User Guidance

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IAPD Report

RICKY RANDON MOORE

CRD# 2574634

Section Title | **Page(s)**

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

RICKY RANDON MOORE (CRD# 2574634)

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	ARKADIOS CAPITAL	CRD# 282710	10/04/2021
IA	ARKADIOS WEALTH ADVISORS	CRD# 288863	10/04/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	SAGEPOINT FINANCIAL, INC.	133763	ANGLETON, TX	04/08/2015 - 10/20/2021
B	SAGEPOINT FINANCIAL, INC.	133763	ANGLETON, TX	12/20/2013 - 10/20/2021
IA	SECURITIES AMERICA ADVISORS, INC.	110518	ANGLETON, TX	10/01/2013 - 12/11/2013

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	3
Termination	1

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **14** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **ARKADIOS CAPITAL**

Main Address: 2827 PEACHTREE RD NE, SUITE 510
ATLANTA, GA 30305

Firm ID#: 282710

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/04/2021
B	FINRA	General Securities Sales Supervisor	Approved	10/04/2021
B	California	Agent	Approved	10/04/2021
B	Connecticut	Agent	Approved	10/04/2021
B	Illinois	Agent	Approved	03/10/2022
B	Indiana	Agent	Approved	10/25/2021
B	Iowa	Agent	Approved	10/04/2021
B	Louisiana	Agent	Approved	10/04/2021
B	Maryland	Agent	Approved	10/05/2021
B	New Mexico	Agent	Approved	10/04/2021
B	North Carolina	Agent	Approved	10/22/2021
B	Oklahoma	Agent	Approved	10/05/2021
B	Pennsylvania	Agent	Approved	10/22/2021

Qualifications

	Regulator	Registration	Status	Date
B	South Carolina	Agent	Approved	10/04/2021
B	Texas	Agent	Approved	10/04/2021
B	Wyoming	Agent	Approved	10/04/2021

Branch Office Locations

121 E Myrtle St, Ste B
Angleton, TX 77515

Employment 2 of 2

Firm Name: **ARKADIOS WEALTH ADVISORS**
Main Address: 2827 PEACHTREE RD NE, SUITE 510
ATLANTA, GA 30305
Firm ID#: 288863

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Approved	10/04/2021

Branch Office Locations

ARKADIOS WEALTH ADVISORS
121 E Myrtle St, Ste B
Angleton, TX 77515

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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	05/20/1998

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	12/06/2011
B	General Securities Representative Examination (S7)	Series 7	03/13/1995

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/31/1995

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	04/08/2015 - 10/20/2021	SAGEPOINT FINANCIAL, INC.	CRD# 133763	ANGLETON, TX
B	12/20/2013 - 10/20/2021	SAGEPOINT FINANCIAL, INC.	CRD# 133763	ANGLETON, TX
IA	10/01/2013 - 12/11/2013	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	ANGLETON, TX
B	10/01/2013 - 12/11/2013	SECURITIES AMERICA, INC.	CRD# 10205	ANGLETON, TX
B	02/17/2009 - 10/28/2013	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	ANGLETON, TX
IA	02/17/2009 - 10/28/2013	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	ANGLETON, TX
IA	06/26/2002 - 02/23/2009	LPL FINANCIAL CORPORATION	CRD# 6413	ANGLETON, TX
B	05/07/2002 - 02/23/2009	LPL FINANCIAL CORPORATION	CRD# 6413	ANGLETON, TX
B	03/14/1995 - 05/16/2002	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO

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
10/2021 - Present	Arkadios Capital	Registered Representative	Y	Angleton, TX, United States
10/2021 - Present	Arkadios Wealth Advisors	Investment Adviser Representative	Y	Angleton, TX, United States
02/2009 - Present	THE OAK FINANCIAL GROUP	REPRESENTATIVE	Y	ANGLETON, TX, United States
12/2013 - 09/2021	SAGEPOINT FINANCIAL	REG REP	Y	ANGLETON, TX, United States

Registration & Employment History

OTHER BUSINESS ACTIVITIES

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

1. THE OAK FINANCIAL GROUP; INVESTMENT RELATED- YES; ADDRESS: 121 E. MYRTLE, SUITE B; ANGLETON, TX 77515; DATE STARTED: 10/01/2012; POSITION: PRESIDENT; HRS/MTH: 20; DURING TRADING HOURS: 20; DESCRIPTION OF DUTIES: SALES ON FIXED AND INDEXED INSURANCE PRODUCTS

2. BRAZORIA CHURCH OF CHRIST, POSITION: minister/pastor NATURE: church, only non profit activities 501c3 INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 30 START DATE: 01/17/2017, ADDRESS: 810 Brooks, Brazoria TX 77422, DESCRIPTION: Minister/pastor - teaching and counselling. I plan to work20-30 hours/week . Part of a committee to plan finances of the church. We meet 4 times per year. helping to assess future need of the church in regard to facilities, equipment, and literature. I have no access to any bank or financial accounts in this activity.

