IAPD Report

KELLY RAY HOSEK

CRD# 3268033

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

KELLY RAY HOSEK (CRD# 3268033)

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 **05/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	05/12/2009
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	05/20/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	YANKTON, SD	01/30/2009 - 02/24/2009
B	WACHOVIA SECURITIES, LLC	19616	SIOUX FALLS, SD	01/01/2008 - 01/21/2009
IA	WACHOVIA SECURITIES, LLC	19616	SIOUX FALLS, SD	01/01/2008 - 01/21/2009

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
Criminal	1
Customer Dispute	6

Report Summary

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

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/12/2009
B	Alaska	Agent	Approved	10/04/2023
B	Arizona	Agent	Approved	02/09/2026
B	California	Agent	Approved	01/04/2013
B	Colorado	Agent	Approved	11/15/2019
B	Florida	Agent	Approved	01/03/2020
B	Iowa	Agent	Approved	06/25/2009
B	Kansas	Agent	Approved	08/16/2017
B	Kentucky	Agent	Approved	12/18/2017
B	Michigan	Agent	Approved	07/08/2019
B	Minnesota	Agent	Approved	05/19/2009
B	Missouri	Agent	Approved	03/16/2015
B	Montana	Agent	Approved	04/26/2023

Qualifications

	Regulator	Registration	Status	Date
B	Nebraska	Agent	Approved	03/01/2012
B	Nevada	Agent	Approved	08/12/2019
B	New Jersey	Agent	Approved	01/26/2024
B	New Mexico	Agent	Approved	06/04/2019
B	North Dakota	Agent	Approved	07/14/2020
B	South Carolina	Agent	Approved	11/01/2024
B	South Dakota	Agent	Approved	05/13/2009
B	Texas	Agent	Approved	03/16/2015
B	Virginia	Agent	Approved	05/28/2026
B	Washington	Agent	Approved	05/14/2021
B	Wisconsin	Agent	Approved	02/23/2023

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
4908 S. Technopolis Dr
Sioux Falls, SD 57106

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**

Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716

Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	South Dakota	Investment Adviser Representative	Approved	05/20/2009
IA	Texas	Investment Adviser Representative	Restricted Approval	02/22/2016

Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
4908 S Technopolis Dr
Sioux Falls, SD 57106

Qualifications

PASSED INDUSTRY EXAMS

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

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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	05/10/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/16/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/22/2000

PROFESSIONAL DESIGNATIONS

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

No information reported.

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

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	01/30/2009 - 02/24/2009	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	YANKTON, SD
B	01/01/2008 - 01/21/2009	WACHOVIA SECURITIES, LLC	CRD# 19616	SIOUX FALLS, SD
IA	01/01/2008 - 01/21/2009	WACHOVIA SECURITIES, LLC	CRD# 19616	SIOUX FALLS, SD
B	06/10/2003 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	SIOUX FALLS, SD
IA	02/20/2007 - 01/01/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	SIOUX FALLS, SD
B	05/15/2000 - 06/11/2003	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
05/2017 - Present	Great Western Bank	Employee	Y	Sioux Falls, SD, United States
02/2014 - Present	EH PROPERTIES	UNKNOWN	Y	SIOUX FALLS, SD, United States
05/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	SIOUX FALLS, SD, United States
05/2009 - Present	RAYMOND JAMES FINANICIAL SERVICES ADVISORS, INC	INVESTMENT ADVISOR REP	Y	SIOUX FALLS, SD, United States
04/2013 - 05/2017	HOME FEDERAL BANK	EMPLOYEE	Y	SIOUX FALLS, SD, United States
11/2013 - 08/2016	LILLIZZY	UNKNOWN	Y	SIOUX FALLS, SD, 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)Name of Business: Capital Wealth Planning Address: 4908 S Technopolis Dr, Sioux Falls, SD, 57106-4230, United States Activity Type: Support Company - Owner Position/Title: Officer - President Investment Related: No Start Date: 03/18/2022 Hours

Registration & Employment History

OTHER BUSINESS ACTIVITIES

per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 81+ Description of duties: Financial Advisor duties
(2)Name of Business: EH porporties Address: 3503 s norton ave, sioux falls, SD, 57105, United States Activity Type: Rental Real Estate Position/Title: Investment Related: Yes Start Date: 02/28/2014 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties:
(3)Name of Business: Legacy Financial Group Address: 4908 S Technopolis Dr, Sioux Falls, SD, 57106-4230, United States Activity Type: Support Company - Non Owner Position/Title: Associate/Employee Investment Related: No Start Date: 03/18/2022 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 81+ Description of duties: Financial Advisor duties

