



IAPD Report

AARON LEE BOEHM

CRD# 3232128

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

AARON LEE BOEHM (CRD# 3232128)

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 **01/03/2024**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA COPIA WEALTH MANAGEMENT	CRD# 281873	01/14/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** 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 ARBOR POINT ADVISORS	165127	BEND, OR	11/06/2020 - 12/31/2021
B SECURITIES AMERICA, INC.	10205	BEND, OR	11/06/2020 - 12/31/2021
IA KMS FINANCIAL SERVICES, INC	3866	BEND, OR	08/04/2011 - 11/06/2020

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

DISCLOSURE INFORMATION

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

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

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	3



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **4** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **COPIA WEALTH MANAGEMENT**
Main Address: 572 SW BLUFF DRIVE #100
BEND, OR 97702
Firm ID#: 281873

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	01/14/2022
IA	Oregon	Investment Adviser Representative	Approved	01/19/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	02/09/2022
IA	Washington	Investment Adviser Representative	Approved	01/19/2022

Branch Office Locations

COPIA WEALTH MANAGEMENT
572 SW BLUFF DRIVE #100
BEND, OR 97702



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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	10/28/2003
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	10/27/2003

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	08/13/1999
General Securities Representative Examination (S7)	Series 7	07/12/1999

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	04/18/2005
Uniform Securities Agent State Law Examination (S63)	Series 63	08/20/1999

PROFESSIONAL DESIGNATIONS

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

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	11/06/2020 - 12/31/2021	ARBOR POINT ADVISORS	CRD# 165127	BEND, OR
B	11/06/2020 - 12/31/2021	SECURITIES AMERICA, INC.	CRD# 10205	BEND, OR
IA	08/04/2011 - 11/06/2020	KMS FINANCIAL SERVICES, INC	CRD# 3866	BEND, OR
B	07/01/2011 - 11/06/2020	KMS FINANCIAL SERVICES, INC.	CRD# 3866	BEND, OR
B	11/13/2009 - 07/05/2011	LPL FINANCIAL LLC	CRD# 6413	BEND, OR
IA	11/13/2009 - 07/05/2011	LPL FINANCIAL LLC	CRD# 6413	BEND, OR
IA	06/20/2008 - 11/25/2009	CHARLES SCHWAB & CO., INC.	CRD# 5393	BEND, OR
B	01/12/2001 - 11/25/2009	CHARLES SCHWAB & CO., INC.	CRD# 5393	BEND, OR
B	07/13/1999 - 07/20/2000	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY

EMPLOYMENT HISTORY

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

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2022 - Present	COPIA WEALTH MANAGEMENT	INVESTMENT ADVISER REPRESENTATIVE	Y	BEND, OR, United States
12/2009 - Present	COPIA WEALTH MANAGEMENT	OWNER	Y	BEND, OR, United States
11/2020 - 12/2021	ARBOR POINT ADVISORS	IAR	Y	BEND, OR, United States
11/2020 - 12/2021	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	BEND, OR, United States
06/2011 - 11/2020	KMS FINANCIAL SERVICES, INC	REGISTERED REP	Y	SEATTLE, WA, 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.

**WEICHERT REALTORS

POSITION: Real Estate Agent NATURE: Licensed Real Estate Agent in the State of Oregon INVESTMENT RELATED: No
NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 10/01/2013
ADDRESS: 869 NW Wall St. STE 204, Bend OR 97701, United States
DESCRIPTION: Real Estate Agent. No income in 2019 but I am Licensed but not practicing at this time

**BEND LAPINE SCHOOLS

POSITION: Baseball Coach NATURE: High School Baseball coach and get paid directly from the Bend Lapine school district.
INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2017
ADDRESS: 18965 Ridgeline Dr., Bend OR 97703, United States
DESCRIPTION: High School Baseball coach and get paid directly from the Bend Lapine school district.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	3

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	06/08/2011
Docket/Case Number:	2010022029101
Employing firm when activity occurred which led to the regulatory action:	CHARLES SCHWAB & CO., INC.
Product Type:	No Product

