



## IAPD Report

# RYAN MATTHEW DAY

CRD# 3063438

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	5 - 6
Disclosure Information	7

**i** 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

### RYAN MATTHEW DAY (CRD# 3063438)

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 **05/07/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LINCOLN INVESTMENT	CRD# 519	06/01/2012
<b>IA</b>	LINCOLN INVESTMENT	CRD# 519	02/21/2014
<b>IA</b>	CAPITAL ANALYSTS	CRD# 162200	02/21/2014

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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>	CAPITAL ANALYSTS INCORPORATED	5478	OREM, UT	12/22/2011 - 06/01/2012
<b>B</b>	CAPITAL ANALYSTS, INCORPORATED	5478	OREM, UT	11/18/2011 - 06/01/2012
<b>IA</b>	KNOX CAPITAL ADVISORS, LLC	131000	DRAPER, UT	08/04/2005 - 11/18/2011

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	11



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

#### Employment 1 of 2

Firm Name: **LINCOLN INVESTMENT**  
Main Address: 601 OFFICE CENTER DRIVE  
SUITE 300  
FORT WASHINGTON, PA 19034-3232  
Firm ID#: 519

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	06/01/2012
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	06/01/2012
<b>B</b> Utah	Agent	Approved	02/21/2014
<b>IA</b> Utah	Investment Adviser Representative	Approved	02/21/2014

#### Branch Office Locations

**LINCOLN INVESTMENT**  
Park City, UT

#### Employment 2 of 2

Firm Name: **CAPITAL ANALYSTS**  
Main Address: 601 OFFICE CENTER DRIVE  
SUITE 300  
FORT WASHINGTON, PA 19034-3232  
Firm ID#: 162200

Regulator	Registration	Status	Date
<b>IA</b> Utah	Investment Adviser Representative	Approved	02/21/2014

#### Branch Office Locations

**CAPITAL ANALYSTS**  
Park City, UT



## 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, 4 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
------	----------	------

Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	12/05/2005
General Securities Representative Examination (S7)	Series 7	09/24/2003
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/26/1998

#### State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Investment Adviser Law Examination (S65)	Series 65	04/19/2002
Uniform Securities Agent State Law Examination (S63)	Series 63	06/19/1998

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



## 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	12/22/2011 - 06/01/2012	CAPITAL ANALYSTS INCORPORATED	CRD# 5478	OREM, UT
B	11/18/2011 - 06/01/2012	CAPITAL ANALYSTS, INCORPORATED	CRD# 5478	OREM, UT
IA	08/04/2005 - 11/18/2011	KNOX CAPITAL ADVISORS, LLC	CRD# 131000	DRAPER, UT
B	04/29/2010 - 11/16/2011	KCG SECURITIES, LLC	CRD# 151300	DRAPER, UT
B	07/28/2005 - 06/10/2009	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	DRAPER, UT
IA	02/12/2004 - 08/05/2005	M HOLDINGS SECURITIES, INC.	CRD# 43285	DRAPER, UT
B	01/23/2004 - 08/05/2005	M HOLDINGS SECURITIES, INC.	CRD# 43285	PORTLAND, OR
IA	05/14/2002 - 02/12/2004	MML INVESTORS SERVICES, INC.	CRD# 10409	PROVO, UT
B	05/28/1998 - 02/12/2004	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA

### 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
06/2012 - Present	LINCOLN INVESTMENT	Mass Transfer	Y	OREM, UT, United States
11/2011 - Present	CAPITAL ANALYSTS	REGISTERED REP	Y	CINCINNATI, OH, United States
04/2004 - Present	RYAN M DAY CONSULTING INC.	OWNER	N	OREM, UT, 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.

#### RYAN M DAY CONSULTING

POSITION: I own RMDC but one of the outside activities is writing books. NATURE: Author INVESTMENT RELATED: Yes  
NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 07/01/2019  
ADDRESS: 3000 Canyons Resort Drive, #4805, Park City UT 84098, United States  
DESCRIPTION: Author

#### RYAN M. DAY CONSULTING

POSITION: Owner, Agent NATURE: Fixed Insurance Sales and Service INVESTMENT RELATED: Yes NUMBER OF HOURS: 5  
SECURITIES TRADING HOURS: 5 START DATE: 11/01/2011  
ADDRESS: 3000 Canyons Resort Drive, #4805, Park City UT 84098, United States  
DESCRIPTION: I receive residual trail commissions for old business only. I am no longer offering or selling the products or services of any insurance carrier away from Lincoln.



