



## IAPD Report

# BRAD JEDD MYERS

CRD# 4171462

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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

### BRAD JEDD MYERS (CRD# 4171462)

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 **10/15/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	TRANSITIONAL BROKER LLC	CRD# 304313	07/12/2022
<b>IA</b>	LONE PEAK ADVISERS	CRD# 296772	04/12/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** jurisdiction(s).

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

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>IA</b>	LONE PEAK ADVISERS	296772	DRAPER, UT	07/19/2022 - 12/31/2022
<b>IA</b>	GENEOS WEALTH MANAGEMENT, INC.	120894	SOUTH JORDAN, UT	08/16/2017 - 07/18/2022
<b>B</b>	GENEOS WEALTH MANAGEMENT, INC.	120894	SOUTH JORDAN, UT	08/15/2017 - 07/18/2022

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	5
















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

### Employment 1 of 2

Firm Name: **TRANSITIONAL BROKER LLC**  
Main Address: 11650 S. STATE STREET, SUITE 200  
DRAPER, UT 84020  
Firm ID#: 304313

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	07/12/2022
	FINRA	General Securities Representative	Approved	07/12/2022
	FINRA	Invest. Co and Variable Contracts	Approved	07/12/2022
	Arizona	Agent	Approved	07/12/2022
	California	Agent	Approved	07/12/2022
	Colorado	Agent	Approved	07/12/2022
	Idaho	Agent	Approved	07/15/2022
	Indiana	Agent	Approved	10/12/2022
	Iowa	Agent	Approved	07/12/2022
	Nevada	Agent	Approved	07/12/2022
	Oregon	Agent	Approved	10/27/2022
	Texas	Agent	Approved	06/06/2024
	Utah	Agent	Approved	07/12/2022



## Qualifications

	Regulator	Registration	Status	Date
B	Washington	Agent	Approved	07/12/2022
B	Wyoming	Agent	Approved	06/06/2024

## Branch Office Locations

11650 S. STATE STREET, SUITE 200  
DRAPER, UT 84020

11650 S. STATE STREET, SUITE 200  
draper, UT 84020

## Employment 2 of 2

Firm Name: **LONE PEAK ADVISERS**  
Main Address: 11650 SOUTH STATE STREET  
SUITE 200  
DRAPER, UT 84020-7150  
Firm ID#: 296772

	Regulator	Registration	Status	Date
IA	Arizona	Investment Adviser Representative	Approved	04/28/2023
IA	Idaho	Investment Adviser Representative	Approved	04/12/2023
IA	Iowa	Investment Adviser Representative	Approved	04/13/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	04/12/2023
IA	Utah	Investment Adviser Representative	Approved	04/12/2023

## Branch Office Locations

**LONE PEAK ADVISERS**  
11650 SOUTH STATE STREET  
SUITE 200  
DRAPER, UT 84020-7150




## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	01/20/2009

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	03/07/2005
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/23/2000

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	04/14/2003
	Uniform Securities Agent State Law Examination (S63)	Series 63	05/10/2000

### PROFESSIONAL DESIGNATIONS

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

#### Chartered Financial Consultant

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



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	07/19/2022 - 12/31/2022	LONE PEAK ADVISERS	CRD# 296772	DRAPER, UT
IA	08/16/2017 - 07/18/2022	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	SOUTH JORDAN, UT
B	08/15/2017 - 07/18/2022	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	SOUTH JORDAN, UT
B	09/03/2008 - 08/16/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	SOUTH JORDAN, UT
IA	09/03/2008 - 08/16/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	SOUTH JORDAN, UT
IA	02/17/2004 - 09/12/2008	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	SALT LAKE CITY, UT
B	09/12/2003 - 09/12/2008	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	SALT LAKE CITY, UT
IA	05/09/2003 - 09/18/2003	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	MIDVALE, UT
B	05/24/2000 - 09/18/2003	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	DES MOINES, IA

### 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
07/2022 - Present	Lone Peak Advisers, LLC	Investment Adviser Representative	Y	Draper, UT, United States
07/2022 - Present	Transitional Broker, LLC	Registered Representative.	Y	Draper, UT, United States
08/2017 - 07/2022	Geneos Welath Management INC	Registered Rep/Investment advisor	Y	South Jordan, UT, United States
09/2008 - 08/2017	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	SALT LAKE CITY, UT, United States



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

GRANITE CANYON Consulting, DBA - 11/2024 to Present - South Jordan, Utah. DBA for wealth management practice that works under the RIA & BD for which I am currently registered. 2) Independent Insurance Rep, under my own name, with various insurance carriers for fixed insurance business; Not investment related 3) MDRT (Million Dollar Round Table) 325 West Touhy Ave Park Ridge IL 60068 Securities Networking, Non-Profit, Investment Related, Committee Member 10/31/2014; 8hours/Mo; 5 during trading hours. 4) DISCOVERY WEALTH MANAGEMENT LLC - Owner/Member; 06/2014 to Present; personal LLC for own personal business tax filing purposes and fixed insurance; Not Investment Related.5) Spherica-Representative, 1/1/2024 to present, non-investment related, health insurance. 6) Pepperwood Financial- 3/21/25- Present- South Jordan, Utah. DBA for wealth Management practice that works under the RIA & BD for which I am currently registered.