Allegations: NASD RULES 2110, 3030: BOEHM ENTERED INTO A HANDWRITTEN AGREEMENT WITH A CUSTOMER OF HIS MEMBER FIRM WHILE AT THE CUSTOMER'S GARAGE SALE WHEREIN HE AGREED TO PROVIDE FINANCIAL ADVISORY SERVICES TO THE CUSTOMER IN EXCHANGE FOR THREE OLDER VEHICLES WHICH THE CUSTOMER SOLD TO HIM AT A DISCOUNTED PRICE. PRIOR TO ENTERING INTO THE AGREEMENT, THE CUSTOMER'S FUNDS WERE HELD IN A FIRM MANAGED PORTFOLIOS WRAP ACCOUNT IN WHICH THE CUSTOMER PAID AN ADDITIONAL PERCENTAGE FOR THE MANAGEMENT OF HIS MUTUAL FUNDS WITHIN THE ACCOUNT. AFTER HAVING THE MANAGED PORTFOLIOS ACCOUNT FOR A SHORT PERIOD OF TIME, THE CUSTOMER COMPLAINED TO BOEHM ABOUT THESE ADDITIONAL FEES ASSOCIATED WITH THE ACCOUNT. THEREAFTER, THE CUSTOMER AND BOEHM ENTERED INTO A HANDWRITTEN AGREEMENT WHEREIN BOEHM AGREED TO PROVIDE THE CUSTOMER WITH FINANCIAL ADVISORY SERVICES IN EXCHANGE FOR THE THREE OLDER VEHICLES. THE CUSTOMER THEN PROCEEDED TO JOURNAL ALL OF HIS POSITIONS



OUT OF THE WRAP ACCOUNT AND BACK INTO A PREVIOUSLY HELD NO-FEE ACCOUNT AT THE FIRM. APPROXIMATELY ONE YEAR LATER, DURING THE MARKET RECESSION, THE CUSTOMER INSTRUCTED BOEHM TO LIQUIDATE HIS POSITIONS, ALL AT A SIGNIFICANT LOSS. ALTHOUGH BOEHM ADVISED AGAINST THE LIQUIDATION, THE CUSTOMER PERSISTED IN HAVING BOEHM LIQUIDATE THE POSITIONS. BOEHM DID NOT PROVIDE ANY OTHER FINANCIAL ADVISORY SERVICES TO THE CUSTOMER DURING THE DURATION OF THE TERM OF THE AGREEMENT (WHICH ENDED ON DECEMBER 11, 2008). NOR DID BOEHM RECEIVE ANY PAYMENT FOR HIS SERVICES OTHER THAN THE RECEIPT OF THE VEHICLES. BOEHM ENTERED INTO THE BUSINESS AGREEMENT TO PROVIDE FINANCIAL ADVISORY SERVICES TO A FIRM CUSTOMER, OUTSIDE THE SCOPE OF HIS RELATIONSHIP WITH HIS FIRM, AND WITHOUT FIRST NOTIFYING THE FIRM OR OBTAINING THE FIRM'S WRITTEN APPROVAL FOR THE ARRANGEMENT. THE FIRM'S WRITTEN SUPERVISORY PROCEDURES ALSO SPECIFICALLY PROHIBITED REGISTERED REPRESENTATIVES FROM ENTERING INTO OUTSIDE EMPLOYMENT OR BUSINESS ACTIVITIES WITHOUT OBTAINING PRIOR APPROVAL FROM THE FIRM.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/08/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	30 DAYS
Start Date:	07/05/2011
End Date:	08/03/2011

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	06/21/2011
Was any portion of penalty waived?	No

**Amount Waived:****Regulator Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, BOEHM CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 30 DAYS. THE SUSPENSION IS IN EFFECT FROM JULY 5, 2011 THROUGH AUGUST 3, 2011.

Reporting Source:

Individual

Regulatory Action Initiated By:

FINRA

Sanction(s) Sought:

Other: N/A

Date Initiated:

06/08/2011

Docket/Case Number:[2010022029101](#)**Employing firm when activity occurred which led to the regulatory action:**

CHARLES SCHWAB & CO., INC.

Product Type:

No Product

Allegations:

NASD RULES 2110, 3030: BOEHM ENTERED INTO A HANDWRITTEN AGREEMENT WITH A CUSTOMER OF HIS MEMBER FIRM WHILE AT THE CUSTOMER'S GARAGE SALE WHEREIN HE AGREED TO PROVIDE FINANCIAL ADVISORY SERVICES TO THE CUSTOMER IN EXCHANGE FOR THREE OLDER VEHICLES WHICH THE CUSTOMER SOLD TO HIM AT A DISCOUNTED PRICE. PRIOR TO ENTERING INTO THE AGREEMENT, THE CUSTOMER'S FUNDS WERE HELD IN A FIRM MANAGED PORTFOLIOS WRAP ACCOUNT IN WHICH THE CUSTOMER PAID AN ADDITIONAL PERCENTAGE FOR THE MANAGEMENT OF HIS MUTUAL FUNDS WITHIN THE ACCOUNT. AFTER HAVING THE MANAGED PORTFOLIOS ACCOUNT FOR A SHORT PERIOD OF TIME, THE CUSTOMER COMPLAINED TO BOEHM ABOUT THESE ADDITIONAL FEES ASSOCIATED WITH THE ACCOUNT. THEREAFTER, THE CUSTOMER AND BOEHM ENTERED INTO A HANDWRITTEN AGREEMENT WHEREIN BOEHM AGREED TO PROVIDE THE CUSTOMER WITH FINANCIAL ADVISORY SERVICES IN EXCHANGE FOR THE THREE OLDER VEHICLES. THE CUSTOMER THEN PROCEEDED TO JOURNAL ALL OF HIS POSITIONS OUT OF THE WRAP ACCOUNT AND BACK INTO A PREVIOUSLY HELD NO-FEE ACCOUNT AT THE FIRM. APPROXIMATELY ONE YEAR LATER, DURING THE MARKET RECESSION, THE CUSTOMER INSTRUCTED BOEHM TO LIQUIDATE HIS POSITIONS, ALL AT A SIGNIFICANT LOSS. ALTHOUGH BOEHM ADVISED AGAINST THE LIQUIDATION, THE CUSTOMER PERSISTED IN HAVING BOEHM LIQUIDATE THE POSITIONS. BOEHM DID NOT PROVIDE ANY OTHER FINANCIAL ADVISORY SERVICES TO THE CUSTOMER DURING THE DURATION OF THE TERM OF THE AGREEMENT (WHICH ENDED ON DECEMBER 11, 2008). NOR DID BOEHM RECEIVE ANY PAYMENTS FOR HIS SERVICES OTHER THAN THE RECEIPT OF THE VEHICLES. BOEHM ENTERED INTO THE BUSINESS AGREEMENT TO PROVIDE FINANCIAL ADVISORY SERVICES TO A FIRM CUSTOMER, OUTSIDE THE SCOPE OF HIS RELATIONSHIP WITH HIS FIRM, AND WITHOUT FIRST NOTIFYING THE FIRM OR OBTAINING THE FIRM'S WRITTEN APPROVAL FOR THE ARRANGEMENT. THE FIRM'S WRITTEN SUPERVISORY PROCEDURES ALSO SPECIFICALLY PROHIBITED REGISTERED REPRESENTATIVES FROM ENTERING INTO OUTSIDE EMPLOYMENT OR BUSINESS ACTIVITIES WITHOUT OBTAINING PRIOR APPROVAL FROM THE FIRM.



Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/08/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	30 DAYS
Start Date:	07/05/2011
End Date:	08/03/2011
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	06/21/2011
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS, BOEHM CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMEBER IN ANY CAPACITY FOR 30 DAYS. THE SUSPENSION IS IN EFFECT FROM JULY 5, 2011 THROUGH AUGUST 3, 2011.



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CHARLES SCHWAB & CO.
Allegations:	CUSTOMER ALLEGES MISREPRESENTATION IN CONNECTION WITH THE PURCHASE OF THE SCHWAB YIELD PLUS FUND IN JUNE 2007.
Product Type:	Mutual Fund
Alleged Damages:	\$269,537.12
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 #:	10-02881
Filing date of arbitration/CFTC reparation or civil litigation:	06/29/2010

Customer Complaint Information

Date Complaint Received:	06/29/2010
Complaint Pending?	No
Status:	Settled
Status Date:	11/17/2010
Settlement Amount:	\$150,000.00
Individual Contribution Amount:	\$0.00
Firm Statement	THE FIRM SETTLED THE CLAIMS TO AVOID THE COST AND UNCERTAINTY OF LITIGATION, WITH NO ADMISSION OF WRONGDOING AND NO MONETARY CONTRIBUTION FROM THE REPRESENTATIVE.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CHARLES SCHWAB & CO.
Allegations:	CUSTOMER ALLEGES MISREPRESENTATION IN CONNECTION WITH THE



PURCHASE OF THE SCHWAB YIELD PLUS FUND IN JUNE 2007.

Product Type: Mutual Fund

Alleged Damages: \$269,537.12

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 #: 10-02881

Filing date of arbitration/CFTC reparation or civil litigation: 06/29/2010

Customer Complaint Information

Date Complaint Received: 06/29/2010

Complaint Pending? No

Status: Settled

Status Date: 11/17/2010

Settlement Amount: \$150,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE FIRM SETTLED THE CLAIMS TO AVOID THE COST AND UNCERTAINTY OF LITIGATION, WITH NO ADMISSION OF WRONGDOING AND NO MONETARY CONTRIBUTION FROM THE REPRESENTATIVE.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CHARLES SCHWAB & CO., INC.

