



IAPD Report

JOSEPH PAUL LUCIA

CRD# 4428262

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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

JOSEPH PAUL LUCIA (CRD# 4428262)

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 **10/09/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	JOSEPH P. LUCIA & ASSOCIATES, LLC	CRD# 147625	08/09/2010
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	02/12/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	GREAT AMERICAN INVESTORS, INC.	28489	Yorktown Heights, NY	11/24/2009 - 02/17/2016
B	METLIFE SECURITIES INC.	14251	WHITE PLAINS, NY	03/19/2008 - 09/05/2008
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	MELVILLE, NY	10/03/2006 - 04/10/2008

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	8
Termination	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **13** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**
Main Address: 80 STATE STREET
ALBANY, NY 12207
Firm ID#: 35747

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	02/12/2016
B	Colorado	Agent	Approved	10/10/2024
B	Connecticut	Agent	Approved	02/16/2016
B	Florida	Agent	Approved	02/12/2016
B	Indiana	Agent	Approved	10/10/2024
B	New Jersey	Agent	Approved	02/12/2016
B	New York	Agent	Approved	02/12/2016
B	Ohio	Agent	Approved	10/09/2024
B	Pennsylvania	Agent	Approved	04/27/2020
B	Tennessee	Agent	Approved	10/10/2024
B	Virginia	Agent	Approved	02/12/2016
B	Washington	Agent	Approved	10/08/2024
B	Wisconsin	Agent	Approved	10/10/2024



Qualifications

Branch Office Locations

3505 Hill Blvd.
Suite J
Yorktown Heights, NY 10598

Employment 2 of 2

Firm Name: **JOSEPH P. LUCIA & ASSOCIATES, LLC**
Main Address: 3505 HILL BLVD.
SUITE J
YORKTOWN HEIGHTS, NY 10598
Firm ID#: 147625

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	06/07/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	11/08/2010

Branch Office Locations

JOSEPH P. LUCIA & ASSOCIATES, LLC
3505 HILL BLVD.
SUITE J
YORKTOWN HEIGHTS, NY 10598



Qualifications

PASSED INDUSTRY EXAMS

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

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams



Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	11/12/2001
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	12/20/2001
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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
B	11/24/2009 - 02/17/2016	GREAT AMERICAN INVESTORS, INC.	CRD# 28489	Yorktown Heights, NY
B	03/19/2008 - 09/05/2008	METLIFE SECURITIES INC.	CRD# 14251	WHITE PLAINS, NY
IA	10/03/2006 - 04/10/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MELVILLE, NY
B	11/13/2001 - 04/10/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MELVILLE, NY
B	11/13/2001 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
02/2016 - Present	Purshe Kaplan Sterling Investments	Registered Rep	Y	Albany, NY, United States
07/2015 - Present	Great American Investors	Registered Rep	Y	Yorktown, NY, United States
02/2010 - Present	Joesph P Lucia & Associates	President	Y	Harrison, NY, United States
07/2008 - Present	JOSEPH P. LUCIA AND ASSOCIATES	PRESIDENT	Y	HARRISON, NY, 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) Ash Brokerage-Investment related-Fort Wayne, IN-Rep-1/2009-Uses Ash brokerage for insurance & annuity business
- 2) Joseph P. Lucia & Associates-Investment related-Yorktown Heights, NY-Investment Advisory-07/2008-President-Designs,implements and manages financial solutions for individuals, families & small businesses.



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	8
Termination	1

Customer Dispute

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

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

Disclosure 1 of 8

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: CLAIMANT ALLEGES THAT HER ADVISOR MADE MISREPRESENTATIONS ON HER APPLICATION AND RECOMMENDED AN UNSUITABLE REIT. CLAIMANT SEEKS RESCISSION OF THE CUSTOMER AGREEMENT, AND DAMAGES OF \$100,000, PLUS INTEREST, ATTORNEYS' FEES, COSTS, AND PUNITIVES.