3. Oak Financial Properties, LLC, Not Investment related, 411 West Brazos Avenue, West Columbia TX 77486 Position: Owner Nature: Future office location for The Oak Financial Group, Number of Hours: 0 Start Date: 10/1/2021, Description: Office building purchased to update and eventually use for The Oak Financial Group to use as their primary office location.

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	3
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:	FINRA
Sanction(s) Sought:	Other: n/a
Date Initiated:	12/31/2015
Docket/Case Number:	2013038770901
Employing firm when activity occurred which led to the regulatory action:	Commonwealth Financial Network
Product Type:	Other: church bond offering
Allegations:	Moore was named a respondent in a FINRA complaint alleging that he failed to disclose to his member firm his outside business activities involving the facilitation of a church bond offering for a church. The complaint alleges that Moore engaged in the undisclosed outside business activities by acting as the president and director of the church and by facilitating the church bond offering for the church. In addition, Moore independently failed to observe high standards of commercial honor and just and equitable principles of trade when he engaged in activities with the church beyond those previously disclosed and without getting prior written consent, as the firm required in its letter approving his role as a minister. The complaint also alleges that Moore made a false and misleading statement on his firm's annual compliance questionnaire, which asked whether he had participated in raising capital, equity or debt for a public or private investment or venture outside a firm approved offering. In response to this question, Moore falsely answered "No." Moore also falsely stated on the same annual firm compliance

	questionnaire that he had no undisclosed outside business activities. During the firm's investigation, Moore was permitted to resign. This was followed by the firm's termination of Moore's registration.
Current Status:	Final
Resolution:	Decision
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:	01/17/2017
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Monetary Penalty other than Fines Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	
(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or	

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

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	Any capacity
Duration:	Four months
Start Date:	01/17/2017
End Date:	05/16/2017

Monetary Sanction 1 of 2

Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$7,131.31
Portion Levied against individual:	$7,131.31
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	10/25/2017
Was any portion of penalty waived?	No
Amount Waived:	

Monetary Sanction 2 of 2

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$30,000.00
Portion Levied against individual:	$30,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	10/25/2017
Was any portion of penalty waived?	No

Amount Waived:

Regulator Statement Hearing Panel decision rendered on November 28, 2016. The sanctions are based on findings that Moore participated in a church bond offering and did not provide prior written notice to his member firm concerning the outside business activities and he falsely answered his Annual Compliance Questionnaire. The findings stated that when Moore became registered through his firm, he requested and received the firm's permission to act as a pulpit minister for a church and earn $30,000 in annual compensation. In his disclosure of Outside Business Activity form, Moore stated his duties and obligations as pulpit minister would be teaching and preaching, he would not spend any of his time on this activity in regular business hours, and none of this activity would be conducted in a FINRA registered office. The activity would not involve firm customers, and Moore would not be involved in the church's finances. However, when the church began considering the possibility of issuing bonds to finance the construction of a new church building, Moore met with a registered representative employed by a broker-dealer specializing in the issuance and marketing of church bonds. The findings also stated that Moore attended meetings with a broker-dealer specializing in the issuance and marketing of church bonds, gathered and sent to the broker-dealer specializing in the issuance and marketing of church bonds financial information about the church from his firm's office, incorporated the church so it could issue the bonds, served as the president and director of the church for 34 days, wrote draft language for a public letter to potential investors announcing an informational meeting about the bonds, reviewed the Prospectus, and listened in on the informational meeting in an adjacent room. Moore engaged in business activities outside the scope of his relationship with his firm and without providing prior written notice. The findings also included that in his firm's Annual Compliance Questionnaire, Moore falsely answered "No" to the question whether he had participated in raising capital, equity, or debt for any public or private investment or venture outside of a firm-approved offering. The decision is final on January 17, 2017.

Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Monetary Penalty other than Fines
Date Initiated:	12/15/2015
Docket/Case Number:	2013038770901
Employing firm when activity occurred which led to the regulatory action:	Commonwealth Financial Services
Product Type:	Other: CHURCH BOND OFFERING
Allegations:	MOORE WAS NAMED AS A RESPONDENT IN A FINRA COMPLAINT ALLEGING THAT HE FAILED TO DISCLOSE TO HIS MEMBER FIRM HIS OUTSIDE BUSINESS ACTIVITY INVOLVING THE FACILITATION OF A CHURCH BOND OFFERING. AFTER A HEARING, A DECISION WAS ISSUED FINDING THAT THE REPRESENTATIVE FAILED TO PROVIDE PRIOR WRITTEN NOTICE TO HIS FORMER BROKER-DEALER OF THIS OUTSIDE BUSINESS ACTIVITY, AND FALSELY ANSWERED THE FIRM'S ANNUAL COMPLIANCE QUESTIONNAIRE REGARDING OUTSIDE ACTIVITIES.
Current Status:	Final

