User Guidance

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IAPD Report

TROY LANE STINE

CRD# 3199358

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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

TROY LANE STINE (CRD# 3199358)

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 **03/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PROSPERITY CAPITAL ADVISORS	CRD# 156480	10/24/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	J. W. COLE ADVISORS, INC.	112294	LAKE CHARLES, LA	06/11/2014 - 10/24/2023
B	J.W. COLE FINANCIAL, INC.	124583	LAKE CHARLES, LA	06/11/2014 - 10/24/2023
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	LAKE CHARLES, LA	07/02/2012 - 07/24/2014

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	7
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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PROSPERITY CAPITAL ADVISORS**

Main Address: 30400 DETROIT ROAD
SUITE 201
WESTLAKE, OH 44145

Firm ID#: 156480

	Regulator	Registration	Status	Date
IA	Louisiana	Investment Adviser Representative	Approved	10/24/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	10/25/2023

Branch Office Locations

PROSPERITY CAPITAL ADVISORS
800 Ryan Street, Suite 200
Lake Charles, LA 70601

PROSPERITY CAPITAL ADVISORS
315 S College Rd., Suite 145
Lafayette, LA 70503

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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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	07/21/1999

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/30/1999

PROFESSIONAL DESIGNATIONS

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

No information reported.

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

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	06/11/2014 - 10/24/2023	J. W. COLE ADVISORS, INC.	CRD# 112294	LAKE CHARLES, LA
B	06/11/2014 - 10/24/2023	J.W. COLE FINANCIAL, INC.	CRD# 124583	LAKE CHARLES, LA
IA	07/02/2012 - 07/24/2014	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	LAKE CHARLES, LA
B	11/19/2010 - 07/21/2014	FIRST ALLIED SECURITIES, INC.	CRD# 32444	LAKE CHARLES, LA
IA	11/19/2010 - 07/02/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	LAKE CHARLES, LA
B	01/07/2008 - 11/24/2010	NEXT FINANCIAL GROUP, INC.	CRD# 46214	LAKE CHARLES,, LA
IA	01/07/2008 - 11/24/2010	NEXT FINANCIAL GROUP, INC.	CRD# 46214	LAKE CHARLES,, LA
IA	12/20/2007 - 01/10/2008	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	LAKE CHARLES, LA
B	12/06/2007 - 01/10/2008	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	LAKE CHARLES, LA
IA	06/14/2007 - 10/31/2007	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	LAKE CHARLES, LA
B	10/28/2005 - 10/31/2007	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	LAKE CHARLES, LA
B	01/29/2002 - 10/28/2005	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
B	07/27/2001 - 02/01/2002	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
B	07/23/1999 - 07/10/2001	EDWARD JONES	CRD# 250	ST. LOUIS, MO

Registration & Employment History

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2023 - Present	C2P Capital Advisory Group, LLC dba Prosperity Capital Advisors	Investment Advisor Representative	Y	Westlake, OH, United States
12/2007 - Present	Stine Tax Wealth Planning, LLC (d.b.a. for advisor business)	Owner, Investment Advisor Representative	Y	Lake Charles, LA, United States
12/2007 - Present	The Stine Group (d.b.a. for taxes)	Owner	N	Lake Charles, LA, United States
06/2014 - 10/2023	J.W. COLE ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	TAMPA, FL, United States
06/2014 - 10/2023	J.W. COLE FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	TAMPA, 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.