Product Type: Real Estate Security

Alleged Damages: \$100,000.00

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: 02/21/2012

Complaint Pending? No

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

Status Date: 03/27/2012

Settlement Amount:



**Individual Contribution
Amount:**

Arbitration Information

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

Docket/Case #: 12-02026

Date Notice/Process Served: 06/18/2012

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/15/2012

**Monetary Compensation
Amount:** \$28,400.00

**Individual Contribution
Amount:** \$9,466.67

Firm Statement THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATED WITH FINRA ARBITRATION. A GLOBAL SETTLEMENT WAS REACHED IN WHICH AMERIPRISE PAID \$9,466.67. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT.

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Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THAT HER ADVISOR MADE MISREPRESENTATION ON HER APPLICATION AND RECOMMENDED AN UNSUITABLE REIT. CLAIMANT SEEKS RECISSION OF CUSTOMER AGREEMENT AND DAMAGES OF \$100,000 PLUS INTEREST, ATTORNEYS FEES, COSTS AND PUNITIVES.

Product Type: Other: REIT

Alleged Damages: \$100,000.00

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: 02/21/2012

Complaint Pending? No

Status: Denied

Status Date: 03/27/2012

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information



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

Docket/Case #: [12-02925](#)

Date Notice/Process Served: 06/18/2012

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/15/2012

Monetary Compensation Amount: \$28,400.00

Individual Contribution Amount: \$9,466.67

Broker Statement THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATED WITH FINRA ARBITRATION. A GLOBAL SETTLEMENT WAS REACHED IN WHICH AMERIPRISE PAID \$9466.67. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT.

Disclosure 2 of 8

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES.INC.

Allegations: CLIENT EXPRESSED CONCERN ABOUT THE DECLINING VALUE OF HER INVESTMENT PURCHASED IN JUNE 2007.

Product Type: Real Estate Security

Alleged Damages: \$26,224.70

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: 11/27/2009

Complaint Pending? No

Status: Denied

Status Date: 06/09/2010

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE CLIENT COMPLETED ALL APPLICABLE APPLICATIONS AND AGREEMENTS CONTAINING PRODUCT DISCLOSURES.

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: CLIENT EXPRESSED CONCERN ABOUT THE DECLINING VALUE OF HER INVESTMENT PURCHASED IN JUNE 2007.

Product Type: Real Estate Security

Alleged Damages: \$26,224.70

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: 11/27/2009

Complaint Pending? No

Status: Denied

Status Date: 06/09/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THIS IS ANOTHER CASE OF "COMPLAINT REASSIGNMENT AND REDIRECTION", WHERE A CLIENT MAKES A COMPLAINT AGAINST AMERIPRISE AND THEIR REASSIGNED ADVISOR BECAUSE SHE HASN'T RECEIVED ANY SERVICE AND THE COMPLAINT IS MALICIOUSLY TWISTED AND REARRANGED INTO A COMPLAINT AGAINST ME. IT IS OBVIOUS THAT THE COMPLIANCE OFFICER, IN COLLUSION WITH THIS CLIENT'S PRESENT AMERIPRISE ADVISOR, ACTUALLY COMPOSED THE COMPLAINT AGAINST ME IN AN ONGOING AND CONCERTED EFFORT TO SMEAR MY GOOD NAME AND RELIEVE AMERIPRISE AND THEIR REASSIGNED ADVISOR OF THEIR RESPONSIBILITY TO SERVICE THIS CLIENT. WHEN I CONTACTED THE CLIENT TO VERIFY HER COMPLAINT AND CLARIFY THE ISSUE, SHE CONFIRMED TO ME THAT HER COMPLAINT WAS NOT INTENDED TO BE FILED AGAINST ME, DIRECTLY OR INDIRECTLY. IN FACT, THIS CLIENT WROTE IN A LETTER TO ME THAT IT WAS NOT A COMPLAINT AGAINST ME IN ANY WAY, SHAPE OR FORM, AND THAT SHE ENTERED THE COMPLAINT AT AMERIPRISE BECAUSE SHE WAS NOT GETTING ANY ANSWERS TO HER QUESTIONS FROM HER PRESENT AMERIPRISE ADVISOR REAGRDNIG A KBS REIT SHE HAD PURCHASED AT AMERIPRISE. IN ADDITION, THIS CLIENT IS ACTUALLY A CURRENT, SATISFIED CLIENT OF MY OWN INDEPENDENT FINANCIAL ADVISORY FIRM, AND SHE HAS NO IDEA HOW THE COMPLAINT AGAINST AMERIPRISE AND HER PRESENT AMERIPRISE ADVISOR "MAGICALLY" BECAME A COMPLAINT AGAINST ME.