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
Criminal	1
Customer Dispute	6

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:	SOUTH DAKOTA
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	REGULATORY REVIEW
Date Initiated:	01/01/2009
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Other
Other Product Type(s):	
Allegations:	UNDER REGULATORY REVIEW BY THE DIVISION
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/07/2009

Reporting Source:	Individual

Regulatory Action Initiated By:	SOUTH DAKOTA
Sanction(s) Sought:	Other: CONSENT
Date Initiated:	01/01/2009
Docket/Case Number:	N/A
Employing firm when activity occurred which led to the regulatory action:	N/A
Product Type:	No Product
Allegations:	UNDER REGULATORY REVIEW BY THE DIVISION FOR ALLEGED UNAUTHORIZED TRADING.
Current Status:	Final
Resolution:	Consent
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:	05/07/2009
Sanctions Ordered:	Other: N/A
Broker Statement	MR. HOSEK WAS NOT SUBJECT TO ANY FORMAL DISCIPLINARY ACTIONS BY THE STATE OF SOUTH DAKOTA. THE STATE DID SET FORTS GENERAL CONDITIONS FOR MR. HOSEK TO BE REGISTERED IN THE STATE.

Criminal

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

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	COUNTY
Name of Court:	CLAY COUNTY COURT
Location of Court:	VERMILLION, SD
Docket/Case #:	13C9600517A0
Charge Date:	10/28/1996
Charge(s) 1 of 3	
Formal Charge(s)/Description:	BURGLARY 4TH DEGREE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NO PLEA
Disposition of charge:	Dismissed
Charge(s) 2 of 3	
Formal Charge(s)/Description:	VANDALISM 2ND DEGREE
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NO PLEA
Disposition of charge:	Dismissed
Charge(s) 3 of 3	
Formal Charge(s)/Description:	TAMPER WITH VEHICLE - INTEND DAMAGE/INCONVENIENCE
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	GUILTY
Disposition of charge:	Pled guilty
Current Status:	Final
Status Date:	11/26/1996
Disposition Date:	11/26/1996
Sentence/Penalty:	START DATE - N/A END DATE - N/A FINE - $200 PAID - 11/26/1996

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 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES,INC
Allegations:	CLIENT ALLEGES THAT ADVISOR SURRENDERED THREE ANNUITIES WITH INCOME RIDERS, SOLD AN EQUITY AND PLACED PROCEEDS IN HER INVESTMENT ACCOUNT CAUSING HER TO NO LONGER HAVE ACCESS TO GUARANTEED INCOME ASSOCIATED WITH THE ANNUITIES
Product Type:	Annuity-Variable Equity Listed (Common & Preferred Stock)
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	AMOUNT BELIEVED TO BE OVER $5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/11/2013
Complaint Pending?	No
Status:	Denied
Status Date:	10/23/2013
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	A.G. EDWARDS & SONS, INC.
Allegations:	PLAINTIFF, A RESIDENT OF SOUTH DAKOTA, ALLEGED BREACH OF FIDUCIARY DUTY, CHURNING AND FRAUD AGAINST WACHOVIA SECURITIES AND FA FOR THE UNAUTHORIZED PURCHASE OF TAX-FREE INVESTMENTS, VARIABLE ANNUITIES AND LIFE INSURANCE POLICIES WHICH LED TO SIGNIFICANT LOSS IN ACCOUNT VALUE. PLAINTIFF

	SOUGHT COMPENSATORY & PUNITIVE DAMAGES IN AN UNSPECIFIED AMOUNT. (08/23/2003-06/13/2005)
Product Type:	Debt-Municipal
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	PLAINTIFF SOUGHT COMPENSATORY & PUNITIVE DAMAGES IN AN UNSPECIFIED AMOUNT.

