User Guidance

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IAPD Report

PRESTON ANDREW ROSAMOND

CRD# 4343488

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

PRESTON ANDREW ROSAMOND (CRD# 4343488)

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 **10/17/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	THE ROSAMOND FINANCIAL GROUP WEALTH MANAGEMENT, LLC	CRD# 290902	02/15/2018

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

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

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

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	SUMMIT FINANCIAL GROUP INC	109485	MARBLE FALLS, TX	06/18/2009 - 07/11/2018
B	SUMMIT BROKERAGE SERVICES, INC.	34643	MARBLE FALLS, TX	04/17/2009 - 07/11/2018
IA	SUMMIT FINANCIAL GROUP INC	109485	MARBLE FALLS, TX	04/17/2009 - 05/01/2009

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
Customer Dispute	4

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Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **THE ROSAMOND FINANCIAL GROUP WEALTH MANAGEMENT, LLC**

Main Address: 608 N. US HWY 281
SUITE 103
MARBLE FALLS, TX 78654

Firm ID#: 290902

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Approved	02/15/2018

Branch Office Locations

THE ROSAMOND FINANCIAL GROUP WEALTH MANAGEMENT, LLC
608 N. US HWY 281
SUITE 103
MARBLE FALLS, TX 78654

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	10/17/2009

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	07/11/2018
B	General Securities Representative Examination (S7)	Series 7	03/26/2001

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/18/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/29/2001

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	06/18/2009 - 07/11/2018	SUMMIT FINANCIAL GROUP INC	CRD# 109485	MARBLE FALLS, TX
B	04/17/2009 - 07/11/2018	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	MARBLE FALLS, TX
IA	04/17/2009 - 05/01/2009	SUMMIT FINANCIAL GROUP INC	CRD# 109485	MARBLE FALLS, TX
IA	08/22/2006 - 04/14/2009	EDWARD JONES	CRD# 250	KINGSLAND, TX
B	03/27/2001 - 04/14/2009	EDWARD JONES	CRD# 250	KINGSLAND, TX

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
10/2024 - Present	RFG Family Office LLC	Manager	N	MARBLE FALLS, TX, United States
12/2017 - Present	The Rosamond Financial Group Wealth Management, LLC	Managing Member & CCO	Y	Marble Falls, TX, United States
04/2009 - 06/2018	SUMMIT BROKERAGE SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	MARBLE FALLS, TX, United States
04/2009 - 06/2018	SUMMIT FINANCIAL GROUP, INC.	Investment Adviser Representative	Y	MARBLE FALLS, TX, 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) THE ROSAMOND FINANCIAL GROUP, LLC; SINCE 04/01/2009; SAME AS BRANCH ADDRESS; PRESIDENT; Writing checks, paying payroll, rent, utilities, etc. Any other activities associated with runnning the day to day operations of my office; 40 HOURS SPENT ON ACTIVITY PER MONTH

(2) RFG Family Office, LLC; Investment related: No; 608 N. US HWY 281, SUITE 103 MARBLE FALLS TX 78654; Providing operating advice and help to businesses such as administrative organization, organizing their finances, budgeting, records and processes.; MANAGER; Overseeing clients and recommending processes and procedures to organize their business.; Start date: 2024-10-16; 40 Hours per month during trading hours; 40 Hours per month outside trading hours.

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	4

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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	8/10/05-11/3/10; THE ATTORNEY FOR THE ESTATE OF THE CLIENT, PRESTON ROSAMOND'S GRANDMOTHER HAS FILED A COMPLAINT INDICATING THAT THE INVESTMENTS HELD IN HER ACCOUNT WERE NOT SUITABLE FOR AN ELDERLY WOMAN. THE ATTORNEY IS STATING THAT THE ESTATE HAS LOST $75,000 BECAUSE OF MR. ROSAMOND'S INVESTMENT RECOMMENDATIONS. IN ADDITION, THEY WANT THE ATTORNEY FEES OF $2500.00 PAID. LOSSES EXCEED $5000.
Product Type:	Annuity-Variable
Alleged Damages:	$75,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	11/03/2010
Complaint Pending?	No
Status:	Denied
Status Date:	12/29/2010

Settlement Amount:

Individual Contribution Amount:

Firm Statement ACCORDING TO OUR INVESTIGATION AT THE TIME OF PURCHASE OF THE VAN KAMPEN FUND THE CLIENT RECEIVED A TRADE CONFIRMATION & FUND PROSPECTUS. IN ADDITION, THE FORMER FA INDICATED THAT THE CLIENT WANTED TO MAXIMIZE HER INCOME WITH MINIMAL TAXABLE IMPACT TO HER INCOME. BASED UPON THE CLIENT'S INVESTMENT OBJECTIVES & INFORMATION PROVIDED BY THE FA, THIS PURCHASE APPEARS TO HAVE MET HER INVESTMENT NEEDS. IN REGARD TO THE ANNUITY CONTRACT SPECIFICATIONS, THE CLIENT INVESTED $65000 WITH THE ASSET PROTECTION DEATH BENEFIT & ELECTED HARTFORD'S PRINCIPAL FIRST RIDER. EDWARD JONES CONSIDERS THE HARTFORD PRINCIPAL FIRST OPTION TO BE SUITABLE FOR PEOPLE WHO ARE ALREADY TAKING SYSTEMATIC WITHDRAWALS OR WHO INTEND TO BEGIN WITHDRAWALS WITHIN TWO YEARS. THE CLIENT BEGAN HER WITHDRAWALS IMMEDIATELY AND CONTINUED UNTIL JUNE OF 2009. IT APPEARS THAT THE CONTRACT WAS PURCHASED FOR THE GUARANTEED INCOME, WHICH IT PROVIDED, AND IT APPEARS TO BE IN LINE WITH THE CLIENT'S STATED INVESTMENT OBJECTIVES. IN LIGHT OF THIS THE REQUEST FOR REIMBURSEMENT IS RESPECTFULLY DENIED.

Reporting Source: Individual

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

Allegations: 8/10/05-11/3/10; THE ATTORNEY FOR THE ESTATE OF THE CLIENT, PRESTON ROSAMOND'S GRANDMOTHER HAS FILED A COMPLAINT INDICATING THAT THE INVESTMENTS HELD IN HER ACCOUNT WERE NOT SUITABLE FOR AN ELDERLY WOMAN. THE ATTORNEY IS STATING THAT THE ESTATE HAS LOST $75,000 BECAUSE OF MR. ROSAMOND'S INVESTMENT RECOMMENDATIONS. IN ADDITION, THEY WANT THE ATTORNEY FEES OF $2500.00 PAID. LOSSES EXCEED $5000.

Product Type: Annuity-Variable

Alleged Damages: $75,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

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

Customer Complaint Information

Date Complaint Received: 11/03/2010

Complaint Pending? No

Status: Denied

Status Date: 12/28/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE ATTORNEY WHO FILED THE COMPLAINT WAS HIRED BY MY UNCLE (GRANDMOTHER'S SON) WITHOUT PERMISSION, CONSENT OR AGREEMENT OF THE HEIRS OF THE ESTATE. THE CALCULATIONS ARE INACCURATE AND DO NOT REFLECT THE BALANCE OR WITHDRAWALS TAKEN FROM THE ACCOUNTS AT THE TIME OF MY GRANDMOTHER'S DEATH IN JUNE OF 2010. - - MY GRANDMOTHER REVOKED HER SONS POA IN 2005 BECAUSE HE WANTED TO PLACE 100% OF HER INVESTMENTS IN FIXED ANNUITIES WITH HIS INSURANCE AGENCY S HE COULD BE PAID COMMISSIONS. - - MY MOTHER HAS POA ON ALL OF MY GRANDMOTHER'S ACCOUNTS SINCE THAT TIME. MY GRANDMOTHER INTENTIONALLY KEPT HER SON UNAWARE OF HER FINANCIAL MATTERS TO AVOID FUTURE INCIDENTS. - - ALL OF THE INVESTMENTS FOR MY GRANDMOTHER WERE SUITABLE AND APPROPRIATE PROVIDING INCOME FOR HER WHICH WAS IN LINE WITH FIRM POLICY. HER INVESTMENTS WITH MY PRIOR BROKER DEALER WERE REVIEWED AND APPROVED REGULARLY.

Disclosure 2 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	03/20/2008-08/05/2009; CLIENT CLAIMS THEY WERE TOLD THAT THEY COULD TAKE OUT A LINE OF CREDIT OFF THEIR HOME AND INVEST IT IN AN ANNUITY AND THEY COULD TAKE 7% OUT OF THE ANNUITY AND NOT LOSE THEIR PRINCIPAL AND HAVE GROWTH OPPORTUNITIES. CLIENT CLAIMS THAT THEIR DAUGHTER WAS PRESENT AT THE MEETING AND UNDERSTOOD THIS TO BE THE CASE. CLIENT IS ASKING TO BE REIMBURSED THEIR LOSSES. FILING REQUIRED LOSSES EXCEED $5000.00
Product Type:	Annuity-Variable
Alleged Damages:	$53,049.00
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:	08/05/2009
Complaint Pending?	No
Status:	Settled
Status Date:	12/01/2009
Settlement Amount:	$20,184.78
Individual Contribution Amount:	$0.00