Disclosure 3 of 8

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.



Allegations: CLIENT ALLEGED THE REIT PURCHASED IN 2006 WAS NOT APPROPRIATE.

Product Type: Real Estate Security

Alleged Damages: \$22,474.00

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: 09/29/2009

Complaint Pending? No

Status: Denied

Status Date: 02/02/2010

Settlement Amount:

Individual Contribution Amount:

Firm Statement OUR REVIEW INDICATED THE REIT MET THE CLIENT'S GOALS AND OBJECTIVES, WAS WITHIN THEIR RISK TOLERANCE, AND WAS DISCLOSED AT THE TIME OF THE SALE.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGED THE REIT PURCHASED IN 2006 WAS NOT APPROPRIATE.

Product Type: Real Estate Security

Alleged Damages: \$22,474.00

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: 09/29/2009

Complaint Pending? No

Status: Denied

Status Date: 02/02/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement WHEN CONTACTED TO CLARIFY THE ISSUE, CLIENT CONFIRMED THAT COMPLAINT WAS NOT INTENDED TO BE FILED AGAINST ME, DIRECTLY OR



INDIRECTLY. CLIENT HAD NO COMPLAINTS ABOUT ADVICE RECEIVED FROM ME WHILE I WAS AT AMERIPRISE. CLIENT UNDERSTOOD REIT AND FELT IT WAS APPROPRIATE. HOWEVER CLIENT WAS UNHAPPY WITH SERVICE FROM NEWLY ASSIGNED ADVISOR AT AMERIPRISE AFTER I LEFT AND FELT THE SERVICE WAS INTOLERABLE. CLIENT STATED SHE WANTED THIS ALLEGED COMPLAINT AGAINST ME TO BE RECTIFIED AS SOON AS POSSIBLE, AS SHE INTENDED FOR IT TO BE RECORDED AGAINST AMERIPRISE AND THE NEWLY ASSIGNED ADVISOR. IN REFERENCE TO THE ORIGINAL COMPLAINT, THE REVIEW INDICATED THE REIT MET THE CLIENT'S GOALS AND OBJECTIVES, WAS WITHIN THEIR RISK TOLERANCE, AND WAS DISCLOSED AT THE TIME OF SALE.

Disclosure 4 of 8

Reporting Source: Firm

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

Allegations: THE CLIENT ALLEGED THE INVESTMENT ALLOCATION WITHIN HIS VARIABLE ANNUITY WAS NOT IN LINE WITH HIS STATED GOAL OF PRINCIPAL PROTECTION. THE VARIABLE ANNUITY WAS PURCHASED ON FEBRUARY 20, 2007.

Product Type: Annuity-Variable

Alleged Damages: \$17,000.00

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: 03/04/2009

Complaint Pending? No

Status: Denied

Status Date: 07/01/2009

Settlement Amount:

Individual Contribution Amount:

Firm Statement OUR REVIEW FOUND THE CLIENT SIGNED AND AGREED TO A MODERATELY AGGRESSIVE MODEL PORTFOLIO WITHIN HER VARIABLE ANNUITY.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENT ALLEGED THE INVESTMENT ALLOCATION WITHIN HIS VARIABLE ANNUITY WAS NOT IN LINE WITH HIS STATED GOAL OF PRINCIPAL PROTECTION. THE VARIABLE ANNUITY WAS PURCHASED ON



FEBRUARY 20, 2007.

Product Type: Annuity-Variable**Alleged Damages:** \$17,000.00**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:** 03/04/2009**Complaint Pending?** No**Status:** Denied**Status Date:** 07/01/2009**Settlement Amount:****Individual Contribution
Amount:****Broker Statement**