(1) Troy Stine is the Owner of Stine Tax & Wealth Planning, LLC which is the operating entity for Mr. Stine's advisory and insurance business and the dba he uses to promote his advisory activities. Mr. Stine spends approximately forty hours per week during trading hours working under this entity.
(2) Fixed Insurance: Troy Stine is a licensed insurance agent conducting business from his registered location. In this capacity, he may offer fixed insurance products including but not limited to life insurance, annuities, disability insurance, long term care insurance and Medicare supplements and receives normal and customary commissions as a result of any sales. In addition, he may receive other compensation such as fixed life trails. Troy Stine spends approx. 10 hrs/week during trading hours on this activity.
(3) Troy Stine is the Owner of Stine Tax & Wealth Planning, LLC. Mr. Stine offers tax preparation and consulting services through this entity for a fee. Mr. Stine is involved in this activity approximately 10 hours per month during trading hours. This is not an investment related activity.
(4) Troy Stine is an instructor for the Society of Financial Awareness (SOFA) which is a 501c3 providing financial education classes in the Lake Charles, LA area. There is no product sales mentioned during these seminars. Mr. Stine spends approximately four to eight hours per month on this activity.
(5) Troy Stine is a partner of Jackson William LLC, which is a rental property business. He also is a partner of Terre Sainte, which develops subdivisions in the Lake Charles Area. Mr. Stine spends approximately twelve hours per month on these activities.
(6) Troy Stine is a board member of the City of Lake Charles Alcohol Review Board. In this role Mr. Stine oversees application issuance and renewal or revocation for alcohol sales within Lake Charles, LA. Mr. Stine spends approximately 3 hours per week during trading hours. This is not an investment related activity.

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	7
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 7

Reporting Source: Firm

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

Allegations: CLIENTS ALLEGE MISREPRESENTATION

Product Type: Annuity(ies) - Variable

Alleged Damages: $11,129.07

Customer Complaint Information

Date Complaint Received: 04/17/2009

Complaint Pending? No

Status: Denied

Status Date: 04/27/2009

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

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

Allegations: CLIENTS ALLEGE MISREPRESENTATION

Product Type: Annuity(ies) - Variable

Alleged Damages: $11,129.07

Customer Complaint Information

Date Complaint Received: 04/17/2009

Complaint Pending? No

Status: Denied

Status Date: 04/27/2009

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 7

Reporting Source: Firm

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

Allegations: CLIENT ALLEGES MISREPRESENTATION IN THAT INVESTMENT WAS SUPPOSED TO BE GUARANTEED AND FDIC INSURED.

Product Type: Debt - Corporate

Alleged Damages: $21,629.00

Customer Complaint Information

Date Complaint Received: 03/05/2009

Complaint Pending? No

Status: Denied

Status Date: 03/31/2009

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

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

Allegations: CLIENT ALLEGES MISREPRESENTATION IN THAT INVESTMENT WAS SUPPOSED TO BE GUARANTEED AND FDIC INSURED.

Product Type: Debt - Corporate

Alleged Damages: $21,629.00

Customer Complaint Information

Date Complaint Received: 03/05/2009

Complaint Pending? No

Status: Denied

Status Date: 03/31/2009

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 7

Reporting Source: Firm

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

Allegations: CLIENT ALLEGES REP MISREPRESENTED THE CORPORATE NOTE HE PURCHASED IN MAY 2004.

Product Type: Debt - Corporate

Alleged Damages: $28,000.00

Customer Complaint Information

Date Complaint Received: 08/07/2008

Complaint Pending? No

Status: Denied

Status Date: 09/29/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

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

Allegations: CLIENT ALLEGES REP MISREPRESENTED THE CORPORATE NOTE HE PURCHASED IN MAY 2004.

Product Type: Debt - Corporate

Alleged Damages: $28,000.00

Customer Complaint Information

Date Complaint Received: 08/07/2008

Complaint Pending? No

Status: Denied

Status Date: 09/29/2008

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	THE ATTORNEY FOR THE CLIENT ALLEGED THAT THE COURT ORDER WAS NOT FOLLOWED ON THE INVESTMENT OF THESE FUNDS FOR THE MINOR CHILD. ATTORNEY IS CLAIMING THAT THE ORDER INDICATED THAT THE SETTLEMENT FROM AN ACCIDENT WAS TO BE INVESTED IN A CONSERVATIVE INVESTMENT OR FEDERALLY INSURED SAVINGS INSTITUTE AND NOT TO BE USED WITHOUT COURT APPROVAL. ATTORNEY ALLEGING DAMAGES EXCEEDING $53,000.
Product Type:	Mutual Fund(s)
Alleged Damages:	$53,000.00