Resolution:	Decision
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:	11/28/2016
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	4 MONTHS
Start Date:	01/17/2017
End Date:	05/17/2017
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$37,131.31
Portion Levied against individual:	$37,131.31
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

Customer Dispute

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

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

Disclosure 1 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL NETWORK
Allegations:	CUSTOMER ALLEGES THAT RR ADVISED HER TO INVEST IN AN UNAPPROVED INVESTMENT THAT RESULTED IN LOSS OF PRINCIPAL.
Product Type:	Other: UNAPPROVED INVESTMENT
Alleged Damages:	$116,000.00
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:	10/18/2013
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	10/24/2013
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL NETWORK
Allegations:	CUSTOMER ALLEGES THAT REPRESENTATIVE ADVISED HER TO INVEST IN AN UNAPPROVED INVESTMENT THAT RESULTED IN LOSS OF PRINCIPAL.
Product Type:	Other: UNAPPROVED
Alleged Damages:	$116,000.00
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:	10/28/2013
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	10/24/2013
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	CUSTOMERS ALLEGED THEY REQUESTED ADVISOR TO PLACE THEM IN CONSERVATIVE INVESTMENTS BUT THE ADVISOR RECOMMENDED A PORTFOLIO OVERLY CONCENTRATED IN VARIABLE ANNUITIES AND REITS.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN $5,000

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	12-02353
Date Notice/Process Served:	07/30/2012
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/16/2013
Monetary Compensation Amount:	$60,000.00
Individual Contribution Amount:	$8,250.00

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL NETWORK
Allegations:	CUSTOMERS ALLEGED THEY REQUESTED ADVISOR TO PLACE THEM IN CONSERVATIVE INVESTMENTS BUT THE ADVISOR RECOMMENDED A PORTFOLIO OVERLY CONCENTRATED IN VARIABLE ANNUITIES AND REITS.
Product Type:	Annuity-Variable

Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN $5,000

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	12-02353
Date Notice/Process Served:	07/30/2012
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/18/2013
Monetary Compensation Amount:	$60,000.00
Individual Contribution Amount:	$8,500.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL AND LPL FINANCIAL
Allegations:	CLAIMANTS ALLEGE THEY REQUESTED ADVISOR TO PLACE THEM IN CONSERVATIVE INVESTMENTS BUT THE ADVISOR RECOMMENDED A PORTFOLIO OVERLY CONCENTRATED IN VARIABLE ANNUITIES AND REITS.
Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	CLAIMANTS MADE NO SPECIFIC DAMAGE DEMAND

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	1202353
Date Notice/Process Served:	08/01/2012
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/21/2013
Monetary Compensation Amount:	$60,000.00
Individual Contribution Amount:	$8,500.00

Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: COMMONWEALTH FINANCIAL NETWORK

Allegations: CUSTOMER ALLEGES UNSUITABILITY DUE TO MARKET LOSS.

Product Type: Annuity-Variable

Alleged Damages: $7,700.00

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: 04/23/2009

Complaint Pending? No

Status: Denied

Status Date: 05/07/2009

Settlement Amount:

Individual Contribution Amount:

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:	COMMONWEALTH FINANCIAL NETWORK
Termination Type:	Permitted to Resign
Termination Date:	09/30/2013
Allegations:	RR WAS THE PRESIDENT OF AN OUTSIDE BUSINESS ACTIVITY THAT SUBSEQUENTLY ENGAGED ANOTHER BROKER-DEALER TO ISSUE BONDS ON BEHALF OF THE ENTITY, DISTRIBUTED A NOTICE OF THE SALE OF BONDS ON BEHALF OF THE ENTITY, AND FAILED TO PROVIDE PRIOR WRITTEN NOTICE TO OR RECEIVE WRITTEN APPROVAL FROM THE FIRM, IN VIOLATION OF FINRA RULES 3270 AND 2210 AND NASD RULE 3040.
Product Type:	Debt-Asset Backed

Reporting Source:	Individual
Firm Name:	COMMONWEALTH FINANCIAL NETWORK
Termination Type:	Permitted to Resign
Termination Date:	09/30/2013
Allegations:	RR WAS THE PRESIDENT OF AN OUTSIDE BUSINESS ACTIVITY THAT SUBSEQUENTLY ENGAGED ANOTHER BROKER-DEALER TO ISSUE BONDS ON BEHALF OF THE ENTITY, DISTRIBUTED A NOTICE OF THE SALE OF BONDS ON BEHALF OF THE ENTITY, AND FAILED TO PROVIDE PRIOR WRITTEN NOTICE TO OR RECEIVE WRITTEN APPROVAL FROM THE FIRM, IN VIOLATION OF FINRA RULES 3270 AND 2210 AND NASD RULE 3040.
Product Type:	Debt-Asset Backed

End of Report

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