WHEN I LEFT AMERIPRISE, THIS CLIENT'S ACCOUNT WAS REASSIGNED TO ANOTHER AMERIPRISE ADVISOR. SUBSEQUENTLY, IT WAS DISCOVERED AND PROVEN THAT THIS COMPLAINT WAS SOLICITED BY THE NEW ADVISOR IN AN ATTEMPT TO ELIMINATE ANY FUTURE COMPETITION FROM ME FOR THIS CLIENT. IT WAS FOUND THAT THE CLIENTS'GENERAL DISSATISFACTION WITH THEIR ACCOUNT REASSIGNMENT WAS TWISTED AND REARRANGED TO MAKE IT APPEAR TO BE A COMPLAINT DIRECTLY AGAINST ME IN AN ATTEMPT TO SMEAR MY GOOD NAME AND RUIN MY REPUTATION. AMERIPRISE'S INTERNAL COMPLIANCE ITSELF CONCLUDED THAT THE ALLEGATION HAD NO MERIT, DENIED THE COMPLAINT AND FOUND NO WRONGDOING ON MY PART, WHATSOEVER.

Disclosure 5 of 8**Reporting Source:** Firm**Employing firm when
activities occurred which led
to the complaint:** AMERIPRISE FINANCIAL SERVICES INC**Allegations:** CLIENTS ALLEGED THE ADVISOR DID NOT DISCLOSE THE TERMS AND CONDITIONS OF A RIDER ON THEIR VARIABLE ANNUITY. ANNUITY PURCHASED OCTOBER 4, 2007 .**Product Type:** Annuity(ies) - Variable**Alleged Damages:** \$5,000.00**Customer Complaint Information****Date Complaint Received:** 10/06/2008**Complaint Pending?** No**Status:** Denied**Status Date:** 01/02/2009**Settlement Amount:**

**Individual Contribution Amount:****Firm Statement**

THE FIRM FOUND THE ANNUITY RIDER TERMS AND CONDITIONS WERE PROPERLY DISCLOSED AT THE TIME OF THE SALE.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

AMERIPRISE FINANCIAL SERVICES, INC.

Allegations:

CLIENTS ALLEGED THE ADVISOR DID NOT DISCLOSE THE TERMS AND CONDITIONS OF A RIDER ON THEIR VARIABLE ANNUITY PURCHASED OCTOBER 4, 2007.

Product Type:

Annuity-Variable

Alleged Damages:

\$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:**

10/06/2008

Complaint Pending?

No

Status:

Denied

Status Date:

01/02/2009

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

WHEN I LEFT AMERIPRISE THIS CLIENT'S ACCOUNT WAS REASSIGNED TO A DIFFERENT AMERIPRISE ADVISOR. SUBSEQUENTLY, IT WAS DISCOVERED AND PROVEN THAT THIS COMPLAINT WAS ACTUALLY SOLICITED BY THE NEW ADVISOR IN AN ATTEMPT TO ELIMINATE ANY FUTURE COMPETITION FROM ME FOR THIS CLIENT. IT WAS FOUND THAT THE CLIENT'S GENERAL DISSATISFACTION WITH THEIR ACCOUNT REASSIGNMENT WAS TWISTED AND REARRANGED TO MAKE IT APPEAR TO BE A COMPLAINT DIRECTLY AGAINST ME IN AN ATTEMPT TO SMEAR MY GOOD NAME AND RUIN MY REPUTATION. IN FURTHER PROOF, AMERIPRISE'S INTENAL COMPLIANCE ITSELF CONCLUDED THAT THE ALLEGATION HAD NO MERIT, DENIED THE COMPLAINT AND FOUND NO WRONGDOING ON MY PART WHATSOEVER.

Disclosure 6 of 8**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

AMERIPRISE FINANCIAL SERVICES, INC.

Allegations:

I DID NOT RECOMMEND A SUITABLE PRODUCT OR DISCLOSE THE TAX



CONSEQUENCES OF MUTUAL FUND REDEMPTIONS IN JULY 2007.

Product Type: Annuity-Variable

Alleged Damages: \$6,500.00

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: 09/25/2008

Complaint Pending? No

Status: Settled

Status Date: 12/16/2009

Settlement Amount: \$14,372.61

**Individual Contribution
Amount:** \$0.00

Firm Statement

THE FIRM FOUND THE CLIENT SIGNED THE ANNUITY APPLICATION AND DISCLOSURE DOCUMENTS EXPLAINING THE PRODUCT AND MUTUAL FUND TRANSACTIONS. WE ALSO FOUND THE GUARANTEED WITHDRAWAL BENEFIT RIDER OFFERED TO THE CLIENT WAS NOT INCLUDED IN THE CONTRACT THEREFORE WE OFFERED TO ADD THE RIDER. THE CLIENT ACCEPTED OUR OFFER.