Customer Complaint Information

Date Complaint Received:	11/10/2004
Complaint Pending?	No
Status:	Denied
Status Date:	12/20/2004
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THE BRANCH OFFICE ADVISED THAT THEY WERE NEVER PRESENTED WITH THE COURT ORDER THAT WAS DATED 1/5/98. THE TRUST ACCOUNT THAT WAS SET UP BY OUR FIRM WAS ESTABLISHED CORRECTLY AND CUSTOMER WAS THE TRUSTEE OF THIS ACCOUNT. THE TRUST DOCUMENT NAMED 3RD PARTY TO BE A FAMILY ADVISOR ON THE ACCOUNT, BUT HE WAS NOT A TRUSTEE. IT IS MY UNDERSTANDING, THAT THE IR AND EDWARD JONES PROPERLY ACCEPTED ORDERS FROM THE TRUSTEE ON THIS ACCOUNT AND ALL TRADE CONFIRMATIONS AND CUSTOMER STATEMENTS WERE SENT TO THE ADDRESS OF RECORD. SINCE THE COURT ORDER WAS NEVER PRESENTED TO THE BRANCH OFFICE AND ALL TRADES WERE AUTHORIZED BY THE TRUSTEE, THE REQUEST FOR REIMBURSEMENT ON THIS ACCOUNT WAS DENIED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	THE ATTORNEY FOR THE CLIENT ALLEGED THAT THE COURT ORDER WAS NOT FOLLOWED ON THE INVESTMENT OF THESE FUNDS FOR THE MINOR CHILD. ATTORNEY IS CLAIMING THAT THE ORDER INDICATED THAT THE SETTLEMENT FROM AN ACCIDENT WAS TO BE INVESTED IN A CONSERVATIVE INVESTMENT OR FEDERALLY INSURED SAVINGS INSTITUTE AND NOT TO BE USED WITHOUT COURT APPROVAL. ATTORNEY ALLEGING DAMAGES EXCEEDING $53,000.00

Product Type: Mutual Fund(s)

Alleged Damages: $53,000.00

Customer Complaint Information

Date Complaint Received: 11/10/2004

Complaint Pending? No

Status: Denied

Status Date: 12/20/2004

Settlement Amount:

Individual Contribution Amount:

Disclosure 5 of 7

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT PURCHASED A 10,000 MCI COMMUNICATIONS CORP DEBENTURE IN 1/01. CLIENT STATES SHE HAD PREVIOUSLY PURCHASED AAA INSURED OR GOVERNMENT BONDS. CLIENT ALLEGES STINE INFORMED HER THE BONDS WERE INSURED AND WERE SAFE (I.E. SHE COULD NOT LOSE HER INITIAL INVESTMENT). THE BONDS WERE SOLD IN 5/02 FOR A LOSS OF APPROXIMATELY $6,900.00. CLIENT REQUESTS REIMBURSEMENT OF LOSS.
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Product Type: Debt - Corporate

Alleged Damages: $6,900.00

Customer Complaint Information

Date Complaint Received: 05/24/2002

Complaint Pending? No

Status: Denied

Status Date: 08/06/2002

Settlement Amount:

Individual Contribution Amount:

Firm Statement ACCORDING TO OUR RECORDS, THE MCI DEBENTURE WAS PURCHASED ON 1/9/01. AT THE TIME OF THE PURCHASE, THE CLIENT RECEIVED A TRADE CONFIRMATION WHICH PROVIDED DETAILS OF THE TRANSACTION. IN REVIEWING THE JANUARY 2001 STATEMENT, THE RATING REFLECTED FOR THE INVESTMENT WAS A-/A3. IN THE CLIENT'S LETTER, SHE STATED NO INVESTMENTS WERE PURCHASED IN THE ACCOUNT WHICH WERE NOT AAA RATED AND INSURED. HOWEVER, IN 11/01, A GENERAL MOTORS ACCEPTANCE CORP (7.5%, DUE 11/15/16) WAS PURCHASED IN THE CLIENT'S ACCOUNT. IN REVIEWING THE NOVEMBER 2001 STATEMENT, THE INVESTMENT REFLECTS A RATING OF BBB+/A2. FURTHERMORE, THE STATEMENT DOES NOT REFLECT THE INVESTMENT IS INSURED. THE MCI DEBENTURE WAS SOLD ON 5/3/02. IT IS OUR OPINION THE PURCHASE OF

