



IAPD Report

JOHN CHRISTOPHER SHERWIN

CRD# 4447546

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Please contact FINRA with any concerns.



IAPD Information About Representatives

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

What is included in a IAPD report?

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

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

Where did this information come from?

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

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

How current is this information?

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

Need help interpreting this report?

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

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

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

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

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



Report Summary

JOHN CHRISTOPHER SHERWIN (CRD# 4447546)

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 **02/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MHS ADVISORY SERVICES, LLC	CRD# 174590	01/28/2015
B	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018
IA	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	SIGNATOR INVESTORS, INC.	468	Minnetonka, MN	03/06/2015 - 11/02/2018
IA	SIGNATOR INVESTORS, INC.	468	Minnetonka, MN	03/06/2015 - 11/02/2018
IA	THE CAPITAL ADVISORY GROUP ADVISORY SERVICES, LLC	140551	BLOOMINGTON, MN	01/13/2014 - 04/15/2015

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	1
Judgment/Lien	1



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

Employment 1 of 2

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	11/02/2018
B	FINRA	General Securities Representative	Approved	11/02/2018
B	Alabama	Agent	Approved	02/02/2021
B	Arizona	Agent	Approved	11/02/2018
B	Arkansas	Agent	Approved	11/02/2018
B	California	Agent	Approved	11/02/2018
IA	California	Investment Adviser Representative	Approved	11/02/2018
B	Colorado	Agent	Approved	11/02/2018
B	Florida	Agent	Approved	11/02/2018
B	Illinois	Agent	Approved	11/02/2018
B	Indiana	Agent	Approved	08/31/2022
B	Michigan	Agent	Approved	11/02/2018
B	Minnesota	Agent	Approved	11/02/2018



Qualifications

Regulator	Registration	Status	Date
IA Minnesota	Investment Adviser Representative	Approved	11/13/2018
B North Carolina	Agent	Approved	08/01/2022
B Oregon	Agent	Approved	11/02/2018
B Pennsylvania	Agent	Approved	10/29/2024
B Texas	Agent	Approved	01/13/2023
B Virginia	Agent	Approved	11/02/2018
B Washington	Agent	Approved	11/02/2018
B Wisconsin	Agent	Approved	11/02/2018

Branch Office Locations

OSAIC WEALTH, INC.
 10900 Wayzata Blvd
 Suite 130
 Minnetonka, MN 55305

OSAIC WEALTH, INC.
 11330 86th AVE N
 MAPLE GROVE, MN 55369

Employment 2 of 2

Firm Name: **MHS ADVISORY SERVICES, LLC**
 Main Address: 11330 86TH AVENUE NORTH
 MAPLE GROVE, MN 55369
 Firm ID#: 174590

Regulator	Registration	Status	Date
IA Minnesota	Investment Adviser Representative	Approved	01/28/2015

Branch Office Locations

MHS ADVISORY SERVICES, LLC
 10900 Wayzata Blvd
 Suite 130
 Minnetonka, MN 55305



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	12/29/2009

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	11/27/2001

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	12/18/2001

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
B	03/06/2015 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	Minnetonka, MN
IA	03/06/2015 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	Minnetonka, MN
IA	01/13/2014 - 04/15/2015	THE CAPITAL ADVISORY GROUP ADVISORY SERVICES, LLC	CRD# 140551	BLOOMINGTON, MN
IA	09/28/2010 - 03/11/2015	INVESTORS CAPITAL ADVISORY	CRD# 30613	MAPLE GROVE, MN
B	09/27/2010 - 03/11/2015	INVESTORS CAPITAL CORP.	CRD# 30613	MAPLE GROVE, MN
B	01/12/2009 - 10/06/2010	LPL FINANCIAL CORPORATION	CRD# 6413	MAPLE GROVE, MN
IA	01/12/2009 - 10/06/2010	LPL FINANCIAL CORPORATION	CRD# 6413	MAPLE GROVE, MN
IA	11/06/2006 - 01/14/2009	EDWARD JONES	CRD# 250	CALABASAS, CA
B	06/27/2002 - 01/14/2009	EDWARD JONES	CRD# 250	CALABASAS, CA
B	11/28/2001 - 05/31/2002	SIGNATOR INVESTORS, INC.	CRD# 468	BOSTON, MA

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
11/2018 - Present	OSAIC WEALTH, INC.	REGISTERED REP	Y	MAPLE GROVE, MN, United States
03/2015 - Present	MHS Insurance Agency	President	Y	Minnetonka, MN, United States
01/2015 - Present	MHS ADVISORY SERVICES, LLC	INVESTMENT ADVISER REP.	Y	MAPLE GROVE, MN, United States
03/2015 - 11/2018	SII	REG REP	Y	MINNEAPOLIS, MN, 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.