Customer Complaint Information

Date Complaint Received:	02/27/2009
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	02/27/2009
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	MINNEHAHA COUNTY CIRCUIT COURT, SECOND JUDICIAL CIRCUIT, SOUTH DAKOTA
Name of Court:	MINNEHAHA COUNTY CIRCUIT COURT, SECOND JUDICIAL CIRCUIT
Location of Court:	MINNEHAHA COUNTY, SOUTH DAKOTA
Docket/Case #:	09-1005
Date Notice/Process Served:	02/27/2009
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	07/08/2011
Monetary Compensation Amount:	$175,000.00
Individual Contribution Amount:	$0.00
Firm Statement	WITHOUT ADMITTING ANY LIABILITY, THE FIRM SETTLED THIS MATTER FOR $175,000 TO AVOID THE EXPENSE AND UNCERTAINTY OF LIGITATION.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	A.G. EDWARDS & SONS, INC.
Allegations:	PLAINTIFF, A RESIDENT OF SOUTH DAKOTA, IS ALLEGING BREACH OF FIDUCIARY DUTY, CHURNING AND FRAUD AGAINST WACHOVIA SECURITIES AND FA'S FOR THE UNAUTHORIZED PURCHASE OF TAX-FREE INVESTMENTS, VARIABLE ANNUITIES AND LIFE INSURANCE POLICIES WHICH LED TO SIGNIFICANT LOSS IN ACCOUNT VALUE. PLAINTIFF SEEKS COMPENSATORY & PUNITIVE DAMAGES IN AN UNSPECIFIED AMOUNT. (08/23/2003 - 06/13/2005)

Product Type:	Debt-Municipal Direct Investment-DPP & LP Interests
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	02/27/2009
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	02/27/2009
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	OTHER : MINNEHAHA COUNTY CIRCUIT COURT, SECOND JUDICIAL CIRCUIT, SOUTH DAKOTA
Name of Court:	MINNEHAHA COUNTY CIRCUIT COURT, SECOND JUDICIAL CIRCUIT
Location of Court:	MINNEHAHA COUNTY, SOUTH DAKOTA
Docket/Case #:	09-1005
Date Notice/Process Served:	02/27/2009
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	07/08/2011
Monetary Compensation Amount:	$205,000.00
Individual Contribution Amount:	$30,000.00
Broker Statement	.AMOUNT REFLECTED UNDER INDIVIDUAL CONTRIBUTION IS AMOUNT THE FA IS REQUIRED TO PAY PURSUANT TO CONTRACT SIGNED BY INDIVIDUAL. THIS AMOUNT MAY BE REDUCED BY ERRORS AND OMISSIONS INSURANCE PENDING A FINAL DETERMINATION BY THE E&O COMMITTEE AS TO COVERAGE

Disclosure 3 of 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	CLIENT ALLEGES MISREPRESENTATION. (09/05/2008)
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	02/15/2009
Complaint Pending?	No

Status: Denied

Status Date: 04/06/2009

Settlement Amount:

Individual Contribution Amount:

Firm Statement DENIED

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: CLIENT ALLEGES MISREPRESENTATION. (09/05/2008)

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $10,000.00

Customer Complaint Information

Date Complaint Received: 02/15/2009

Complaint Pending? No

Status: Denied

Status Date: 04/06/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement DENIED

Disclosure 4 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: ALLEGED FAILURE TO ADVISE COSTS & TAX CONSEQUENCES AND UNSUITABLE INVESTMENT. ALLEGED DAMAGES, UNSPECIFIED, BUT OVER $5,000. (DATES OF ACTIVITY WERE EITHER DECEMBER 2005 - JANUARY 2006 OR DECEMBER 2006-JANUARY 2007)

Product Type: Annuity(ies) - Variable

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 09/12/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/16/2009

Settlement Amount:

Individual Contribution Amount:

Firm Statement I DENY THE ALLEGATIONS.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: ALLEGES FAILURE TO ADVISE COSTS & TAX CONSEQUENCES AND UNSUITABLE INVESTMENT. ALLEGES DAMAGES, UNSPECIFIED, BUT OVER $5,000. (DATES OF ACTIVITY WERE EITHER DECEMBER 2005-JANUARY 2006 OR DECEMBER 2006-JANUARY 2007)

Product Type: Annuity(ies) - Variable

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 09/12/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/16/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement I DENY THE ALLEGATIONS.