Firm Statement

IN REVIEWING THE ACCOUNT AND THE ACCOMPANYING RECORDS, IT APPEARS THE CLIENT PURCHASED THE HARTFORD LIFE LEADERS EDGE ANNUITY ON MARCH 20, 2008. ACCORDING TO HARTFORD, A MONTHLY DISTRIBUTION OF $1,030.75 IS TAKEN AND AS OF JULY 2009, THE CLIENT HAS RECEIVED $17,522.75 IN TOTAL DISTRIBUTIONS. THE CLIENT

	ALLEGES THE PRIOR FINANCIAL ADVISOR TOLD THEM THAT THE ANNUITY WOULD NEVER LOSE PRINCIPAL AS LONG AS THEY DID NOT WITHDRAW MORE THAN 7% ON AN ANNUAL BASIS. WHILE FACTUAL INFORMATION REGARDING THE TERMS OF THE ANNUITY WAS PROVIDED IN THE PROSPECTUS AND ANNUITY CONTRACT THAT WAS SIGNED IN APRIL OF 2008, WE WERE NOT PRIVY TO THE CONVERSATIONS BETWEEN THE CLIENT AND THE FORMER FINANCIAL ADVISOR. IN LIGHT OF THIS, IF THE CLIENT CHOOSES TO LIQUIDATE THE ANNUITY EDWARD JONES IS PREPARED TO REIMBURSE THE ACCOUNT IN THE AMOUNT OF $15,000. ACCORDING TO HARTFORD, THE LIQUIDATION OF THE ANNUITY WILL NOT INCUR PENALTIES. WE HAVE SUGGESTED THAT THE CLIENT CONSULT A TAX PROFESSIONAL BEFORE LIQUIDATING THE ANNUITY. CLIENTS ACCEPTED OFFER OF $20,184.78 ON 12/1/09.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	03/20/2008-08/05/2009; CLIENT CLAIMS THEY WERE TOLD THAT THEY COULD TAKE OUT A LINE OF CREDIT OFF THEIR HOME AND INVEST IT IN AN ANNUITY AND THEY COULD TAKE 7% OUT OF THE ANNUITY AND NOT LOSE THEIR PRINCIPAL AND HAVE GROWTH OPPORTUNITIES. CLIENT CLAIMS THAT THEIR DAUGHTER WAS PRESENT AT THE MEETING AND UNDERSTOOD THIS TO BE THE CASE. CLIENT IS ASKING TO BE REIMBURSED THEIR LOSSES. FILING REQUIRED LOSSES EXCEED $5000.00
Product Type:	Annuity-Variable
Alleged Damages:	$53,049.00
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:	08/05/2009
Complaint Pending?	No
Status:	Settled
Status Date:	12/01/2009
Settlement Amount:	$20,184.78
Individual Contribution Amount:	$0.00
Broker Statement	I PRESTON ROSAMOND DISPUTE THE AMENDMENT MADE TO MY U4. I DISPUTE THE VALIDITY OF THE COMPLAINT, THE ALLEGATIONS MADE BY THE COMPLAINANT, AND THE DECISION OF EDWARD JONES TO PAY ANY AMOUNT TO THE COMPLAINANT. I AM CURRENTLY IN THE PROCESS OF SEEKING AN EXPUNGEMENT OF THE MATTER WITH FINRA AND AN ARBITRATION PANEL.

Disclosure 3 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	9/08-10/08; PENDING ORIGINALLY FILED ON U4: CLIENT STATES FA PLACED HER INVESTMENTS THAT WERE UNSUITABLE FOR HER MOVING HER FROM 100% FIXED INCOME TO 100% IN EQUITIES AND INSURANCE. CLIENT ALSO STATES FA SUGGESTED SHE BORROW AGAINST HER ACCOUNT TO PURCHASE A NEW CAR RATHER THAN USING THE CASH IN HER ACCCOUNT. CLIENT STATES BASED ON HER AGE AND VERY LIMITED EXPERIENCE, SHE CANNOT UNDERSTAND WHY THE FA WOULD RECOMMEND MOVING FROM A RELATIVELY SAFE, INCOME PRODUCING ACCOUNT TO ONE IN INSURANCE AND EQUITIES PURCHASED ON MARGIN.
Product Type:	Other: MISCELLANEOUS
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF $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:	10/31/2008
Complaint Pending?	No
Status:	Settled
Status Date:	10/15/2009
Settlement Amount:	$225,000.00
Individual Contribution Amount:	$0.00
Firm Statement	FIRM'S INVESTIGATION REVEALED THAT INVESTMENTS MADE FOR CLIENT MAY NOT HAVE BEEN SUITABLE IN LIGHT OF THE FACTS AND CIRCUMSTANCES. FIRM DETERMINED TO PAY OFF THE CLIENT'S OUTSTANDING MARGIN LOAN BALANCE, REIMBURSE THE CLIENT FOR MARGIN INTEREST INCURRED, REIMBURSE CLIENT FOR COMMISSIONS FOR TRADES PLACED IN THE ACCOUNT AFTER THE INITIAL MARGIN LOAN WAS INCURRED, AND TO SELL OUT THE CLIENT'S BANK OF AMERICA AND HOME DEPOT STOCK HOLDINGS. AFTER EXTENDED NEGOTIATIONS WITH CLIENT AND HER REPRESENTATIVES, CLIENT AGREED TO FIRM'S OFFER. FIRM TO PICK UP ALL COSTS INVOLVED AS FINANCIAL ADVISOR'S EMPLOYMENT WAS TERMINATED DURING THE COURSE OF THE COMPLAINT INVESTIGATION.

