



## IAPD Report

### DANIEL EDWARD PELTIER

CRD# 2677761

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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

### DANIEL EDWARD PELTIER (CRD# 2677761)

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 **10/22/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CABOT LODGE SECURITIES LLC	CRD# 159712	09/11/2019
<b>IA</b>	CL WEALTH MANAGEMENT LLC	CRD# 134922	01/05/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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>	SB ADVISORY, LLC	154680	Edina, MN	01/13/2021 - 01/04/2023
<b>IA</b>	SB ADVISORY, LLC	154680	Hastings, MN	04/28/2017 - 12/31/2020
<b>B</b>	IFS SECURITIES	40375	Edina, MN	07/06/2018 - 09/18/2019

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

#### Employment 1 of 2

Firm Name: **CL WEALTH MANAGEMENT LLC**

Main Address: 425 N. MARTINGALE RD.  
SUITE 1220  
SCHAUMBURG, IL 60173

Firm ID#: 134922

Regulator	Registration	Status	Date
IA Alabama	Investment Adviser Representative	Approved	01/05/2023
IA Georgia	Investment Adviser Representative	Approved	01/09/2023
IA Illinois	Investment Adviser Representative	Approved	01/24/2023
IA Indiana	Investment Adviser Representative	Approved	01/10/2023
IA Kentucky	Investment Adviser Representative	Approved	01/20/2023
IA Michigan	Investment Adviser Representative	Approved	01/09/2023
IA Minnesota	Investment Adviser Representative	Approved	01/09/2023
IA New Mexico	Investment Adviser Representative	Approved	10/23/2025
IA New York	Investment Adviser Representative	Approved	01/10/2023
IA North Dakota	Investment Adviser Representative	Approved	01/12/2023
IA Ohio	Investment Adviser Representative	Approved	01/05/2023
IA Oklahoma	Investment Adviser Representative	Approved	01/18/2023
IA Rhode Island	Investment Adviser Representative	Approved	01/11/2023



## Qualifications

Regulator	Registration	Status	Date	
IA	South Dakota	Investment Adviser Representative	Approved	01/17/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	01/05/2023
IA	Washington	Investment Adviser Representative	Approved	02/24/2023
IA	Wisconsin	Investment Adviser Representative	Approved	01/10/2023

## Branch Office Locations

### CL WEALTH MANAGEMENT LLC

860 Blue Gentian Road  
Suite 200  
Eagan, MN 55121

## Employment 2 of 2

Firm Name: **CABOT LODGE SECURITIES LLC**  
Main Address: 425 N MARTINGALE RD  
SUITE 1220  
SCHAUMBURG, IL 60173  
Firm ID#: 159712

Regulator	Registration	Status	Date	
B	FINRA	General Securities Representative	Approved	09/11/2019
B	Alabama	Agent	Approved	05/28/2021
B	California	Agent	Approved	05/20/2022
B	Florida	Agent	Approved	06/13/2023
B	Georgia	Agent	Approved	09/12/2019
B	Indiana	Agent	Approved	07/27/2020
B	Kentucky	Agent	Approved	05/03/2021
B	Massachusetts	Agent	Approved	09/01/2023



## Qualifications

Regulator	Registration	Status	Date
B Michigan	Agent	Approved	01/14/2021
B Minnesota	Agent	Approved	09/18/2019
B New Mexico	Agent	Approved	10/23/2025
B New York	Agent	Approved	10/28/2019
B Ohio	Agent	Approved	01/12/2021
B Oklahoma	Agent	Approved	09/12/2019
B Rhode Island	Agent	Approved	07/28/2020
B South Dakota	Agent	Approved	09/20/2019
B Texas	Agent	Approved	08/01/2020
B Virginia	Agent	Approved	12/15/2021
B Wisconsin	Agent	Approved	10/18/2019

## Branch Office Locations

860 Blue Gentian Road  
Suite 200  
Eagan, MN 55121



## 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
No information reported.		

#### General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	12/06/1995

#### State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/05/1996
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/15/1995

### 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	01/13/2021 - 01/04/2023	SB ADVISORY, LLC	CRD# 154680	Edina, MN
IA	04/28/2017 - 12/31/2020	SB ADVISORY, LLC	CRD# 154680	Hastings, MN
B	07/06/2018 - 09/18/2019	IFS SECURITIES	CRD# 40375	Edina, MN
B	04/26/2017 - 10/10/2017	IFS SECURITIES	CRD# 40375	ATLANTA, GA
B	08/24/2015 - 05/02/2017	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	EDINA, MN
IA	08/24/2015 - 05/01/2017	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	EDINA, MN
IA	04/26/2017 - 04/27/2017	IFS ADVISORY, LLC	CRD# 154680	Hastings, MN
B	11/14/2008 - 09/18/2015	RBC CAPITAL MARKETS, LLC	CRD# 31194	STILLWATER, MN
IA	11/14/2008 - 09/18/2015	RBC CAPITAL MARKETS, LLC	CRD# 31194	STILLWATER, MN
B	01/22/1997 - 11/18/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ST. PAUL, MN
IA	01/22/1997 - 11/18/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ST. PAUL, MN