Disclosure 5 of 6

Reporting Source: Firm

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

Allegations: CLIENT CLAIMS HE SIGNED PAPERWORK TO TRANSFER A GE VARIABLE ANNUITY TO A HARTFORD ANNUITY, BUT INSTRUCTED IR TO HOLD THE PAPERWORK UNTIL IR RECEIVED VERBAL AUTHORIZATION FROM THE CLIENT TO PROCEED. CLIENT STATES IR PROCEEDED WITH THE TRANSACTION AND THE FUNDS WERE TRANSFERRED. CLIENT CLAIMS THE FUNDS WERE RETURNED TO GE AND SAT IN MONEY MARKET. ACCORDING TO THE CLIENT'S CALCULATIONS, CLIENT LOST APPROXIMATELY $30,000 - 40,000 DURING THE TIME THE FUNDS WERE IN MONEY MARKET. CLIENT ALLEGES HE WOULD NOT HAVE BEEN SUBJECT TO THE LOSSES HAD IR FOLLOWED CLIENT'S ORIGINAL INSTRUCTIONS.

Product Type: Annuity(ies) - Variable

Alleged Damages: $30,000.00

Customer Complaint Information

Date Complaint Received: 05/05/2004

Complaint Pending?	No
Status:	Denied
Status Date:	06/18/2004
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	ACCORDING TO IR, HE VOLUNTEERED TO REVIEW THE CLIENTS' EXISTING GE POLICIES AND, AS A RESULT OF IR'S REVIEW, IR APPARENTLY PROPOSED THE PURCHASE OF A HARTFORD STAG PROTECTOR VARIABLE LIFE INSURANCE POLICY. ACCORDING TO OUR RECORDS, THE APPROPRIATE PAPERWORK WAS COMPLETED TO FACILITATE THE PURCHASE OF THE POLICY TO INCLUDE ILLUSTRACTIONS, APPLICATION, AND REPLACEMENT FORMS, AS WELL AS ACKNOWLEDGEMENT LETTERS. OUR RECORDS INDICATE THE POLICY WAS DELIVERED ON MAY 13, 2003. IR INDICATED, SUBSEQUENT TO THE POLICY DELIVERY, HE RECEIVED A TELEPHONE CALL FROM THE CLIENT AND WAS INFORMED THEY HAD CHANGED THEIR MIND ABOUT THE HARTFORD POLICY AND WANTED TO REINSTATE THE GE POLICIES. THE COMPANIES (HARTFORD AND GE) AGREED TO REVERSE THE TRANSFER AND THE FUNDS WERE RETURNED TO GE. IT IS UNDERSTOOD NEITHER EDWARD JONES NOR IR WERE THE BROKER OF RECORD ON THE GE POLICIES AND, AS SUCH, WOULD HAVE BEEN UNABLE TO DIRECT HOW THE FUNDS WITHIN THE GE POLICY WERE ALLOCATED. IT IS OUR ASSUMPTION THE CLIENTS HAVE RECEIVED STATEMENTS FROM GE REFLECTING THE ALLOCATION(S) SINCE THE FUNDS WERE RETURNED TO THE COMPANY. THEREFORE, IT APPEARS CLIENTS WOULD HAVE BEEN AWARE THE FUNDS WERE ALLOCATED TO MONEY MARKET. FURTHERMORE, BASED ON OUR REVIEW, IT APPEARS THE APPROPRIATE DISCLOSURES WERE MADE RELATING TO THE PURCHASE OF THE HARTFORD POLICY AND THE PURCHASE WAS AUTHORIZED AS EVIDENCED BY THE DOCUMENTATION COMPLETED AT THE TIME OF THE PURCHASE AND DELIVERY OF THE POLICY. CLAIM DENIED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT CLAIMED HE SIGNED PAPERWORK TO TRANSFER A GE VARIABLE ANNUITY TO A HARTFORD ANNUITY, BUT INSTRUCTED IR TO HOLD THE PAPERWORK UNTIL IR RECEIVED VERBAL AUTHORIZATION FROM THE CLIENT TO PROCEED. CLIENT CLAIMS THE FUNDS WERE RETURNED TO GE AND SAT IN MONEY MARKET. ACCORDING TO THE CLIENT'S CALCULATIONS, CLIENT LOST APPROXIMATELY $30,000 - 40,000 DURING THE TIME THE FUNDS WERE IN MONEY MARKET. CLEINT ALLEGES HE WOULD NOT HAVE BEEN SUBJECT TO THE LOSSES HAD IR FOLLOWED CLIENT'S ORIGINAL INSTRUCTIONS.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$30,000.00

Customer Complaint Information

Date Complaint Received:	05/05/2004

Complaint Pending?	No
Status:	Denied
Status Date:	06/18/2004
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	I DENY ALLIGATIONS

