



## IAPD Report

# ROBERTO FRANCISCO LESLIE

CRD# 2755940

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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

### ROBERTO FRANCISCO LESLIE (CRD# 2755940)

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 **03/26/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	OSAIC INSTITUTIONS, INC.	CRD# 35371	07/01/2016
<b>IA</b>	OSAIC INSTITUTIONS, INC.	CRD# 35371	09/29/2020

### 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
<b>B</b>	ESSEX NATIONAL SECURITIES, LLC	25454	BROOKLYN, NY	02/16/2010 - 07/01/2016
<b>B</b>	LPL FINANCIAL CORPORATION	6413	BROOKLYN, NY	03/04/2008 - 02/17/2010
<b>B</b>	IFMG SECURITIES, INC.	14416	BROOKLYN, NY	06/07/2005 - 03/04/2008

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	11
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 **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **OSAIC INSTITUTIONS, INC.**  
Main Address: 538 PRESTON AVENUE  
MERIDEN, CT 06450-4858  
Firm ID#: 35371

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	07/01/2016
<b>B</b>	Connecticut	Agent	Approved	01/02/2020
<b>B</b>	Florida	Agent	Approved	07/01/2016
<b>B</b>	Georgia	Agent	Approved	11/10/2020
<b>B</b>	New Jersey	Agent	Approved	07/01/2016
<b>IA</b>	New Jersey	Investment Adviser Representative	Approved	09/29/2020
<b>B</b>	New York	Agent	Approved	07/01/2016
<b>IA</b>	New York	Investment Adviser Representative	Approved	07/14/2021
<b>B</b>	North Carolina	Agent	Approved	03/26/2026
<b>B</b>	Pennsylvania	Agent	Approved	01/06/2020
<b>B</b>	Puerto Rico	Agent	Approved	07/01/2016

### Branch Office Locations

**OSAIC INSTITUTIONS, INC.**  
15 GRAHAM AVENUE  
BROOKLYN, NY 11206

**OSAIC INSTITUTIONS, INC.**  
1619 SHEEPSHEAD BAY  
BROOKLYN, NY 11235



## Qualifications

**OSAIC INSTITUTIONS, INC.**  
1979 RALPH AVENUE  
BROOKLYN, NY 11234

**OSAIC INSTITUTIONS, INC.**  
5216 FIFTH AVENUE  
BROOKLYN, NY 11220

**OSAIC INSTITUTIONS, INC.**  
1620 PITKIN AVENUE  
BROOKLYN, NY 11212

**OSAIC INSTITUTIONS, INC.**  
539 EASTERN PARKWAY  
BROOKLYN, NY 11216

**OSAIC INSTITUTIONS, INC.**  
956 Flatbush Ave  
BROOKLYN, NY 11226

**OSAIC INSTITUTIONS, INC.**  
2121 Avenue U  
BROOKLYN, NY 11229



## 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	07/05/1996
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#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	09/28/2020
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 Uniform Securities Agent State Law Examination (S63)	Series 63	07/11/1996
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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
B	02/16/2010 - 07/01/2016	ESSEX NATIONAL SECURITIES, LLC	CRD# 25454	BROOKLYN, NY
B	03/04/2008 - 02/17/2010	LPL FINANCIAL CORPORATION	CRD# 6413	BROOKLYN, NY
B	06/07/2005 - 03/04/2008	IFMG SECURITIES, INC.	CRD# 14416	BROOKLYN, NY
B	01/03/2005 - 05/03/2005	NFB INVESTMENT SERVICES CORP.	CRD# 25658	MELVILLE, NY
B	02/05/2004 - 01/03/2005	GREENPOINT SECURITIES LLC	CRD# 127042	LAKE SUCCESS, NY
B	06/17/1998 - 03/04/2002	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	07/11/1997 - 06/17/1998	PRIME CHARTER LTD.	CRD# 25668	NEW YORK, NY
B	12/05/1996 - 06/24/1997	D. H. BLAIR & CO., INC.	CRD# 6833	NEW YORK, NY
B	07/08/1996 - 12/13/1996	AMERICORP SECURITIES, INC.	CRD# 30405	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
07/2016 - Present	INFINEX INVESTMENTS, INC.	Mass Transfer	Y	BROOKLYN, NY, United States
04/2005 - Present	BANCO POPULAR	FINANCIAL CONSULTANT	Y	NEW YORK, NY, 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.