1) MHS INSURANCE AGENCY, LLC

POSITION: President NATURE: LLC - Partnership owned by MHS Advisory Group, LLC. INVESTMENT RELATED: Yes
NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 03/01/2015
ADDRESS: 10900 Wayzata Blvd, Suite 130, Minnetonka MN 55305, United States
DESCRIPTION: Oversee the operations of our health insurance agency.

2) MHS ADVISORY GROUP, LLC

POSITION: President NATURE: LLC-Partnership INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 120 START DATE: 03/01/2015
ADDRESS: 10900 Wayzata Blvd, Suite 130, Minnetonka MN 55305, United States
DESCRIPTION: This is the business in which we oversee the business as it relates to marketing, operations, sales, and being a financial planner for our B/D, RIA, health insurance, and P&C agencies.

3) MHS ADVISORY SERVICES, LLC

POSITION: President NATURE: LLC-Partnership owned solely by MHS Advisory Group, LLC. INVESTMENT RELATED: Yes
NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 03/01/2015
ADDRESS: 10900 Wayzata Blvd, Suite 130, Minnetonka MN 55305, United States
DESCRIPTION: Oversee our independent RIA.

4) MHS PROPERTY & CASUALTY, LLC

POSITION: President NATURE: LLC-Partnership owned solely by MHS Advisory Group, LLC. INVESTMENT RELATED: No
NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 03/01/2015
ADDRESS: 10900 Wayzata Blvd, Suite 130, Minnetonka MN 55305, United States
DESCRIPTION: Oversee our Property & Casualty agency.

5) MHS BENEFIT ADMINISTRATORS, LLC.

POSITION: President NATURE: LLC-Partnership owned solely by MHS Advisory Group, LLC INVESTMENT RELATED: No
NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2015
ADDRESS: 10900 Wayzata Blvd, Suite 130, Minnetonka MN 55305, United States
DESCRIPTION: Oversee the benefit administration company.



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	1
Judgment/Lien	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD D. JONES & CO., L.P., , LPL FINANCIAL CORP., INVESTORS CAPITAL CORP
Allegations:	SUITABILITY OF INVESTMENTS MADE THROUGH MULTIPLE BROKER-DEALERS BEGINNING IN 2006, OVER EIGHT YEARS PRIOR TO THE FILING OF THIS CLAIM.
Product Type:	Annuity-Variable
Alleged Damages:	\$602,908.05
Alleged Damages Amount Explanation (if amount not exact):	ALLEGED DAMAGES ENCOMPASS INVESTMENTS MADE OVER THE COURSE OF SEVEN YEARS AND THROUGH MULTIPLE BROKER DEALERS. THE SOLE INVESTMENT AT ISSUE MADE THROUGH ICC WAS FOR \$30K.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	14-03425
Date Notice/Process Served:	12/15/2014
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/14/2016



Monetary Compensation Amount: \$5,000.00

Individual Contribution Amount: \$0.00

Firm Statement REPRESENTATIVE MAINTAINS THAT THE SUBJECT INVESTMENTS WERE MADE WITH FULL DISCLOSURE TO CLAIMANT AND WERE SUITABLE AT THE TIME OF SALE, WHEN SUITABILITY IS DETERMINED. REPRESENTATIVE THEREFORE DENIES CLAIMANT'S ALLEGATIONS. ANY SUBSEQUENT DECLINE OR LOSS IN VALUE, WHILE UNFORTUNATE FOR ANY INVESTOR, DOES NOT IN AND OF ITSELF EQUATE TO WRONGFUL CONDUCT OR ESTABLISH A FIRM'S OR BROKER'S LIABILITY.

Reporting Source: Firm

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

Allegations: BETWEEN 2005 AND 2009, WHILE EMPLOYED BY EDWARD JONES, MR. SHERWIN MADE UNAUTHORIZED PURCHASES AND SALES OF MUTUAL FUNDS AND DEBT SECURITIES IN CLAIMANTS' EDWARD JONES' ACCOUNTS. CLAIMANTS ALLEGE THE MUTUAL FUNDS WERE PURCHASED WITH AN UNDISCLOSED MARKUP. THE DAMAGES SOUGHT AGAINST EDWARD JONES AND MR. SHERWIN WHILE EMPLOYED BY EDWARD JONES ARE NOT SPECIFIED IN THE CLAIMANTS' STATEMENT OF CLAIM BUT BELIEVED TO BE IN EXCESS OF \$5,000.00.

