IAPD Report

DETLEF MICHAEL SCHOEPPLER

CRD# 2759253

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

DETLEF MICHAEL SCHOEPPLER (CRD# 2759253)

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 **07/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/28/1996
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	01/23/1998

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN	06/28/1996 - 07/03/2006

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
Criminal	1
Customer Dispute	10
Judgment/Lien	2

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

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402

Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/28/1996
B	FINRA	General Securities Principal	Approved	01/18/2001
B	FINRA	Municipal Fund	Approved	05/07/2003
B	California	Agent	Approved	10/14/1996
B	Connecticut	Agent	Approved	11/22/2017
B	Florida	Agent	Approved	01/23/1998
IA	Florida	Investment Adviser Representative	Approved	01/23/1998
B	Georgia	Agent	Approved	01/25/2001
B	Illinois	Agent	Approved	05/07/2001
B	Indiana	Agent	Approved	09/10/2001
B	Kansas	Agent	Approved	09/04/2001
B	Louisiana	Agent	Approved	09/04/2001
B	Massachusetts	Agent	Approved	07/22/1996

Qualifications

	Regulator	Registration	Status	Date
B	Missouri	Agent	Approved	01/06/1999
B	New Hampshire	Agent	Approved	10/06/1998
B	New Jersey	Agent	Approved	05/13/2002
B	New York	Agent	Approved	03/15/2018
B	North Carolina	Agent	Approved	06/21/2001
B	Ohio	Agent	Approved	04/25/2001
B	Pennsylvania	Agent	Approved	09/06/2001
B	Rhode Island	Agent	Approved	11/23/1998
B	South Carolina	Agent	Approved	04/24/2001
B	Texas	Agent	Approved	03/24/2003
IA	Texas	Investment Adviser Representative	Restricted Approval	10/05/2006
B	West Virginia	Agent	Approved	09/06/2001

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
501 S Dakota Ave Ste 1
Tampa, FL 33606-2579

AMERIPRISE FINANCIAL SERVICES, LLC
Tampa, FL

Qualifications

PASSED INDUSTRY EXAMS

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

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Fund Securities Principal Examination (S51)	Series 51	05/05/2003
B	General Securities Principal Examination (S24)	Series 24	10/24/2000

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	06/27/1996

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/02/2014
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/19/1996

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
B	06/28/1996 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, 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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Tampa, FL, United States
09/1996 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Clearwater, FL, 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
Criminal	1
Customer Dispute	10
Judgment/Lien	2

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	LA MESA POLICE DEPT. 87-10618A
Charge Date:	01/23/1987
Charge Details:	NO VEHICLE REGISTRATION, FALSE IDENTIFICATION & INFORMATION
Felony?	
Current Status:	Final
Status Date:	01/23/1987
Disposition Details:	$50 FINE 3YRS. PROB. ON SIMILAR OFFENSE
Broker Statement	I WAS PULLED OVER IN LA MESA, CALIFORNIA ON MY BIRTHDAY IN 1987. I HAD NO LICENSE IN MY POSSESION AND THE TRUCK I WAS DRIVING HAD JUST BEEN BOUGHT FROM ILLINOIS. A VERY DISAGREEABLE OFFICER ARRESTED ME FOR "FALSE" AND IMPROPER REGISTRATION WHICH WAS LATER RESCINDED.

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 10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	THE CLIENT ALLEGED HE WAS NOT FULLY DISCLOSED OF THE FEES OR PRODUCTS PURCHASED BEGINNING IN MAY 2011, THE VARIABLE ANNUITY PURCHASED IN JUNE 2011 WAS MISREPRESENTED, AND THE REGISTERED REPRESENTATIVE MADE TRADES IN THE CLIENT'S ACCOUNT WITHOUT AUTHORIZATION IN AUGUST 2011.
Product Type:	Annuity-Variable Equity Listed (Common & Preferred Stock) Mutual Fund
Alleged Damages:	$77,569.87
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:	08/22/2012
Complaint Pending?	No
Status:	Denied
Status Date:	10/04/2012
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES,INC
Allegations:	THE CLIENT ALLEGED THE RIVERSOURCE VARIABLE ANNUITY PURCHASED IN JUNE OF 2009 WAS UNSUITABLE.
Product Type:	Annuity-Variable
Alleged Damages:	$5,280.00
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: 06/30/2011

Complaint Pending? No

Status: Denied

Status Date: 08/09/2011

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 10

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES,INC.