THE MCI DEBENTURE WAS AUTHORIZED. IN ADDITION TO THE DISCLOSURES MADE BY STINE AT THE TIME OF PURCHASE, THE STATEMENTS RECEIVED BY THE CLIENT REFLECT THE RATING OF THE INVESTMENTS AS WELL AS PROVIDING INFORMATION REGARDING WHETHER THE INVESTMENTS WERE INSURED/NOT INSURED. CLAIM DENIED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT PURCHASED A 10,000 MCI COMMUNICATIONS CORP DEBENTURE IN 1/01. CLIENT STATES SHE HAD PREVIOUSLY PURCHASED AAA INSURED OR GOVERNMENT BONDS. CLIENT ALLEGES STINE INFORMED HER THE BONDS WERE INSURED AND WERE SAFE (IE. SHE COULD NOT LOSE HER INITIAL INVESTMENT). THE BONDS WERE SOLD IN 5/02 FOR A LOSS OF APPROXIMATELY $6,900. CLIENT REQUESTS REIMBURSEMENT OF LOSS.

Product Type: Debt - Corporate

Alleged Damages: $6,900.00

Customer Complaint Information

Date Complaint Received: 05/24/2002

Complaint Pending? No

Status: Denied

Status Date: 08/06/2002

Settlement Amount:

Individual Contribution Amount:

Disclosure 6 of 7

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT STATES HE RECEIVED FUNDS AS A SETTLEMENT AND APPROACHED STINE ABOUT
INVESTMENTS. CLIENT FURTHER STATES HE INFORMED STINE HE NEEDED THE MONEY TO
PURCHASE PROPERTY IN APPROXIMATELY FOUR MONTHS. CLIENT ALLEGES STINE INFORMED
HIM THE FUNDS COULD BE INVESTED AND HE COULD REMOVE FUNDS FROM THE ACCOUNT AT
ANY TIME. AFTER STINE LEFT EDWARD JONES, THE CLIENT CONTACTED TO LOCAL OFFICE TO
DETERMINE HOW MUCH HE HAD EARNED ON HIS INVESTMENT AND DISCOVERED HE HAD LOST
APPROXIMATELY $4,000.00. CLIENT ALLEGES HE WAS MISLED AND LIED TO BY STINE. CLIENT
REQUESTS A REIMBURSEMENT OF THE SALES CHARGE AS WELL AS MARKET LOSSES WHICH

	EXCEEDS $5,000.00.
Product Type:	Mutual Fund(s)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	11/26/2001
Complaint Pending?	No
Status:	Denied
Status Date:	01/23/2002
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	ACCORDING TO OUR RECORDS, THE ACCOUNT IN QUESTION WAS ESTABLISHED ON 4/9/01. A PORTION OF A CHECK ($60,000.00) WAS DEPOSITED IN THE ACCOUNT AND $20,000 WAS INVESTED IN INVESTMENT COMPANY OF AMERICA, $20,000 WAS INVESTED IN FUNDAMENTAL INVS INC AND $20,000 WAS RETAINED IN THE ACCOUNT. (THE CASH BALANCE WAS DEPLETED WITHIN A FEW MONTHS). WE DO HAVE RECORD OF A REQUEST FROM THE BRANCH OFFICE FOR A COMMITMENT LETTER (ON THE CLEINT'S BEHALF) FOR A REALTOR. IN THE REQUEST, THE BRANCH OFFICE INDICATED THE CLIENT DID NOT WANT TO LIQUIDATE THE MUTUAL FUNDS, BUT WANTED TO BORROW AGAINST THEM. THE CLIENT WAS APPARENTLY INFORMED WE DO NOT PROVIDE SUCH LETTERS. AT THE TIME OF THE PURCHASES, THE CLIENT RECEIVED TRADE CONFIRMATIONS AS WELL AS THE APPROPRIATE PROSPECTUSES. THE CLIENT HAS ALSO RECEIVED CUSTOMER STATMENTS. IT IS OUR OPINION THE CLIENT AUTHORIZED THE PURCHASES AND WAS AWARE OF THE SALES CHARGES AS WELL AS THE MARKET FLUCTUATION ASSOCIATED WITH THE MUTUAL FUNDS. CLAIM DENIED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT STATES HE RECEIVED FUNDS AS A SETTLEMENT AND APPROACHED ME ABOUT INVESTMENTS. CLIENT FURTHER STATES HE INFORMED ME HE NEEDED THE MONEY TO PURCHASE PROPERTY IN APPROXIMATELY FOUR MONTHS. CLIENT ALLEGES I INFORMED HIM THE FUNDS COULD BE INVESTED AND HE COULD REMOVE FUNDS FROM THE ACCOUNT AT ANY TIME. AFTER I LEFT EDWARD JONES, THE CLIENT CONTACTED THE LOCAL OFFICE TO DETERMINE HOW MUCH HE HAD EARNED ON HIS INVESTMENT AND DISCOVERED HE HAD LOST APPROXIMATELY $4,000. CLIENT ALLEGES HE WAS MISLED AND LIED TO