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

Allegations:	9/08-10/08; CLIENT STATES FA PLACED HER INVESTMENTS THAT WERE UNSUITABLE FOR HER MOVING HER FROM 100% FIXED INCOME TO 100% IN EQUITIES AND INSURANCE. CLIENT ALSO STATES FA SUGGESTED SHE BORROW AGAINST HER ACCOUNT TO PURCHASE A NEW CAR RATHER THAN USING THE CASH IN HER ACCOUNT. CLIENT STATES BASED ON HER AGE AND VERY LIMITED EXPERIENCE, SHE CANNOT UNDERSTAND WHY THE FA WOULD RECOMMEND MOVING FROM A RELATIVELY SAVE, INCOME PRODUCING ACCOUNT TO ONE IN INSURANCE AND EQUITIES PURCHASED ON MARGIN.
Product Type:	Other: MISCELLANEOUS
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF $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:	10/31/2008
Complaint Pending?	No
Status:	Settled
Status Date:	10/15/2009
Settlement Amount:	$225,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I PRESTON ROSAMOND DISPUTE THE AMENDMENT MADE TO MY U4. I DISPUTE THE VALIDITY OF THE COMPLAINT, THE ALLEGATIONS MADE BY THE COMPLAINANT, AND THE DECISION OF EDWARD JONES TO PAY ANY AMOUNT TO THE COMPLAINANT. I AM CURRENTLY IN THE PROCESS OF SEEKING AN EXPUNGEMENT OF THE MATTER WITH FINRA AND AN ARBITRATION PANEL.

Disclosure 4 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT STATES HE HAS LOST APPROXIMATELY $180,000 IN HIS ACCOUNT SINCE ROLLING OVER HIS 401K TO THE FIRM. CLIENT ALLEGES THE "PLAN" WAS TO INVEST $20,000 (EACH) IN FIVE FIXED ANNUITIES, $50,000 IN FIVE BONDS AND $300,000 IN MUTUAL FUNDS OVER THE COURSE OF ONE YEAR. CLIENT FURTHER STATES THE ACCOUNT REFLECTS FOUR FIXED ANNUITIES, TWO VARIABLE ANNUITIES, A CITICORP SECURITY AND $152,000 IN MONEY MARKET. CLIENT DOES NOT MAKE A SPECIFIC CLAIM. HOWEVER, ALLEGED LOSSES ARE GREATER THAN $5,000.00.

Product Type: Other

Alleged Damages: $5,000.00

Customer Complaint Information

Date Complaint Received: 09/16/2002

Complaint Pending? No

Status: Denied

Status Date: 11/14/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement WE HAVE REVIEWED THE ACCOUNT AND HAVE BEEN IN CONTACT WITH ROSAMOND REGARDING THE CLIENTS CONCERNS. ACCORDING TO ROSAMOND, HE HAS DISCUSSED THE CLIENTS CONCERNS WITH HIM. ROSAMOND HAS INDICATED INSTRUCTIONS PROVIDED TO HIM WERE ACTED UPON; HOWEVER, WHEN THE CLIENT WAS VIEWING HIS ACCOUNT (VIA ACCOUNTLINK) SOME OF THE TRADES PLACED HAD NOT SETTLED WHICH RESULTED IN THIS MISUNDERSTANDING. ROSAMOND HAS FURTHER INDICATED THE CLIENT WAS SATISFIED WITH THE RESULTS OF HIS CONVERSATIONS WITH ROSAMOND AND THE SITUATION HAS BEEN RESOLVED TO THE CLIENT'S SATISFACTION.

End of Report

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