### 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
01/2023 - Present	CL Wealth Management LLC	Registered Investment Advisor	Y	Schaumburg, IL, United States
09/2019 - Present	Cabot Lodge Securities	Registered Representative	Y	Schaumburg, IL, United States
04/2017 - 01/2023	SB Advisory, LLC.	Financial Advisor	Y	Atlanta, GA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2018 - 08/2019	IFS Securities, INC.	Financial Advisor	Y	Atlanta, GA, United States
04/2017 - 10/2017	IFS Securities, INC.	Financial Advisor	Y	Atlanta, GA, United States
08/2015 - 04/2017	RAYMOND JAMES & ASSOCIATES INC	REGISTERED ASSOCIATE	Y	EDINA, MN, 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.

No information reported.



## 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	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 2

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	State of Minnesota
<b>Sanction(s) Sought:</b>	Censure
<b>Date Initiated:</b>	12/21/2018
<b>Docket/Case Number:</b>	48456
<b>Employing firm when activity occurred which led to the regulatory action:</b>	RBC Wealth Management
<b>Product Type:</b>	Penny Stock
<b>Allegations:</b>	The sanction was based on alleged violations of several FINRA rules. Those Rules include failing to observe high standard of commercial honor and just and equitable principles of trade by negligently facilitating a market manipulation by others in which Peltier placed buy limit orders for a thinly traded over the counter security; causing the firm to maintain inaccurate books and records by marking order tickets as "unsolicited" when they were "solicited"; and by not reviewing the thinly traded over the counter security's financial statements to determine whether they was a reasonable basis for the recommendations to purchase the security, although FINRA does not allege any suitability violation.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Censure



**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:** 12/21/2018

**Sanctions Ordered:** Censure  
Other: No

**Broker Statement** Minnesota Department of Commerce issued me a Censure for the same conduct FINRA alleged in the July, 25th 2017, Acceptance Waiver and Consent.

## **Disclosure 2 of 2**

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Other: N/A

**Date Initiated:** 08/11/2017

**Docket/Case Number:** [2015047070801](#)

**Employing firm when activity occurred which led to the regulatory action:** RBC Capital Markets, Inc.

**Product Type:** Other: OTC Security

**Allegations:** Without admitting or denying the findings, Peltier consented to the sanctions and to the entry of findings that he negligently facilitated a market manipulation when he placed dozens of buy limit orders for a thinly-traded over-the-counter (OTC) security, based on communications he had with a stock promoter. The findings stated that from July 2014 through February 2015, Peltier placed approximately 82 buy limit orders for the security in accounts held in his and his son's name and after recommending the purchase of the stock-five other brokerage customers. The majority of these purchases were based on communications he had with the stock promoter. During this time period, Peltier was in near-daily contact with the stock promoter, who provided Peltier with the specific timing, price, and number of shares he should use for his orders to buy the security. Peltier's buy orders exceeded 20 percent of the market volume for the security on 46 days during this time period. On those 46 days, Peltier placed over 60 buy limit orders to purchase the security, nearly all of which were matched in amount and price with a recently placed sell order at another broker-dealer. Moreover, Peltier's buy limit orders frequently were entered at prices above the best available ask price for the security. Peltier's orders had the effect of stabilizing the price of the security at or around \$6 per share. Given these circumstances, Peltier should have known that his buy orders were being used to facilitate a market manipulation of the price of the security. The findings also stated that Peltier caused his member firm to maintain inaccurate books and records when he mismarked his customer's orders to purchase the security as unsolicited when, in fact, he had solicited the purchases. The findings also included that Peltier recommended purchases of the security to customers without reviewing the current financial statements to determine whether there was a reasonable basis for his recommendation to purchase the security.

**Current Status:** Final



**Resolution:** Acceptance, Waiver & Consent(AWC)

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

**Resolution Date:** 08/11/2017

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
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?**

**(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:** All capacities  
**Duration:** 10 months  
**Start Date:** 09/05/2017  
**End Date:** 07/04/2018

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)  
**Total Amount:** \$40,000.00  
**Portion Levied against individual:** \$40,000.00

**Payment Plan:**

**Is Payment Plan Current:** No  
**Date Paid by individual:** 12/14/2018  
**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement** Fines paid in full on December 14, 2018.