	BE ME. CLIENT REQUESTS A REIMBURSEMENT OF THE SALES CHARGE AS WELL AS MARKET LOSSES WHICH EXCEED $5,000. *** I MADE IT CLEAR TO CUSTOMER THAT IF HE NEEDED THE MONEY AND IF THE MARKET WAS DOWN HE COULD RECEIVE LESS THAN HIS ORIGINAL INVESTMENT. CUSTOMER WAS SENT A MONTHLY STATEMENT FROM EDWARD JONES AND WAS GIVEN A PROSPECTUS. I DID NOT INFORM HIM THAT IF HE NEEDED THE MONEY THAT HE COULD RECEIVE IT WITHOUT ANY MARKET LOSS. HE WAS MADE AWARE OF THE UP-FRONT CHARGE AND MARKET FLUCTUATION AND THAT THIS WAS A LONG TERM PRODUCT.
Product Type:	Mutual Fund(s)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	11/26/2001
Complaint Pending?	No
Status:	Denied
Status Date:	01/23/2002
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 7 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT'S ATTORNEY STATES STINE DID NOT INFORM THE CLIENT OF THE CORRECT COMMISSIONS ASSOCIATED WITH THE PURCHASE OF A HARFORD DIRECTOR VARIABLE ANNUITY THROUGH HER EDWARD JONES ACCOUNT IN MAY 2001. ALSO ALLEGES STINE INFORMED THE CLIENT THE FUNDS INVESTED WOULD NOT BE SUBJECT TO MARKET FLUCTUATION. APPROXIMATE MARKET LOSS ASSOCIATED WITH THE ANNUITY IS $19,800.00.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$19,800.00

Customer Complaint Information

Date Complaint Received:	10/02/2001
Complaint Pending?	No
Status:	Denied
Status Date:	11/28/2001
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	CLIENT SIGNED AN INDIVIDUAL ANNUITY REPLACEMENT