MDRT-Volunteer; Is the business investment related: No; 325 W. Toughy Ave Park Ridge Il 60068 USA; Volunteer for an Industry related organization- Study Group; Help with meeting and study group activities; 2003-06-06; Hours per month devoted to business during trading hours: 6; Hours per month devoted to business outside trading hours: 2;

Pepperwood Financial; Owner; Is the business investment related: Yes; 11650 South State Street #200 Draper UT 84020 USA; DBA used for Brad Myers; Investment advice and financial planning; 2017-08-11; Hours per month devoted to business during trading hours: 100; Hours per month devoted to business outside trading hours: 60;

Fixed Insurance; Advisor; Is the business investment related: No; 11650 South State Street Draper Ut 84020 USA; Fixed insurance and Health Insurance; Help implement fixed or health insurance plans; 2001-01-01; Hours per month devoted to business during trading hours: 5; Hours per month devoted to business outside trading hours: 5;

Spherica- Representative; is the business investment related: No; 1124 So. South Jordan Pkwy, Suite D, South Jordan, UT 84005 USA; provider of health insurance to individuals and companies. 1/1/2024; Hours per month devoted to business during trading hours 2: Hours per month devoted to business outside trading hours: 0

Discovery Wealth Management- is the business investment related: no; 11539 South 3420 West, South Jordan, UT 84095 USA, Fixed Insurance Sales-tax reporting; Owner/member; 6/18/2013; 40 hours per month devoted to business during trading hours.

Pepperwood Financial LLC ; Owner; Is the business investment related: Yes; 11650 South State Street #200 Draper UT 84020 USA; DBA used for Brad Myers; Investment advice and financial planning; 2025-03-21; Hours per month devoted to business during trading hours: 140; Hours per month devoted to business outside trading hours: 20; Website address for the organization: [www.pepperwoodfin.com](http://www.pepperwoodfin.com).





## 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	5

### 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 5

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	Honor Townsend & Kent Inc.
<b>Allegations:</b>	Client alleges that she was told that the monthly income she was receiving would not impact the rider on her contract and that the income was guaranteed and would not reduce.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	12/29/2016
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	01/27/2017
<b>Settlement Amount:</b>	

**Individual Contribution Amount:**



**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** Hornor Townsend & Kent Inc.

**Allegations:** CLIENT ALLEGES THAT SHE WAS TOLD THAT THE MONTHLY INCOME SHE WAS RECEIVING WOULD NOT IMPACT THE RIDER ON HER CONTRACT AND THAT THE INCOME WAS GUARANTEED AND WOULD NOT REDUCE.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$0.00

**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:** 01/13/2017

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/27/2017

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 2 of 5

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** NATIONAL PLANNING CORPORATION

**Allegations:** CLAIMANTS ALLEGE BREACH OF FIDUCIARY DUTY; COMMON LAW AND STATUTORY FRAUD, INCLUDING THE OMISSION OF MATERIAL FACTS; NEGLIGENT MISREPRESENTATION; PROFESSIONAL NEGLIGENCE; FAILURE TO ADEQUATELY SUPERVISE; FAILURE TO ADEQUATELY INVESTIGATE A CUSTOMER COMPLAINT; INTENTIONAL INFLICTION OF EMOTION DISTRESS; BREACH OF CONTRACT; RESPONDEAT SUPERIOR; AND VIOLATION OF THE FINRA RULES OF FAIR PRACTICE AND NYSE RULES

**Product Type:** Annuity-Variable

**Alleged Damages:** \$245,000.00

**Alleged Damages Amount Explanation (if amount not exact):** THE FIRM HAS MADE A GOOD FAITH DETERMINATION FOR THE ALLEGED DAMAGES AMOUNT

**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: 12/31/2012

Complaint Pending? No

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

Status Date: 11/07/2013

Settlement Amount:

Individual Contribution  
Amount:

### Arbitration Information

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

Docket/Case #: 13-03757

Date Notice/Process Served: 02/07/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/06/2015

Monetary Compensation  
Amount: \$37,500.00

Individual Contribution  
Amount: \$0.00

Reporting Source: Individual

Employing firm when  
activities occurred which led  
to the complaint: NATIONAL PLANNING CORPORATION