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: REP DID NOT RECOMMEND A SUITABLE PRODUCT OR DISCLOSE THE TAX CONSEQUENCES OF MUTUAL FUND REDEMPTIONS IN JULY 2007.

Product Type: Annuity-Variable

Alleged Damages: \$6,500.00

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: 09/25/2008

Complaint Pending? No

Status: Settled

Status Date: 12/16/2009

Settlement Amount: \$14,372.61



Individual Contribution Amount: \$0.00

Broker Statement WHEN I LEFT AMERIPRISE, THIS CLIENT'S ACCOUNT WAS REASSIGNED TO ANOTHER AMERIPRISE ADVISOR. SUBSEQUENTLY, IT WAS DISCOVERED THAT THIS COMPLAINT WAS ACTUALLY SOLICITED BY THE NEW ADVISOR IN AN ATTEMPT TO ELIMINATE ANY FURTHER COMPETITION FROM ME FOR THIS CLIENT. IN FACT, WHEN THE CLIENT WAS CONTACTED TO CLARIFY THE ISSUE, IT WAS CONFIRMED THAT THE CLIENT NEVER INTENDED TO FILE A COMPLAINT AGAINST ME, DIRECTLY OR INDIRECTLY. IT WAS FOUND THE CLIENT'S GENERAL DISSATISFACTION WITH THE ACCOUNT REASSIGNMENT WAS TWISTED AND REARRANGED TO MAKE IT APPEAR TO BE A COMPLAINT DIRECTLY AGAINST ME IN AN ATTEMPT TO SMEAR MY GOOD NAME AND RUIN MY REPUTATION. IN ADDITION, AMERIPRISE'S INTERNAL COMPLIANCE CLOSED THE COMPLAINT WITH NO ACTION.

Disclosure 7 of 8

Reporting Source: Firm

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

Allegations: CLIENT ALLEGED THE ADVISOR DID NOT DISCLOSE THE SURRENDER CHARGES AND PENALTIES TO LIQUIDATE A REIT. REIT PURCHASED AUGUST 30, 2006.

Product Type: Other

Other Product Type(s): REIT

Alleged Damages: \$15,000.00

Customer Complaint Information

Date Complaint Received: 08/01/2008

Complaint Pending? No

Status: Denied

Status Date: 10/06/2008

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM FOUND REIT PROVISIONS WERE PROPERLY DISCLOSED AT THE TIME OF SALE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGED THE ADVISOR DID NOT DISCLOSE THE SURRENDER CHARGES AND PENALTIES TO LIQUIDATE A REIT. REIT PURCHASED AUGUST 30, 2006.

Product Type: Real Estate Security

Alleged Damages: \$15,000.00



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: 08/01/2008

Complaint Pending? No

Status: Denied

Status Date: 10/06/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement

WHEN I LEFT AMERIPRISE, THIS CLIENT'S ACCOUNT WAS REASSIGNED TO ANOTHER AMERIPRISE ADVISOR. SUBSEQUENTLY, IT WAS DISCOVERED AND PROVEN THAT THIS COMPLAINT WAS ACTUALLY SOLICITED BY THE NEW ADVISOR IN AN ATTEMPT TO ELIMINATE ANY FURTHER COMPETITION FROM ME FOR THIS CLIENT. IN FACT, WHEN THE CLIENT WAS CONTACTED TO CLARIFY THE ISSUE, IT WAS CONFIRMED THAT THE CLIENT NEVER INTENDED TO FILE A COMPLAINT AGAINST ME DIRECTLY OR INDIRECTLY. THE CLIENT OFFERED TO SIGN A SWORN AFFIDAVIT TO ATTEST TO THIS FACT AND LATER SENT A LETTER DATED 9/29/2008 TO MICHAEL GERENA AT FINRA AND AMERIPRISE STATING THE ABOVE. AS A RESULT AMERIPRISE SENT A LETTER TO MY ATTORNEY SAYING THE DRP WAS FILED IN ERROR. AMERIPRISE AND FINRA STATED THEY WOULD ARCHIVE THE COMPLAINT SINCE IT WAS FILED IN ERROR, WHICH MEANS IT WILL NO LONGER BE A REPORTABLE EVENT.