Allegations: THE CLIENT ALLEGED THE FEATURES OF THE ENHANCED BENEFIT RIDER WERE NOT FULLY DISCLOSED TO HIM AND MAY NOT HAVE BEEN SUITABLE BASED ON LOSSES IN THE ACCOUNT.

Product Type: Annuity(ies) - Variable

Alleged Damages: $75,069.23

Customer Complaint Information

Date Complaint Received: 07/19/2008

Complaint Pending? No

Status: Denied

Status Date: 11/23/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE REVIEW FOUND THE CLIENT RECEIVED APPROPRIATE DISCLOSURE REGARDING THE ACCOUNT FEATURES AND THEY APPEARED SUITABLE REGARDING HIS GOALS OF GROWTH AND CONVERSATION OF PRINCIPAL.

Disclosure 4 of 10

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC

Allegations: CLAIMANT CLAIMS THAT SHE RETIRED FROM KRAFT GENERAL FOODS IN 2002 AND INVESTED A LITTLE OVER $1 MILLION WITH AMERIPRISE. THE CLIENT ALLEGES I SOLD HER CLASS B MUTUAL FUNDS WHEN SHE SHOULD HAVE BEEN SOLD CLASS A FUNDS WITHOUT A SALES LOAD. THE

	CLIENT ALSO ALLEGES I STATED HER PRINCIPLE IN A REIT WAS GUARANTEED. SHE ALSO ALLEGES THAT SHE WAS RECOMMENDED INAPPROPRIATE AND UNDERPERFORMING MUTUAL FUNDS.
Product Type:	Mutual Fund(s)
Other Product Type(s):	REITS
Alleged Damages:	$40,000.00

Customer Complaint Information

Date Complaint Received:	10/24/2005
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	09/07/2007
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD OH CASE NO 07-02498
Date Notice/Process Served:	09/07/2007
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/11/2008
Monetary Compensation Amount:	$25,000.00
Individual Contribution Amount:	$0.00
Broker Statement	THE FIRM FOUND A AND B SHARE CLASSES WERE DISCLOSED TO THE CLIENT ALTHOUGH B SHARES MAY NOT HAVE BEEN THE BEST OPTION. THE REIT PROSPECTUS WAS REVIEWED WITH THE CLIENT. THE FIRM WAS UNABLE TO SUBSTANTIATE THE CLAIM THE REIT WAS "GUARANTEED". IN THE INTEREST OF GOOD CLIENT RELATIONS WE OFFERED TO REIMBURSE THE CLIENT $12,033.62 HOWEVER THE CLIENT DID NOT ACCEPT OUR OFFER BY THE DEADLINE OF JUNE 28, 2006. THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 5 of 10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT ALLEGES I PROVIDED UNSUITABLE INVESTMENT RECOMMENDATIONS AND FAILED TO DISCLOSE INVESTMENT DETAILS REGARDING THE VARIABLE ANNUITY AND REITS THE CLIENT PURCHASED

	IN DECEMBER 2001
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	REIT
Alleged Damages:	$7,414.10

Customer Complaint Information

Date Complaint Received:	06/03/2004
Complaint Pending?	No
Status:	Denied
Status Date:	10/04/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM FOUND THE ADVISOR DOCUMENTED DISCLOSING THE TERMS AND FEES INVOLVED WITH THE ANNUITY AND THE REITS IN MEETINGS AND USING THE PROSPECTUS AND APPLICATION. THE CONTRACT WAS MAILED DIRECTLY TO THE CLIENT. IN 2001, THE ADVISOR COMPLETED A FINANCIAL ANALYSIS DETAILING THE CLIENT'S GOALS FOR CURRENT INCOME AND RETIREMENT SAVINGS. THE CLIENT DID NOT HAVE ACCESS TO ANY QUALIFIED PLANS SO THE NQ ANNUITY WAS SELECTED FOR ITS TAX-DEFERRED SAVINGS. THE REITS MET THE CLIENT'S GOAL FOR CURRENT INCOME. WE SENT THE CLIENT A LETTER WITH OUR FINDINGS.