Allegations: CLAIMANTS ALLEGE BREACH OF FIDUCIARY DUTY; COMMON LAW AND STATUTORY FRAUD, INCLUDING THE OMISSION OF MATERIAL FACTS; NEGLIGENT MISREPRESENTATION; PROFESSIONAL NEGLIGENCE; FAILURE TO ADEQUATELY SUPERVISE; FAILURE TO ADEQUATELY INVESTIGATE A CUSTOMER COMPLAINT; INTENTIONAL INFLICTION OF EMOTION DISTRESS; BREACH OF CONTRACT; RESPONDEAT SUPERIOR; AND VIOLATION OF THE FINRA RULES OF FAIR PRACTICE AND NYSE RULES

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount  
Explanation (if amount not  
exact): THE FIRM HAS COMPLETED A GOOD FAITH DETERMINATION THAT THE DAMAGES ARE GREATER THAN \$5,000.00

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: 12/31/2012

Complaint Pending? No

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

Status Date: 11/07/2013

Settlement Amount:

Individual Contribution  
Amount:

### Arbitration Information

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

Docket/Case #: 13-03757

Date Notice/Process Served: 02/07/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/06/2015

Monetary Compensation  
Amount: \$37,500.00

Individual Contribution  
Amount: \$0.00

### Disclosure 3 of 5

Reporting Source: Firm

Employing firm when  
activities occurred which led  
to the complaint: HORNOR TOWNSEND & KENT INC.

**Allegations:** CLIENT THROUGH COUNSEL WROTE TO THE PRODUCT SPONSOR ADVISING THAT THE FORMER REGISTERED REPRESENTATIVE DID NOT EXPLAIN THE RIDER. SPECIFICALLY, THAT IT WOULD REQUIRE THE ANNUITANT TO ANNUITIZE THE INVESTMENT AT THE END OF THE 5 YEAR CONTRACT PERIOD. AS A RESULT OF PURCHASING THIS VARIABLE ANNUITY AND THE RIDER, THE CLIENT ALLEGES THAT HE HAS LOST MONEY. THERE IS NO SPECIFIC REQUEST FOR DAMAGES.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC  
reparation or civil litigation? No

### Customer Complaint Information



**Date Complaint Received:** 11/20/2012

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 12/19/2012

**Settlement Amount:**

**Individual Contribution Amount:**  
.....

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** HORNOR, TOWNSEND & KENT INC.

**Allegations:** CLIENT THROUGH COUNSEL WROTE TO THE PRODUCT SPONSOR ADVISING THAT THE FORMER REGISTERED REPRESENTATIVE DID NOT EXPLAIN THE RIDER, SPECIFICALLY, THAT IT WOULD REQUIRE THE ANNUITANT TO ANNUITIZE THE INVESTMENT AT THE END OF THE 5 YEAR CONTRACT PERIOD. AS A RESULT OF PURCHASING THIS VAIRABLE ANNUITY AND THE RIDER, THE CLIENT ALLEGES THAT HE HAS LOST MONEY. THERE IS NO SPECIFIC REQUEST FOR DAMAGES.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** THE FIRM HAS COMPLETED A GOOD FAITH DETERMINATION THAT THE DAMAGES ARE GREATER THAN \$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:** 12/17/2012

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 12/19/2012

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 4 of 5

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** NATIONAL PLANNING CORPORATION

**Allegations:** CLAIMANT ALLEGES REPRESENTATIVE DID NOT DISCLOSE LIMITATIONS



<b>Product Type:</b>	OF RIDER Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	NPC HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE GREATER THAN \$5,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No
<b>Customer Complaint Information</b>	
<b>Date Complaint Received:</b>	06/26/2012
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	07/25/2012
<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	I DENY THE ALLEGATION. I MET WITH THE CLIENT ON NUMEROUS OCCASIONS WHERE WE DISCUSSED THE RIDER AT LENGTH. I MAINTAIN THAT THE RIDER AND THE VARIABLE ANNUITY AS DESCRIBED AT THE TIME OF SALE WAS A SUITABLE PRODUCT.

**Disclosure 5 of 5**

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	NATIONAL PLANNING CORPORATION
<b>Allegations:</b>	CLAIMANTS ALLEGE UNSUITABLE INVESTMENT INSTRUMENTS, CHURNING, INVESTMENT MISMANAGEMENT, AND FAILURE TO SUPERVISE.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$22,975.86
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

**Customer Complaint Information**

<b>Date Complaint Received:</b>	01/06/2012
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	03/05/2012



**Settlement Amount:**

**Individual Contribution  
Amount:**

**Broker Statement**

WE DISAGREE WITH THE COMPLAINT 100%. THE FACTS WILL SHOW WE  
HAVE PROTECTED & ENHANCED THEIR RET. INCOME WHICH WAS THEIR  
SOLE OBJEECTIVE.





## End of Report

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