Disclosure 6 of 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT CLAIMS IR SOLD HIM A VARIABLE LIFE POLICY WHICH, WHEN RECEIVED, CLIENT ATTEMPTED TO FREE LOOK. CLIENT HAS ALLEGED HE INFORMED IR SEVERAL TIMES THAT HE DID NOT WANT THE POLICY AND NO ONE WOULD LISTEN TO HIM. ACCORDING TO HARTFORD, THE CASH VALUE OF THE POLICY IS CURRENTLY (AS OF 12/18/03) $13,090.66. CLIENT CLAIMS LOSSES OF $6,909.34.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$6,909.34

Customer Complaint Information

Date Complaint Received:	12/16/2003
Complaint Pending?	No
Status:	Denied
Status Date:	01/28/2004
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	ACCORDING TO OUR RECORDS, THE APPROPRIATE PAPERWORK WAS COMPLETED TO FACILITATE THE PURCHASE OF THE VARIABLE UNIVERSAL LIFE POLICY, INCLUDING AN APPLICATION AND ILLUSTRATION. A PERSONAL CHECK WAS UTILIZED TO PAY THE INITIAL POLICY PREMIUM AND POLICY DELIVERY RECEIPTS WERE SIGNED ON NOVEMBER 26, 2002. IN ADDITION, DOCUMENTATION WAS SIGNED INDICATING A PROSPECTUS WAS DELIVERED TO THE CLIENT AND THAT NO GUARANTEES WERE MADE AS TO THE PERFORMANCE OF THE POLICY SUB-ACCOUNTS. BASED ON A REVIEW OF THE DOCUMENTATION, IT IS OUR OPINION THE POLICY WAS PURCHASED WITH THE CLIENT'S AUTHORIZATION AND IT APPEARS THE APPROPRIATE DISCLOSURES WERE MADE. FURTHERMORE, IT WOULD APPEAR NO MENTION WAS MADE OF EXERCISING THE FREE-LOOK OPTION UNTIL APPROXIMATELY AUGUST 2003 - WELL BEYOND THE FREE-LOOK PERIOD. THEREFORE, AS A RESULT OF OUR REVIEW, WE WILL BE MAKING NO ADJUSTMENTS TO THE CLIENT'S ACCOUNT IN REGARD TO THIS SITUATION.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT CLAIMED I SOLD HIM A VARIABLE LIFE POLICY, WHEN RECEIVED, CLIENT ATTEMPTED TO FREE LOOK. CLIENT HAS ALLEGED HE INFORMED ME SEVERAL TIMES THAT HE DID NOT WANT TO POLICY AND NO ONE WOULD LISTEN TO HIM.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$6,909.34

Customer Complaint Information

Date Complaint Received:	12/16/2003
Complaint Pending?	No
Status:	Denied
Status Date:	01/28/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	ACCORDING TO OUR RECORDS, THE APPROPRIATE PAPERWORK WAS COMPLETED TO FACILITATE THE PURCHASE OF THE VARIABLE UNIVERSAL LIFE POLICY, INCLUDING AN APPLICATION AND ILLUSTRATION. A PERSONAL CHECK WAS UTILIZED TO PAY THE INITIAL POLICY PREMIUM AND POLICY DELIVERY RECEIPTS WERE SIGNED ON NOVEMBER 26, 2002. IN ADDITION, DOCUMENTATION WAS SIGNED INDICATING A PROSPECTUS WAS DELIVERED TO THE CLIENT AND THAT NO GUARANTEES WERE MADE AS TO THE PERFORMANCE OF THE POLICY SUB-ACCOUNTS. BASED ON A REVIEW OF THE DOCUMENTATION, IT IS OUR OPINION THE POLICY WAS PURCHASED WITH THE CLIENT'S AUTHORIZATION AND IT APPEARS THE APPROPRIATE DISCLOSURES WERE MADE. FURTHERMORE, IT WOULD APPEAR NO MENTION WAS MADE OF EXERCISING THE FREE-LOOK OPTION UNTIL APPROXIMATELY AUGUST 2003 - WELL BEYOND THE FREE-LOOK PERIOD. THEREFORE, AS A RESULT OF OUR REVIEW, WE WILL BE MAKING NO ADJUSTMENTS TO THE CLIENT'S ACCOUNT IN REGARD TO THIS SITUATION.

End of Report

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