGED THAT FA ENGAGED IN UNAUTHORIZED, UNSUITABLE AND EXCESSIVE TRADING, AND THAT FA MISREPRESENTED THE RISKS OF HIS INVESTMENTS AND BREACHED HIS FIDUCIARY DUTY THRU UNAUTHORIZED USE OF MARGIN. DAMAGES UNSPECIFIED.

**Product Type:**

Equity - OTC

**Alleged Damages:**

**Customer Complaint Information**

**Date Complaint Received:**

05/17/2000

**Complaint Pending?**

No

**Status:**

Arbitration/Reparation

**Status Date:**

10/25/2001

**Settlement Amount:**

**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:**

NYSE - DOCKET 2001-009453

**Date Notice/Process Served:**

10/25/2001

**Arbitration Pending?**

No

**Disposition:**

Settled

**Disposition Date:**

08/20/2002

**Monetary Compensation Amount:**

\$45,700.00

**Individual Contribution Amount:**

\$0.00

**Reporting Source:**

Individual



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

**Allegations:** CLIENT ALLEGES THAT HIS ACCOUNT "WAS HANDLED WITHOUT ADVISEMENT OR WITH THE AGREEMENT THAT [THE BROKER] SHOULD SOLELY CONTROL" THE ACCOUNT. CLIENT ALSO ALLEGES THAT AN "ENORMOUS AMOUNT" OF TRADING OCCURRED. TIME PERIOD UNSPECIFIED.

**Product Type:** Other

**Other Product Type(s):** PRODUCT UNSPECIFIED

**Alleged Damages:** \$92,800.00

### Customer Complaint Information

**Date Complaint Received:** 05/17/2000

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 10/25/2001

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NYSE - DOCKET 2001-009453

**Date Notice/Process Served:** 10/25/2001

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 08/20/2002

**Monetary Compensation Amount:** \$45,700.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

THE ALLEGATIONS MADE BY CUSTOMER ARE FALSE AND WITHOUT MERIT. THE ACCOUNT WAS HANDLED IN THE MOST PROFESSIONAL MANNER POSSIBLE. THE CLIENTS STATED RISK PROFILE WAS THAT OF AGGRESSIVE/SPECULATIVE AND HIS RETURN OBJECTIVE WAS THAT OF CAPITAL APPRECIATION. EACH STOCK SELECTION FROM EITHER CUSTOMER OR MYSELF WAS DISCUSSED, AGREED UPON AND ALL TRADE CONFIRMATIONS AND MONTHLY STATEMENTS WERE MAILED. CUSTOMER WAS PLACED IN THE "INSIGHT ONE" WRAP ACCOUNT WITH UNLIMITED TRADING, ON A FEE BASIS OF .75% ANNUALLY, WITH A 100% COMMISSION DISCOUNT. THE CLIENT CHOSE THIS PROGRAM BECAUSE OF THE LARGE AMOUNT OF TRADING HE ANTICIPATED DOING.



## End of Report

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