Allegations: CUSTOMER ALLEGES UNSUITABLE RECOMMENDATIONS WITH REGARD TO THE PURCHASES OF VARIOUS MUTUAL FUNDS , AND VIOLATION OF A WRITTEN AGREEMENT BETWEEN THE CUSTOMER AND MR. BOEHM FOR MANAGEMENT SERVICES IN EXCHANGE FOR A JEEP AND TWO MOTORCYCLES.

Product Type: Mutual Fund

Alleged Damages: \$535,600.00

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: 02/19/2010
Complaint Pending? No
Status: Evolved into Civil litigation (the individual is a named party)
Status Date: 09/23/2010
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA
Docket/Case #: 12-00212
Date Notice/Process Served: 02/03/2012
Arbitration Pending? No
Disposition: Settled
Disposition Date: 01/30/2013
Monetary Compensation Amount: \$150,000.00
Individual Contribution Amount: \$0.00

Civil Litigation Information

Type of Court: State Court
Name of Court: IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF DESCHUTES
Location of Court: DESCHUTES COUNTY, OREGON
Docket/Case #: 10CV0750MA
Date Notice/Process Served: 09/23/2010
Litigation Pending? No
Disposition: Dismissed
Disposition Date: 01/28/2013
Monetary Compensation Amount: \$0.00
Individual Contribution Amount: \$0.00

Firm Statement Started as customer complaint on 02/09/2010, evolved into Civil Litigation on 09/23/2010. Litigation was compelled to to Arbitration and new DRP (for the Arbitration) was created on 02/03/2012. Arbitration was settled on 01/30/2013 (DRP updated) and Litigation was dismissed (based on outcome of Arbitration) on 01/28/2013.

.....
Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: CHARLES SCHWAB & CO., INC.

Allegations: CUSTOMER ALLEGES UNSUITABLE RECOMMENDATIONS WITH REGARDS TO THE PURCHASES OF THE VARIOUS MUTUAL FUNDS, AND VIOLATION OF A WRITTEN AGREEMENT BETWEEN THE CUSTOMER AND MR. BOEHM FOR MANAGEMENT SERVICES IN EXCHANGE FOR A JEEP AND TWO MOTORCYCLES.

Product Type: Mutual Fund

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? No

Customer Complaint Information

Date Complaint Received: 02/19/2010

Complaint Pending? No

Status: Evolved into Civil litigation (the individual is a named party)

Status Date: 09/23/2010

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 12-0212

Date Notice/Process Served: 02/12/2012

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/30/2013

Monetary Compensation Amount: \$150,000.00

Individual Contribution Amount: \$0.00

Civil Litigation Information

Type of Court: State Court

Name of Court: IN THE CURCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF DESCHUTES

Location of Court: DESCHUTES COUNTY, OR

Docket/Case #: 10CV0750MA

Date Notice/Process Served: 09/23/2010



Litigation Pending? No

Disposition: No Action

Disposition Date: 01/05/2011

Broker Statement THE CLAIM IS WITHOUT BASIS. THE CUSTOMER HAD A DISCRETIONARY SCHWAB MANAGED PORTFOLIOS ACCOUNT. SCHWAB CHOSE MUTUAL FUNDS BASED ON THE AGGRESSIVE ALLOCATION THE CUSTOMER REQUESTED IN HIS APPLICATION. CUSTOMER LATER SOLD ALL FUNDS ON AN UNSOLICITED BASIS WHEN PRICES FELL IN 2008. NEITHER SCHWAB NOR I RECOMMENDED THE SALES. ALL DISCLOSURES ON MY RECORD RELATES TO THIS ONE CLIENT.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CHARLES SCHWAB & CO., INC.

Allegations: CUSTOMER ALLEGES THAT DURING THE BRIEF TIME THAT SCHWAB WAS MANAGING THIS ACCOUNT, THEY LOST \$60,000.00. THE CUSTOMER IS QUESTIONING IF THE RECOMMENDATIONS WERE SUITABLE AS THE MONEY WAS TO BE NEEDED WITHIN A SHORT PERIOD OF TIME. HE STATES SCHWAB INVESTED THIS MONEY AGGRESSIVELY.

Product Type: Mutual Fund(s)

Alleged Damages: \$60,000.00

Customer Complaint Information

Date Complaint Received: 10/02/2003

Complaint Pending? No

Status: Denied

Status Date: 10/09/2003

Settlement Amount:

Individual Contribution Amount:



End of Report

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