Disclosure 8 of 8

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENTS SIGNED AFFIDAVITS OF FACT STATING IT WAS NOT THEIR SIGNATURES ON THE FINANCIAL ADVISORY SERVICE AGREEMENT OR SYSTEMATIC CONTRIBUTION/DISTRIBUTION REQUEST FORMS. FORMS DATED JUNE 7, 2006 AND JUNE 16, 2007.

Product Type: Other

Other Product Type(s): FINANCIAL PLANS

Alleged Damages: \$6,210.61

Customer Complaint Information

Date Complaint Received: 06/03/2008

Complaint Pending? No

Status: Settled

Status Date: 07/14/2008



Settlement Amount: \$6,210.61
Individual Contribution Amount: \$0.00
Firm Statement UPON RECEIVING THE SIGNED AFFIDAVITS OF FACT FROM THE CLIENTS, STATING THE SIGNATURES WERE NOT THEIRS, THE FIRM REFUNDED THE CLIENTS' FINANCIAL PLANNING FEE PLUS INTEREST.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENTS SIGNED AFFIDAVITS OF FACT STATING IT WAS NOT THEIR SIGNATURES ON THE FINANCIAL ADVISORY SERVICE AGREEMENT OR SYSTEMATIC CONTRIBUTION/DISTRIBUTION REQUEST FORMS. FORMS DATED JUNE 7, 2006 AND JUNE 16, 2007.

Product Type: Other: FINANCIAL PLANS

Alleged Damages: \$6,210.61

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: 06/03/2008

Complaint Pending? No

Status: Settled

Status Date: 07/14/2008

Settlement Amount: \$6,210.61

Individual Contribution Amount: \$0.00

Broker Statement WHEN I LEFT AMERIPRISE, THIS CLIENT'S ACCOUNT WAS ASSIGNED TO A DIFFERENT AMERIPRISE ADVISOR. I WAS NOT GIVEN THE OPPORTUNITY TO REVIEW, DISCUSS OR COMMENT ON THE ALLEGATION BEFORE AMERIPRISE DECIDED TO SETTLE WITH THE CLIENT. I DID NOT PARTICIPATE IN THE SETTLEMENT AND NO MONEY CAME OUT OF MY POCKET AS A RESULT OF THE SETTLEMENT. ADDITIONALLY, FINRA CONDUCTED THEIR INQUIRY INTO THE CIRCUMSTANCES DISCLOSED TO THEM AND DETERMINED TO CLOSE THEIR FILE PERTAINING TO THIS MATTER WITH NO ACTION.



Termination

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

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: METLIFE SECURITIES
Termination Type: Voluntary Resignation
Termination Date: 08/12/2008
Allegations: THE FIRM LEARNED THAT THE REGISTERED REPRESENTATIVE DID NOT DISCLOSE AN OUTSIDE BUSINESS ACTIVITY.
Product Type: No Product
Other Product Types:

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Reporting Source: Individual
Firm Name: METLIFE SECURITIES, INC.
Termination Type: Voluntary Resignation
Termination Date: 08/12/2008
Allegations: THE FIRM LEARNED THAT THE REGISTERED REPRESENTATIVE DID NOT DISCLOSE AN OUTSIDE BUSINESS ACTIVITY.
Product Type: No Product

Broker Statement WHEN I JOINED METLIFE IN MARCH OF 2008, I DID NOT HAVE ANY OUTSIDE BUSINESS ACTIVITY. I DISCUSSED SETTING UP AN RIA THE LAST FEW MONTHS I WAS REGISTERED WITH METLIFE AND ASKED FOR APPROVAL. WHEN METLIFE COULD NOT OBTAIN APPROVAL I VOLUNTARILY RESIGNED AND ESTABLISHED MY OWN RIA OF JOSEPH LUCIA & ASSOCIATES. AFTER RESIGNATION, METLIFE INACCURATELY REPORTED MY RESIGNATION AS A TERMINATION FOR FAILURE TO REPORT OUTSIDE BUSINESS ACTIVITY.



End of Report

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