- 1.) R.F.LESLIE, IT IS NOT INVESTMENT RELATED,65-20 GRAND CENTRAL PKWY FOREST HILLS,NY 11375,REAL ESTATE



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

OWNERSHIP, PASSIVE INVESTMENT, OWNER SINCE 2/2002-PRESENT, 2 HOURS PER MONTH ONLY ON SUNDAYS NEVER DURING TRADING HOURS. DUTIES NONE PASSIVE OWNERSHIP.

2.) Clear natural Corp LLC. No, not investment related. Sell suppliments, soaps, hand creams. Owner. Approx 8 hours per week not during trading hours. Started in Jan 2019.



## 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	11
Termination	1

### 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 11

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	ESSEX NATIONAL SECURITIES, INC.
<b>Allegations:</b>	Customer invested in a non-traded REIT which became illiquid. Customer want his original principal returned.
<b>Product Type:</b>	Real Estate Security
<b>Alleged Damages:</b>	\$33,967.43
<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>	08/12/2025
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	09/15/2025
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

**Disclosure 2 of 11**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** ESSEX NATIONAL SECURITIES, LLC

**Allegations:** Failure to properly allocate and diversify claimants portfolio

**Product Type:** Real Estate Security

**Alleged Damages:** \$250,000.00

**Alleged Damages Amount Explanation (if amount not exact):** Damages are alleged to be no less than \$250,000 with disgorgement of fees charges and commissions, interest on losses, legal fees and expenses.

**Arbitration Information**

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 24-01382

**Date Notice/Process Served:** 06/27/2024

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 07/17/2025

**Monetary Compensation Amount:** \$117,500.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** Financial professional wanted it noted he was not part of the arbitration process.

**Disclosure 3 of 11**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** ESSEX NATIONAL SECURITIES, LLC

**Allegations:** Client alleges he was advised it was a 7-year investment with no principal risk

**Product Type:** Real Estate Security

**Alleged Damages:** \$10,000.00

**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:** 09/06/2023



**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 09/22/2023  
**Settlement Amount:**  
**Individual Contribution Amount:**

**Disclosure 4 of 11**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** ESSEX NATIONAL SECURITIES, LLC  
**Allegations:** Alleged this was sold as having guaranteed rate, no principal risk and a 7 year maturity.  
**Product Type:** Real Estate Security  
**Alleged Damages:** \$77,966.00  
**Alleged Damages Amount Explanation (if amount not exact):** Estimated damages based on redemption of REIT in open market after 9 for 1 reverse split.  
**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:** 08/28/2023  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 09/22/2023  
**Settlement Amount:**  
**Individual Contribution Amount:**

**Disclosure 5 of 11**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** ESSEX NATIONAL SECURITIES, INC.  
**Allegations:** Rep placed conservative investor into a unsuitable investment.  
**Product Type:** Real Estate Security  
**Alleged Damages:** \$100,000.00



**Alleged Damages Amount** Between \$100,000 and \$400,000  
**Explanation (if amount not exact):**

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-01911

**Date Notice/Process Served:** 09/08/2022

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 05/01/2023

**Monetary Compensation Amount:** \$40,000.00

**Individual Contribution Amount:** \$0.00

### Disclosure 6 of 11

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** INFINEX INVESTMENTS, INC.

**Allegations:** Clients allege the recommendation of a Northstar Off-Shore Annuity was unsuitable.

**Product Type:** Annuity-Fixed

**Alleged Damages:** \$100,000.00

**Alleged Damages Amount Explanation (if amount not exact):** Claimants seek between \$100,000 and \$500,000

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-01367

**Date Notice/Process Served:** 06/17/2022

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 07/28/2023

**Monetary Compensation Amount:** \$150,000.00

**Individual Contribution Amount:** \$0.00

**Disclosure 7 of 11**

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	ESSEX NATIONAL SECURITIES, LLC
<b>Allegations:</b>	The rep did not explain the risks of a private REIT but assured the investors the money was safe.
<b>Product Type:</b>	Real Estate Security
<b>Alleged Damages:</b>	\$19,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The complaint letter indicated there were losses exceeding \$19,000.00 The Statement of Claim indicates "The couple's out-of-pocket losses exceed \$31,000"
<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>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	21-01773
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	07/13/2021

**Customer Complaint Information**

<b>Date Complaint Received:</b>	07/13/2021
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	12/23/2021
<b>Settlement Amount:</b>	\$14,999.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	Rep was named in the complaint, but was only the subject of the arbitration filing; not being named there.