Disclosure 6 of 10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	CLAIMANTS ALLEGE THAT IN OCTOBER 2001, AEFA AND ITS FINANCIAL ADVISORS RECOMMENDED THEIR RETIREMENT FUNDS TO BE INVESTED IN UNSUITABLE, HIGH-RISK, MUTUAL FUNDS INCLUDING B SHARES. CLAIMANTS SEEK DAMAGES FROM MARKET LOSSES IN THE AMOUNT OF $30000.00 PLUS $150000.00 IN PUNITIVE DAMAGES.
Product Type:	Mutual Fund(s)
Other Product Type(s):	BROKERAGE ACCOUNTS
Alleged Damages:	$150,000.00

Customer Complaint Information

Date Complaint Received:	11/03/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	10/28/2003
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR#03-07564
Date Notice/Process Served:	10/28/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/20/2005
Monetary Compensation Amount:	$10,000.00
Individual Contribution Amount:	$0.00
Broker Statement	AEFA SETTLED THIS MATTER FOR $10,000.00 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 7 of 10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT ALLEGED THE INVESTMENTS MADE OVER THE PAST FOUR YEARS WERE UNSUITABLE FOR HIM AND WERE NOT PROPERLY DIVERSIFIED. HE ALSO ALLEGED THAT ONE TRADE WAS UNAUTHORIZED.
Product Type:	Mutual Fund(s)
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	07/17/2003
Complaint Pending?	No
Status:	Denied
Status Date:	08/14/2003
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE CLIENT HAD FULL AND FAIR DISCLOSURE OF THE INVESTMENTS, AND THEY WERE SUITABLE FOR HIM. THE AMOUNT OF THE DISPUTED WITHDRAWAL WAS RETURNED TO THE ACCOUNT.

Disclosure 8 of 10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations:	CLIENTS ALLEGED THAT WHEN THEY BEGAN WORKING WITH ME IN LATE 1999, THEY INFORMED ME THAT THEY WERE CONSERVATIVE INVESTORS. DUE TO THE RECENT MARKET DOWNTURN AND SUBSEQUENT DECLINE IN THE VALUE OF THEIR ACCOUNTS, THEY QUESTIONED THE SUITABLILITY OF THE INVESTMENTS I RECOMMENDED. THEY HAVE REQUESTED REIMBURSEMENT FOR THEIR LOSSES AND A WAIVER OF ALL SURRENDER FEES SO THAT THEY MAY TRANSFER THEIR ACCOUNTS TO ANOTHER FIRM.
Product Type:	Mutual Fund(s)
Other Product Type(s):	WRAP ACCOUNT
Alleged Damages:	$28,061.00

Customer Complaint Information

Date Complaint Received:	04/04/2001
Complaint Pending?	No
Status:	Settled
Status Date:	06/26/2001
Settlement Amount:	$540.00
Individual Contribution Amount:	$540.00
Broker Statement	OUR REVIEW FOUND THAT THE CLIENT'S INVESTMENTS WERE SUITABLE, BASED UPON THEIR LONG-TERM INVESTMENT OBJECTIVES AT THE TIME OF THE TRANSACTIONS. THE CLIENTS RECEIVED PROPECTUSES AND SIGNED ALL APPLICABLE APPLICAITONS, ATTESTING TO THIER UNDERSTANDING OF THE INVESTMENTS. IN THE INTEREST OF GOOD CLIENT RELATIONS, WE OFERED TO WAIVE CONTINGENT-DEFERRED SALES CHARGES ON THIER AXP MUTUAL FUND ACCOUNTS, IN THE AMOUNT OF $540.00