## 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

### 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>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	GENEOS WEALTH MANAGEMENT INC,
<b>Allegations:</b>	CUSTOMER ALLEGES ON JULY 25, 2006 REGISTERED REPRESENTATIVE RECOMMENDED UNSUITABLE INVESTMENTS.
<b>Product Type:</b>	Direct Investment-DPP & LP Interests Equipment Leasing Real Estate Security
<b>Alleged Damages:</b>	\$200,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<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>	14-00060
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	12/30/2013

### Customer Complaint Information

<b>Date Complaint Received:</b>	01/23/2014
---------------------------------	------------



**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 11/21/2014  
**Settlement Amount:** \$35,000.00  
**Individual Contribution Amount:** \$0.00

.....

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT INC.  
**Allegations:** PER PREVIOUS BD: "CUSTOMER ALLEGES ON JULY 25TH, 2006 RR RECOMMENDED UNSUITABLE INVESTMENTS".  
**Product Type:** Direct Investment-DPP & LP Interests  
Equipment Leasing  
Real Estate Security  
**Alleged Damages:** \$200,000.00  
**Alleged Damages Amount Explanation (if amount not exact):** PER U5 AMENDEMENT FILING BY GENEOS WEALTH MANAGEMENT DATED 1/24/2014.  
**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 #:** 14-00060  
**Filing date of arbitration/CFTC reparation or civil litigation:** 12/30/2013

**Customer Complaint Information**

**Date Complaint Received:** 01/24/2014  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 11/21/2014  
**Settlement Amount:** \$35,000.00  
**Individual Contribution Amount:** \$0.00

**Broker Statement** THE INFORMATION PROVIDED ON THIS U4 FILING IS BASED ON THE INFORMATION PROVIDED IN THE U5 AMENDEMENT FILING BY GENEOS WEALTH MANAGEMENT DATED 1/24/2014. LINCOLN INVESTMENT PLANNING(519) HAS NOT RECEIVED ANY OTHER OFFICIAL DOCUMENTATION REGARDING THIS FILING AS OF 2/24/2014.



PER RR: ALTHOUGH I AM NOT NAMED AS A RESPONDENT IN THIS CLAIM, I AM REQUIRED UNDER FINRA RULES TO REPORT THIS DUE TO THE FACT THAT THE CLAIMANTS MADE ALLEGATIONS IN THEIR CLAIM THAT I WAS INVOLVED IN ONE OR MORE OF THEIR ALLEGATIONS. IF CALLED AS A WITNESS, I WILL ADAMANTLY DENY ANY WRONG DOING.

### Disclosure 2 of 11

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT, INC.

**Allegations:** CLIENT ALLEGED THAT REAL ESTATE INVESTMENTS MADE IN FEBRUARY AND APRIL OF 2009 WERE UNSUITABLE AND CAUSED RMD ISSUES.

**Product Type:** Real Estate Security

**Alleged Damages:** \$17,250.00

**Alleged Damages Amount Explanation (if amount not exact):** THERE WAS NO SPECIFIC DAMAGES MENTIONED, HOWEVER, WE BELIEVE CLIENT RECOVERED \$35,000 IN RMD FOR 2009. THE PENALTY FOR LATE RMD FILING IS 50%.

**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:** 11/12/2013

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 12/11/2013

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

CLIENT ALLEGED REAL ESTATE INVESTMENTS WERE NOT SUITABLE. A REVIEW OF THE ACCOUNT INDICATED THAT AMOUNT INVESTED WAS LESS THAN 3.5% OF CLIENT'S NETWORTH, THAT CLIENT HAD EXPERIENCE WITH SUCH INVESTMENTS AND BOTH INVESTMENTS APPEAR TO HAVE PERFORMED AS EXPECTED. FIRM CONCLUDED THAT THE TRANSACTIONS APPEAR APPROPRIATE.

### Disclosure 3 of 11

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** KNOX CAPITAL ADVISORS, LLC

**Allegations:** CLIENT ALLEGED BREACH OF FIDUCIARY DUTY, BREACH OF CONTRACT, AND NEGLIGENCE. TIME FRAME IS BETWEEN 12/2007 AND 11/2011.