DISCLOSURE/ACKNOWLEDGEMENT FORM
WHICH WOULD INDICATE SHE RECEIVED A PROSPECTUS. THE PROSPECTUS PROVIDES INFORMATION
REGARDING THE ANNUITY INCLUDING INFORMATION REGARDING THE SALES CHARGE. IN ADDITION,
SHE ALSO SIGNED AN ANNUITY CONTRACT SUMMARY WHICH IN ADDITION TO PROVIDING INFORMATION
REGARDING THE SPECIFICS OF THE ANNUITY ALSO INDICATES THE CLIENTS UNDERSTANDS THE
PERFORMANCE IS BASED ON SUB-ACCOUNTS AND RETURN IS NOT GUARANTEED. BASED ON OUR
REVIEW, IN ADDITION TO ANY DISCUSSIONS THE CLIENT HAD WITH STINE, SHE RECEIVED
DOCUMENTATION WHICH WOULD INDICATE SHE WAS AWARE OF THE SALES CHARGES ASSOCIATED
WITH THE ANNUITY PURCHASE AS WELL AS MARKET FLUCTUATION. CLAIM DENIED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT'S ATTORNEY STATES I DID NOT INFORM THE CLIENT OF THE CORRECT COMMISSION ASSOCIATED WITH THE PURCHASE OF A HARTFORD DIRECTOR VARIABLE ANNUITY THROUGH HER EDWARD JONES ACCOUNT IN MAY 2001. ALSO ALLEGES I INFORMED THE CLIENT THE FUNDS INVESTED WOULD NOT BE SUBJECT TO MARKET FLUCTUATION. APPROXIMATE MARKET LOSS ASSOCIATED WITH THE ANNUITY IS $19,800.00. *** I EXPLAINED EVERYTHING TO CUSTOMER IN REFERENCE TO HER INVESTMENTS. I DID NOT TELL HER OR HER FATHER THAT THE INVESTMENT WAS NOT SUBJECT TO MARKET FLUCTUATION NOR DID I PROVIDE INCORRECT INFORMATION ABOUT THE COMMISSION.

Product Type: Annuity(ies) - Variable

Alleged Damages: $19,800.00

Customer Complaint Information

Date Complaint Received: 10/02/2001

Complaint Pending? No

Status: Denied

Status Date: 11/28/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENT SIGNED AN INDIVIDUAL ANNUITY REPLACEMENT DISCLOSURE/ACKNOWLEDGEMENT FORM WHICH WOULD INDICATE SHE RECEIVED A PROSPECTUS. THE PROSPECTUS PROVIDES INFORMATION REGARDING THE ANNUITY INCLUDING INFORMATION REGARDING THE SALES CHARGE. IN ADDITION, SHE ALSO SIGNED AN ANNUITY CONTRACT SUMMARY WHICH IN ADDITION TO PROVIDING INFORMATION REGARDING THE SPECIFICS OF THE ANNUITY ALSO INDICATES THE CLIENT UNDERSTANDS THE PERFORMANCE IS BASED ON SUB-ACCOUNTS AND

RETURN IS NOT GUARANTEED. BASED ON EDWARD JONES' REVIEW, IN ADDITION TO ANY DISCUSSIONS THE CLIENT HAD WITH ME, SHE RECEIVED DOCUMENTATION WHICH WOULD INDICATE SHE WAS AWARE OF THE SALES CHARGES ASSOCIATED WITH THE ANNUITY PUCHASE AS WELL AS MARKET FLUCTUATION. CLAIM DENIED.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	06/16/2001
Allegations:	THE ALLEGATION WERE DEALING WITH INTERNAL ISSUES WITH EDWARD JONES. THE FIRST ISSUE DEALING WITH ANNUITY ADDRESS WITH ORDER THAT WAS PUT IN A DIFFERENT CLIENTS ADDRESS THAT THEY DID NOT PERSONALY LIVE IN STATE THAT I WAS NOT LICENCED IN. THE SECOND ISSUE WAS DEALING WITH FAX SENT TO CLIENT THAT WAS NOT APPROVED BY COMPLIANCE. THE THIRD ISSUE IS DEALING WITH AN UNAUTHORIZED SIGNATURE ON A FORM.
Product Type:	No Product
Other Product Types:	
Broker Statement	THE FIRST ISSUE WAS ON ANNUITY ORDER PLACED IN CLIENT ACCOUNT THAT WAS NOT PRIMARY RESENDENCE, AND I WAS LICENCE IN THAT STATE. ON THE SECOND ISSUE WHICH HAPPENED FEBUARAY 5,2001 IT WAS DEALING WITH UNAUTHORIZED FAX THAT WAS SENT TO A CLIENT THAT WAS NOT APPROVED BY COMPLIANCE. THE THIRD ISSUE WAS DEALING WITH A ALLEGATION OF UNAUTHORIZED SIGNATURE THAT WAS PUT ON DOCUMENT THAT WAS NOT DONE BY THE CLIENT.

End of Report

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