Disclosure 9 of 10

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations:	THE CLIENT ALLEGED THAT BASED ON MY RECOMMENDATION, HE WURRENDERED A VARIABLE ANNUITY CONTRACT THAT HAD LESS THAN A YEAR REMAINING UNTIL MATURITY TO A NEW VARIABLE ANNUITY WITH A NEW SURRENDER CHARGE SCHEDULE. THE SURRENDER CHARGE ON THE NEW CONTRACT IS CURRENTLY $50,769.00.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$50,769.00

Customer Complaint Information

Date Complaint Received:	02/26/2001
Complaint Pending?	No
Status:	Settled
Status Date:	06/20/2001

Settlement Amount: $14,130.00

Individual Contribution Amount: $0.00

Broker Statement THE COMPANY REVIEW FOUND THAT BASED ON CONVERSATIONS WITH THE HOME OFFICE, I INFORMED THE CLIENT THAT HE WOULD RECEIVED A MARGIN INTEREST RATE ON HIS BROKERAGE ACOUNT OF APPROXIMATELY 7%. BASED ON THIS INFORMATION, THE CLIENT TRANSFERRED HIS ANNUITY TO AEFA SO THAT ALL OF HIS ACCOUNTS WOULD BE HELD WITH THE SAME INVESTMENT FIRM. AFTER THE DOLLARS WERE TRANSFERRED TO AEFA, IT WAS DETERMINED THAT THE BEST MARGIN INTEREST RATE THAT AEFA COULD OFFER WAS 8.25%, WHICH THE CLIENT DID NOT FEEL WAS COMPETITIVE TO THE MARGIN INTEREST RATE HE WAS RECEIVING AT ANOTHER INVESTMENT FIRM. PER THE TERMS OF THE SETTLEMENT AGGREEMENT WITH THE CLIENT, THE COMPANY AGGREED TO WAIVE THE SURRENDER CHARGE ON THE ANNUITY, WITH A NET COST TO THE COMPANY OF $14130.00

Disclosure 10 of 10

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INDEPENDENT CONTRACTOR FOR AMERICAN EXPRESS FINANCIAL ADVISORS INC.

Allegations: THE CLIENTS ALLEGED THAT WITH ANOTHER ADVISOR
I SOLD STOCK AGAINST THEIR STATED INSTRUCTIONS NOT TO SELL AND THE LONG-TERM CAPITAL GAINS CREATED A TAX LIABILITY FOR THEM OF OVER $50,000. THEY ALSO ALLEGED THAT I RECOMMENDED AND ASSISTED THEM WITH THE PURCHASE OF AN UNSUITABLE FLEXIBLE PORTFOLIO ANNUITY CONTRACT WHICH THE CLIENTS DID NOT ACCEPT AND
HAS SINCE BEEN CANCELLED UNDER THE RIGHT TO EXAMINE OPTION.

Product Type: Other

Other Product Type(s): STOCK, FLEXIBEL ANNUITY CONTRACT

Alleged Damages: $50,000.00

Customer Complaint Information

Date Complaint Received: 06/15/1999

Complaint Pending? No

Status: Denied

Status Date: 08/20/1999

Settlement Amount:

Individual Contribution Amount:

Broker Statement PENDING
NOT PROVIDED

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	State of Florida
Judgment/Lien Amount:	$220.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/28/2007
Date Individual Learned:	04/26/2018
Type of Court:	State Court
Name of Court:	Pinellas County Circuit Court
Location of Court:	Clearwater, FL
Docket/Case #:	2007285174
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Florida Department of Revenue
Judgment/Lien Amount:	$750.00
Judgment/Lien Type:	Tax
Date Filed with Court:	05/31/2006
Date Individual Learned:	04/26/2018
Type of Court:	State Court
Name of Court:	Pinellas County Circuit Court
Location of Court:	Clearwater, FL
Docket/Case #:	2006204552
Judgment/Lien Outstanding?	Yes

End of Report

This page is intentionally left blank.