Product Type: Mutual Fund
Other: DEBT SECURITIES

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): BELIEVED TO BE IN EXCESS OF \$5,000.00

Arbitration Information

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

Docket/Case #: [14-03425](#)

Date Notice/Process Served: 12/15/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/14/2016

Monetary Compensation Amount: \$95,000.00

Individual Contribution Amount: \$20,000.00

Firm Statement MR. SHERWIN AND CO-RESPONDENT, THOMAS HOKR, PAID \$20,000.00 TO SETTLE THE CLAIMS MADE AGAINST THEM IN THE ARBITRATION CASE. IT IS UNCLEAR HOW MUCH OF THE \$20,000.00 WAS PAID BY EACH INDIVIDUAL RESPONDENT.



Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD D. JONES & CO., LP, LPL FINANCIAL AND INVESTORS CAPITAL CORP.

Allegations: ALLEGES UNSUITABLE PURCHASES AND SALES OF MUTUAL FUNDS, UNSUITABLE INVESTMENT STRATEGY AND UNSUITABLE INVESTMENT IN A JACKSON NATIONAL LIFE INSURANCE COMPANY VARIABLE ANNUITY IN OCTOBER 2009.

Product Type: Annuity-Variable
Mutual Fund

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN \$5,000.

Arbitration Information

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

Docket/Case #: [14-03425](#)

Date Notice/Process Served: 12/15/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/21/2016

Monetary Compensation Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Firm Statement CLAIMANT HAD HIGH PROFITS AT LPL. THIS MATTER WAS SETTLED BY LPL TO AVOID THE COST OF LITIGATION AND TRIAL, WITHOUT ANY FINDING OF ANY WRONGDOING AT ALL BY THE ADVISORS, FOR LESS THAN 10% OF THE CLAIMED DAMAGES.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD D. JONES & CO., L.P., , LPL FINANCIAL CORP., INVESTORS CAPITAL CORP.

Allegations: SUITABILITY OF INVESTMENTS MADE THROUGH MULTIPLE BROKER-DEALERS BEGINNING IN 2006, OVER EIGHT YEARS PRIOR TO THE FILING OF THIS CLAIM.

Product Type: Annuity-Variable
Mutual Fund
Real Estate Security

Alleged Damages: \$602,908.05

Alleged Damages Amount ALLEGED DAMAGES ENCOMPASS INVESTMENTS MADE OVER THE



Explanation (if amount not exact): COURSE OF SEVEN YEARS AND THROUGH MULTIPLE BROKER DEALERS. THE SOLE INVESTMENT AT ISSUE MADE THOROUGH ICC WAS FOR \$30K.

Arbitration Information

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

Docket/Case #: [14-03425](#)

Date Notice/Process Served: 12/15/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/21/2016

Monetary Compensation Amount: \$95,000.00

Individual Contribution Amount: \$20,000.00

Broker Statement

Claimant filed an emotionally charged complaint alleging her investments over a nine-year period through multiple broker-dealers were unsuitable. However, under scrutiny, her claim appeared to be nothing more than a transparent attempt to rewrite the facts in her favor. Thorough analysis of the complaint indicated that it was replete with factual errors, mischaracterizations, gross exaggerations, and outright falsehoods. Claimant alleged that she incurred a significant amount of damages. Not only were Claimant's assertions concerning Mr. Sherwin's conduct outright fiction, but her damages assessment was completely inaccurate and had no basis in reality. Indeed, her accounts performed admirably and she experienced a significant gain, not a loss. The reality was that Claimant's portfolio performed very well under the circumstances and Mr. Sherwin worked diligently to make suitable recommendations in line with Claimant's investment objectives and risk tolerance. The documents produced in discovery belied Claimant's allegations and demonstrated that Mr. Sherwin did not engage in any wrongdoing. Thus, despite Claimant's erroneous damages assessment, her blatant attempt at revisionist history, and her effort to malign Mr. Sherwin, it was established through discovery that the complaint was devoid of merit. Ultimately, for practical business reasons, the case was settled by all parties for a very small fraction of the alleged damages, and Mr. Sherwin made a nominal contribution toward settlement. Specifically, this matter was settled for only 15.8% of the loss asserted by Claimant. Mr. Sherwin's contribution toward the settlement is only 3.3% of Claimant's alleged loss. The parties executed a Settlement Agreement to memorialize their wish to resolve this matter in recognition of the expense and uncertainty of further litigating the case, which settlement was without any admission of wrongdoing or liability by Mr. Sherwin. Indeed, Mr. Sherwin explicitly denies any liability, fault or wrongdoing. In light of the foregoing, Mr. Sherwin has filed a motion to expunge all references to this matter from his CRD.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$128,523.71
Judgment/Lien Type:	Tax
Date Filed with Court:	12/10/2024
Date Individual Learned:	01/24/2025
Type of Court:	State Court
Name of Court:	Hennepin, MN
Location of Court:	Hennepin, MN
Docket/Case #:	506214924
Judgment/Lien Outstanding?	Yes
Broker Statement	I am currently taking steps to satisfy this lien.



End of Report

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