**Product Type:** Direct Investment-DPP & LP Interests



Equity Listed (Common & Preferred Stock)  
Real Estate Security

**Alleged Damages:** \$600,000.00

**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 #:** 13-01866

**Filing date of arbitration/CFTC reparation or civil litigation:** 06/19/2013

**Customer Complaint Information**

**Date Complaint Received:** 07/08/2013

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 12/02/2013

**Settlement Amount:** \$185,000.00

**Individual Contribution Amount:** \$0.00

**Firm Statement** To clarify, the settlement amount of \$185,000 was the amount our firm paid, but Geneos also paid \$40,000.

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT, INC / KNOX CAPITAL ADVISORS LLC

**Allegations:** CLIENT ALLEGES MISREPRESENTATION AND UNSUITABLE RECOMMENDATIONS MADE DURING THE PERIOD OF 12/2007 - 01/2008.

**Product Type:** Direct Investment-DPP & LP Interests  
Other: RIA ACCOUNTS

**Alleged Damages:** \$600,000.00

**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 #:** 13-01866



Filing date of arbitration/CFTC reparation or civil litigation: 06/19/2013

Customer Complaint Information

Date Complaint Received: 07/09/2013

Complaint Pending? No

Status: Settled

Status Date: 12/04/2013

Settlement Amount: \$40,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: KNOX CAPITAL ADVISORS, LLC

Allegations: PER KCG SECURITIES, LLC., "CLIENT CLAIMS BREACH OF FIDUCIARY DUTY, BREACH OF CONTRACT, AND NEGLIGENCE. TIME FRAME IS BETWEEN 12/2007 AND 11/2011"

Product Type: Direct Investment-DPP & LP Interests, Equity Listed (Common & Preferred Stock), Real Estate Security

Alleged Damages: \$600,000.00

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 #: 13-01866

Filing date of arbitration/CFTC reparation or civil litigation: 06/19/2013

Customer Complaint Information

Date Complaint Received: 07/15/2013

Complaint Pending? No

Status: Settled

Status Date: 12/04/2013

Settlement Amount: \$185,000.00

Individual Contribution Amount: \$0.00

Broker Statement PER RR: "I AM NOT NAMED AS A RESPONDENT IN THIS CLAIM. CLAIM IS



AGAINST MY FORMER BROKER/DEALER AND/OR RIA. I AM REQUIRED UNDER FINRA RULES TO REPORT THIS DUE TO THE FACT THAT THE CLAIMANTS MADE ALLEGATIONS IN THEIR CLAIM THAT I WAS INVOLVED IN ONE OR MORE OF THEIR GREIVANCES. I ADAMANTLY DENY ANY WRONG DOING.

Disclosure 4 of 11

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT (BD) KNOX CAPITAL GROUP/KNOX CAPITAL ADVISORS (RIA)

**Allegations:** CLAIMANTS ALLEGE THAT PURCHASES INTO FORSEE STRATEGIES FUND L.P. BETWEEN JULY 2007 AND AUGUST 2008 WERE UNSUITABLE AND THAT PROPER DUE DILIGENCE WAS NOT CONDUCTED.

**Product Type:** Direct Investment-DPP & LP Interests

**Alleged Damages:** \$1,000,000.00

**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:** SALT LAKE CITY UTAH

**Docket/Case #:** 20120323746

**Filing date of arbitration/CFTC reparation or civil litigation:** 02/07/2012

Customer Complaint Information

**Date Complaint Received:** 06/22/2012

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 02/07/2013

**Settlement Amount:** \$105,000.00

**Individual Contribution Amount:** \$0.00

.....

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT (BD) KNOX CAPITAL GROUP/KNOX CAPITAL ADVISORS (RIA)

**Allegations:** CLAIMANTS HAVE FILED AN ARBITRATION AGAINST MY FORMER BROKER DEALERS AND THE PRINCIPALS OF MY FORMER EMPLOYER ALLEGING THAT PURCHASES INTO FORSEE STRATEGIES FUND L.P. BETWEEN JULY 2007 AND AUGUST 2008 WERE UNSUITABLE AND THAT PROPER DUE DILIGENCE WAS NOT CONDUCTED BY THE FIRMS THAT COULD HAVE PREVENTED THEIR LOSSES. I AM NOT NAMED AS A RESPONDENT.