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**Reporting Source:** Individual  
**Regulatory Action Initiated By:** FINRA  
**Sanction(s) Sought:** Suspension  
**Date Initiated:** 08/11/2017  
**Docket/Case Number:** [2015047070801](#)



<b>Employing firm when activity occurred which led to the regulatory action:</b>	RBC Capital Markets, Inc.
<b>Product Type:</b>	Other: OTC Security
<b>Allegations:</b>	FINRA alleges that back in 2015, as a broker with RBC Capital Markets, Inc., in violation of Rule 2010 I negligently facilitated a market manipulation by others when I communicated with a stock promoter and placed buy limit order trades at and above the market in MIXX, an Over The Counter ("OTC") stock, which unbeknownst to me, apparently others were matching my orders in an attempt to stabilize the price at or around \$6.00 per share. FINRA also alleges that my mismarking approximately 30 orders as unsolicited resulted in the firm having inaccurate books and records in violation of rule 4511, and that by recommending the stock without reviewing the company's then current financials, a violation of Rule 2114 occurred.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	08/11/2017
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All Capacities
<b>Duration:</b>	10 months
<b>Start Date:</b>	09/05/2017
<b>End Date:</b>	07/04/2018
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$40,000.00
<b>Portion Levied against individual:</b>	\$40,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	I learned of MIXX from a MIXX agent or stock promoter who shared bona fide news releases with me. As an early stage company, I realized the stock itself was



speculative and therefore, I prudently limited purchases to myself, my son and later to just five clients, all of whom were accredited investors and consented to building modest positions in their portfolios. In placing the buy orders to build these positions, I wished for only a fair market return commensurate with the risk-reward of buying and holding any other equity. I had no knowledge of the promoter's or any other person's motives or conduct.



## 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	RBC Capital Markets, LLC
<b>Allegations:</b>	Clients claim that improprieties occurred relative to their purchase of Mix 1 Life stock and request that the firm repurchase the shares at the original purchase price. Time frame is 10/28/2014 to 9/18/2015.
<b>Product Type:</b>	Equity-OTC
<b>Alleged Damages:</b>	\$103,000.00
<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>	10/05/2015
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	05/12/2016
<b>Settlement Amount:</b>	\$45,033.63
<b>Individual Contribution Amount:</b>	\$0.00

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<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	RBC CAPITAL MARKETS, LLC
<b>Allegations:</b>	CLIENTS CLAIM THAT IMPROPRIETIES OCCURRED RELATIVE TO THEIR PURCHASE OF MIX 1 LIFE STOCK AND REQUEST THAT THE FIRM REPURCHASE THE SHARES AT THE ORIGINAL PURCHASE PRICE. TIME FRAME IS 10/28/2014 TO 9/18/2015.
<b>Product Type:</b>	Equity-OTC
<b>Alleged Damages:</b>	\$103,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC</b>	No



reparation or civil litigation?

### Customer Complaint Information

**Date Complaint Received:** 10/05/2015

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 05/12/2016

**Settlement Amount:** \$45,033.63

**Individual Contribution Amount:** \$0.00

### Disclosure 2 of 3

**Reporting Source:** Individual

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

**Allegations:** CLIENT ALLEGES EXCESSIVE TRADING IN THE ACCOUNT IN 2001.

**Product Type:** Mutual Fund(s)

**Other Product Type(s):** EQUITIES

**Alleged Damages:** \$27,000.00

### Customer Complaint Information

**Date Complaint Received:** 09/17/2002

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 07/17/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** MERRILL LYNCH AND DANIEL PELTIER BELIEVE THAT THE ALLEGATION SET FORTH IS WITHOUT MERIT.

### Disclosure 3 of 3

**Reporting Source:** Individual

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

**Allegations:** CLIENT ALLEGES HE WAS AN UNSUITABLE CANDIDATE FOR MARGIN SECURITIES. NO SPECIFIC DAMAGES ALLEGED.

**Product Type:** Equity - OTC

**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 05/03/2001



<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	11/16/2001
<b>Settlement Amount:</b>	\$2,777.60
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	CLIENT HAD PRIOR EXPERIENCE WITH TRADING ON MARGIN AND THE CLIENT ALSO TRADED OPTIONS. MR. PELTIER FULLY EXPLAINED TO THE CLIENT THE USES AND RISKS ASSOCIATED WITH TRADING ON MARGIN. MR. PELTIER RECOMMENDED ON MULTIPLE OCCASIONS THAT THE CLIENT DIVERSIFY HIS PORTFOLIO AND NOT TRADE ON MARGIN. MR. PELTIER AND THE FIRM BELIEVE THE CLIENT'S ALLEGATIONS TO BE WITHOUT MERIT. THE MATTER WAS SETTLED AS A BUSINESS AND TO AVOID THE COSTS AND UNCERTAINTIES ASSOCIATED WITH LITIGATION.



## End of Report

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