**Disclosure 8 of 11**

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	ESSEX NATIONAL SECURITIES, LLC
<b>Allegations:</b>	Representative did not explain the risks associated with a non-traded REIT
<b>Product Type:</b>	Real Estate Security
<b>Alleged Damages:</b>	\$100,000.00
<b>Alleged Damages Amount</b>	Damages of no less than \$50,000 - \$100,000 plus costs, interest, rescission,



**Explanation (if amount not exact):** damages, disgorgement of commissions, attorney's fees and further relief is requested.

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 21-01210

**Filing date of arbitration/CFTC reparation or civil litigation:** 05/10/2021

### Customer Complaint Information

**Date Complaint Received:** 05/14/2021

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 05/16/2022

**Settlement Amount:** \$75,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** The client is an experienced REIT investor, previously owning Healthcare Trust 1 which declined in value before increasing to be sold at a profit. The investment in Healthcare Trust 2 was made as a result of that success. The client's complaint that he was not told that a REIT investment can go down in value is contrary to documentation and his experience.

### Disclosure 9 of 11

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** Essex National Securities, LLC

**Allegations:** Client alleges she was told the assets were guaranteed and the income distribution rate was fixed for 5 years. Client states both market value and distribution rates decreased.

**Product Type:** Real Estate Security

**Alleged Damages:** \$17,863.58

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

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

### Customer Complaint Information

**Date Complaint Received:** 06/11/2019



**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 07/31/2019  
**Settlement Amount:**  
**Individual Contribution Amount:**  
**Broker Statement** Representative respectfully denies the allegation particularly since the complaint has been denied by the firm.

### Disclosure 10 of 11

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** Essex National Securities, LLC  
**Allegations:** client claims he was seeking liquid investments and that REIT investments were not suitable for him.  
**Product Type:** Other: Non-Traded REIT  
**Alleged Damages:** \$39,240.88  
**Alleged Damages Amount Explanation (if amount not exact):** Client is requesting return of original investment amount of \$165,690.16. Last statement value of investment is \$126,449.28.  
**Is this an oral complaint?** No  
**Is this a written complaint?** Yes  
**Is this an arbitration/CFTC reparation or civil litigation?** Yes  
**Arbitration/Reparation forum or court name and location:** FINRA  
**Docket/Case #:** 19-01836  
**Filing date of arbitration/CFTC reparation or civil litigation:** 08/06/2019

### Customer Complaint Information

**Date Complaint Received:** 07/12/2019  
**Complaint Pending?** No  
**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)  
**Status Date:** 07/31/2019  
**Settlement Amount:**  
**Individual Contribution Amount:**

### Arbitration Information



**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 19-01836

**Date Notice/Process Served:** 08/06/2019

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 12/23/2020

**Monetary Compensation Amount:** \$80,000.00

**Individual Contribution Amount:** \$0.00

### Disclosure 11 of 11

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** Essex National Securities, LLC

**Allegations:** The client's son, who has POA, and is a co-investor, felt the disclosure of the way fees and commissions could effect market value were disclosed in the prospectus were insufficient, and should have been made verbally.

**Product Type:** Real Estate Security

**Alleged Damages:** \$60,000.00

**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:** 12/01/2017

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 12/28/2017

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** REP STATEMENT: Roberto Leslie assisted the client in making two, separate real estate trust investments. The client earned a profit from the first investment. Standard fees and commissions applied. The client suffered a loss from the second investment, which is the subject of the client's complaint. The same fees and commissions applied in both transactions. For each transaction, Mr. Leslie provided the client with a written prospectus which contained a description of the fees and commissions. Mr. Leslie also spoke with the client's accountant. The client and two co-owners signed the firm's transaction acknowledgement directly below the statement indicating they "received a copy of the prospectus or contract



and will refer to it for clarification of important costs, fees, and benefit information."  
FIRM STATEMENT: The client and two co-owners signed the firm's transaction acknowledgement directly below the statement that they've "received a copy of the prospectus or contract and will refer to it for clarification of important costs, fees, and benefit information."



## 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

<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	CITICORP
<b>Termination Type:</b>	Voluntary Resignation
<b>Termination Date:</b>	02/04/2002
<b>Allegations:</b>	INDIVIDUAL WAS BEING INVESTIGATED FOR FAILURE TO FOLLOW STANDARDS AND POLICIES REGARDING DELIVEY OF ANNUITY CONTRACTS TO CUSTOMERS
<b>Product Type:</b>	Annuity(ies) - Fixed
<b>Other Product Types:</b>	



## End of Report

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