**Product Type:** Direct Investment-DPP & LP Interests

**Alleged Damages:** \$1,000,000.00

**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:** SALT LAKE CITY, UTAH

**Docket/Case #:** 20120323746

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 02/07/2012

### Customer Complaint Information

**Date Complaint Received:** 07/02/2012

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 02/07/2013

**Settlement Amount:** \$105,000.00

**Individual Contribution  
Amount:** \$0.00

**Broker Statement** ALTHOUGH I AM NOT NAMED AS A RESPONDENT IN THIS CLAIM, I AM REQUIRED UNDER FINRA RULES TO REPORT THIS DUE TO THE FACT THAT THE CLAIMANTS MADE ALLEGATIONS IN THEIR CLAIM THAT I WAS INVOLVED IN ONE OR MORE OF THEIR ALLEGATIONS. IF CALLED AS A WITNESS, I WILL ADAMANTLY DENY ANY WRONG DOING. RR JUST LEARNED OF SETTLEMENT FROM PREVIOUS BROKER/DEALERS U5 FILING ON 3/7/2013.

### Disclosure 5 of 11

**Reporting Source:** Firm

**Employing firm when  
activities occurred which led  
to the complaint:** GENEOS WEALTH MANAGEMENT, INC

**Allegations:** CLIENT ALLEGES MISREPRESENTATION AND OMISSION OF MATERIAL FACTS RELATED TO THE RECOMMENDATION OF AN ALTERNATIVE INVESTMENT PURCHASED IN 2007.

**Product Type:** Real Estate Security

**Alleged Damages:** \$500,000.00

**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 #:** 12-01350

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 04/10/2012

### Customer Complaint Information

**Date Complaint Received:** 04/26/2012

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 01/22/2013

**Settlement Amount:** \$273,500.00

**Individual Contribution  
Amount:** \$0.00

---

**Reporting Source:** Individual

**Employing firm when  
activities occurred which led  
to the complaint:** GENEOS WEALTH MANAGEMENT, INC

**Allegations:** CLIENT ALLEGES MISREPRESENTATION AND OMISSION OF MATERIAL FACTS RELATED TO THE RECOMMENDATION OF AN ALTERNATIVE INVESTMENT PURCHASED IN 2007, DBSI, WHICH DECLARED BANKRUPTCY IN NOVEMBER 2008.

**Product Type:** Real Estate Security

**Alleged Damages:** \$500,000.00

**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 #:** 12-01350

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 04/10/2012

### Customer Complaint Information

**Date Complaint Received:** 04/26/2012

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 01/22/2013

**Settlement Amount:** \$273,500.00



**Individual Contribution Amount:** \$0.00

**Broker Statement** ALTHOUGH I AM NOT NAMED AS A RESPONDENT OR A DEFENDENT IN THIS CLAIM, I AM REQUIRED UNDER FINRA RULES TO REPORT THIS DUE TO THE FACT THAT I WAS THE REPRESENTATIVE ON THE CLIENT'S ACCOUNT. THIS CLAIM CENTERS AROUND THE CLIENT'S INVESTMENT IN DBSI IN 2007.

#### Disclosure 6 of 11

**Reporting Source:** Individual

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

**Allegations:** CLIENT ALLEGES REP MISREPRESENTED LIQUIDITY AND RISK OF RETIREMENT INVESTMENT. CLIENT FILED COMPLAINT WITH BETTER BUSINESS BUREAU OF UTAH - CASE 22117917.

**Product Type:** Other: PRIVATE PLACEMENT

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** CLIENT DID NOT SPECIFY AN AMOUNT OWED.

**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:** 08/29/2011

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 10/20/2011

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** WIFE OF CLIENT SUBMITTED A WRITTEN COMPLAINT TO BETTER BUSINESS BUREAU OF UTAH NOT UNDERSTANDING TRANSFER PROCESS TIMELINE. CLIENT UNDERSTOOD THE TIMELINE AND COMPLAINT WAS CLOSED WITH NO ACTION TAKEN.

#### Disclosure 7 of 11

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT, INC

**Allegations:** CLIENT ALLEGES THAT REPRESENTATIVE MADE MISREPRESENTATIONS REGARDING 2 DBSI INVESTMENTS MADE IN OCT 2007 AND JULY 2008.



**Product Type:** Real Estate Security  
Other: PRIVATE PLACEMENT

**Alleged Damages:** \$350,000.00

### Arbitration Information

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

**Docket/Case #:** 7751600212

**Date Notice/Process Served:** 08/05/2011

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 08/20/2012

**Monetary Compensation Amount:** \$6,700.00

**Individual Contribution Amount:** \$0.00

---

**Reporting Source:** Individual

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

**Allegations:** CLIENT ALLEGES THAT REPRESENTATIVE MADE MISREPRESENTATIONS REGARDING TWO DBSI INVESTMENTS MADE IN OCTOBER 2007 AND JULY 2008.

**Product Type:** Real Estate Security  
Other: PRIVATE PLACEMENT

**Alleged Damages:** \$350,000.00

**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:** 06/01/2011

**Complaint Pending?** No

**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)

**Status Date:** 08/12/2011

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information



<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	AAA
<b>Docket/Case #:</b>	77 516 00212 11
<b>Date Notice/Process Served:</b>	08/12/2011
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	08/20/2012
<b>Monetary Compensation Amount:</b>	\$6,700.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	THIS MATTER BEGAN AS A COMPLAINT IN JUNE 2011 NAMING GENOS, KNOX CAPITAL ADVISORS, BARNES AND RYAN DAY. IN AUGUST 2012 GENOS SETTLED WITH THE CLIENT FOR \$6700, LEAVING THE REMAINING PARTIES TO DEFEND AGAINST THIS CLIENT. I BELIEVE I SHOULD NOT HAVE BEEN NAMED AND WILL VIGOROUSLY DEFEND MYSELF IN THIS ARBITRATION, ALL PRODUCTS WERE AUTHORIZED AND APPROVED FOR SALE BY MY EMPLOYER, KNOX CAPITAL ADVISORS.

#### Disclosure 8 of 11

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	GENEOS WEALTH MANAGEMENT, INC
<b>Allegations:</b>	CLIENT ALLEGES MISREPRESENTATION AND ADMISSION OF MATERIAL FACTS PERTAINING TO THEIR INVESTMENT IN DBSI.
<b>Product Type:</b>	Real Estate Security Other: PRIVATE PLACEMENT
<b>Alleged Damages:</b>	\$180,000.00
<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>	11/18/2010
<b>Complaint Pending?</b>	No
<b>Status:</b>	Evolved into Civil litigation (the individual is a named party)
<b>Status Date:</b>	11/26/2010
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

#### Civil Litigation Information



**Type of Court:** Federal Court  
**Name of Court:** US DISTRICT COURT  
**Location of Court:** SALT LAKE CITY UTAH  
**Docket/Case #:** 2:10 - CV - 01209 - DB  
**Date Notice/Process Served:** 11/26/2010  
**Litigation Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 09/30/2011  
**Monetary Compensation Amount:** \$77,500.00  
**Individual Contribution Amount:** \$10,000.00

.....

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT  
**Allegations:** CLIENT ALLEGES MISREPRESENTATION AND OMISSION OF MATERIAL FACTS PERTAINING TO THEIR INVESTMENT IN DBSI.  
**Product Type:** Real Estate Security  
Other: PRIVATE PLACEMENT  
**Alleged Damages:** \$180,000.00  
**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:** 11/18/2010  
**Complaint Pending?** No  
**Status:** Evolved into Civil litigation (the individual is a named party)  
**Status Date:** 09/30/2011  
**Settlement Amount:**  
**Individual Contribution Amount:**

**Civil Litigation Information**

**Type of Court:** Federal Court  
**Name of Court:** US DISTRICT COURT  
**Location of Court:** SALT LAKE CITY, UT  
**Docket/Case #:** 2:10 - CV - 01209 - DB  
**Date Notice/Process Served:** 11/26/2010



**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 09/30/2011

**Monetary Compensation Amount:** \$77,500.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THIS WAS A LITIGATION ABOUT THE FAILURE BY MY BROKER DEALER TO PERFORM PROPER DUE DILIGENCE. I CONTRIBUTED NO MONEY IN THE SETTLEMENT OF THIS ACTION.

**Disclosure 9 of 11**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** GENEOS WEALTH MANAGEMENT INC.

**Allegations:** CLAIM ALLEGES THAT REPRESENTATIVE MADE EXAGGERATE CLAIMS WHICH INCLUDE GUARANTEEING RETURNS ON INVESTMENTS. CLAIM ALSO ALLEGES THAT REPRESENTATIVE MADE MISREPRESENTATIONS OF THE RISKS ASSOCIATED WITH THE PRODUCTS RECOMMENDED, MAKING FALSE AND MISLEADING STATEMENTS AND MAKING UNSUITABLE RECOMMENDATIONS WITH RESPECT TO DBSI AND FORSEE FUND, REGULATION D INVESTMENTS.

**Product Type:** Direct Investment-DPP & LP Interests  
Other: PRIVATE PLACEMENTS

**Alleged Damages:** \$473,500.00

**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 #:** 10-03914

**Filing date of arbitration/CFTC reparation or civil litigation:** 08/30/2010

**Customer Complaint Information**

**Date Complaint Received:** 09/15/2010

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/27/2011

**Settlement Amount:** \$200,000.00

**Individual Contribution Amount:** \$0.00



**Reporting Source:** Individual

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

**Allegations:** CLAIM ALLEGES THAT REPRESENTATIVE MADE EXAGGERATED CLAIMS WHICH INCLUDE GUARANTEEING RETURNS ON INVESTMENTS. CLAIM ALSO ALLEGES THAT REPRESENTATIVE MADE MISREPRESENTATIONS OF THE RISKS ASSOCIATED WITH THE PRODUCTS RECOMMENDED, MAKING FALSE AND MISLEADING STATEMENTS AND MAKING UNSUITABLE RECOMMENDATIONS WITH RESPECT TO DBSI AND FORESEE FUND, REGULATION D INVESTMENTS.

**Product Type:** Direct Investment-DPP & LP Interests  
Other: PRIVATE PLACEMENTS

**Alleged Damages:** \$473,500.00

**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 #:** 10-03914

**Filing date of arbitration/CFTC reparation or civil litigation:** 08/30/2010

### Customer Complaint Information

**Date Complaint Received:** 09/15/2010

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/27/2011

**Settlement Amount:** \$200,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THIS ARBITRATION WAS PRIMARILY ABOUT THE FRAUD THAT OCCURED AT DBSI THAT WAS NOT DETECTED BY THE FIRM IN THEIR DUE DILIGENCE PROCESS. AS THE FINANCIAL REPRESENTATIVE TO THE CLAIMIANTS, I WAS NOT NAMED AS A DEFENDANT NOR DID I PARTICAPTE IN THE SETTLEMENT.

### Disclosure 10 of 11

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MML INVESTORS SERVICES, INC

**Allegations:** CLIENT HAS ALLEGED THAT FINANCIAL PLAN CREATED FOR THE CLIENT



WAS FAULTY

**Product Type:** No Product

**Alleged Damages:** \$64,000.00

**Customer Complaint Information**

**Date Complaint Received:** 12/16/2005

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 01/11/2006

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD CASE NO. 06-03988

**Date Notice/Process Served:** 10/16/2006

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 05/29/2007

**Monetary Compensation Amount:** \$22,500.00

**Individual Contribution Amount:** \$1,000.00

**Firm Statement** FIRM FOUND NO WRONGDOING ON PART OF REP. ALLEGED \$64,000 DAMAGES RESULT FROM THE SALE OF A TRADITIONAL WHOLE LIFE INSURANCE POLICY

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MML INVESTORS SERVICES, INC

**Allegations:** CLIENT ALLEGED THAT FINANCIAL PLAN CREATED FOR CLIENT WAS FAULTY.

**Product Type:** No Product

**Alleged Damages:** \$67,000.00

**Customer Complaint Information**

**Date Complaint Received:** 12/16/2005

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 01/13/2006

**Settlement Amount:**



**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD CASE #06-03988

**Date Notice/Process Served:** 10/14/2006

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 05/29/2007

**Monetary Compensation Amount:** \$22,500.00

**Individual Contribution Amount:** \$1,000.00

**Broker Statement** THE CASE WAS RESOLVED VIA A MUTUAL AGREEMENT FOR A CONFIDENTIAL SETTLEMENT AMOUNT. MR. DAY DISPUTED LIABILITY IN THIS CASE AND NO ADMISSION OF FAULT WAS MADE.

### Disclosure 11 of 11

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** M HOLDINGS SECURITIES, INC.

**Allegations:** CLIENT ALLEGES THAT SHE WAS UNAWARE THAT THE POLICY COULD LAPSE AND THAT SHE MIGHT BE UNABLE TO PAY THE PREMIUM TO KEEP THE POLICY IN FORCE; AND THAT SHE WAS UNAWARE OF THE RISK INVOLVED WITH THE PRODUCT.

**Product Type:** Insurance

**Alleged Damages:** \$25,000.00

### Customer Complaint Information

**Date Complaint Received:** 04/11/2005

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 07/21/2005

**Settlement Amount:**

**Individual Contribution Amount:**



## End of Report

This page is intentionally left blank.