



## IAPD Report

# ROBERT HERBERT BRITTON

CRD# 4515040

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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

### ROBERT HERBERT BRITTON (CRD# 4515040)

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 **12/11/2025**.

### CURRENT EMPLOYERS

|           | Firm                             | CRD#        | Registered Since |
|-----------|----------------------------------|-------------|------------------|
| <b>B</b>  | CFD INVESTMENTS, INC.            | CRD# 25427  | 10/01/2014       |
| <b>IA</b> | CREATIVE FINANCIAL DESIGNS, INC. | CRD# 109032 | 10/01/2014       |

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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> | G. A. REPPLE & COMPANY | 17486 | FRANKENMUTH, MI | 11/01/2010 - 09/30/2014 |
| <b>B</b>  | G. A. REPPLE & COMPANY | 17486 | FRANKENMUTH, MI | 07/16/2010 - 09/30/2014 |
| <b>B</b>  | OPPENHEIMER & CO. INC. | 249   | FRANKENMUTH, MI | 05/05/2009 - 08/02/2010 |

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 | 3     |



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

### Employment 1 of 2

Firm Name: **CFD INVESTMENTS, INC.**

Main Address: 2704 S GOYER RD  
KOKOMO, IN 46902

Firm ID#: 25427

|                                                                                   | Regulator      | Registration                      | Status   | Date       |
|-----------------------------------------------------------------------------------|----------------|-----------------------------------|----------|------------|
|    | FINRA          | General Securities Representative | Approved | 10/01/2014 |
|    | FINRA          | Invest. Co and Variable Contracts | Approved | 10/01/2014 |
|  | Florida        | Agent                             | Approved | 03/23/2020 |
|  | Michigan       | Agent                             | Approved | 10/01/2014 |
|  | South Carolina | Agent                             | Approved | 01/04/2023 |
|  | Virginia       | Agent                             | Approved | 11/06/2024 |
|  | Wisconsin      | Agent                             | Approved | 09/27/2021 |

### Branch Office Locations

7385 E Ronrick Pl  
Frankenmuth, MI 48734

### Employment 2 of 2

Firm Name: **CREATIVE FINANCIAL DESIGNS, INC.**

Main Address: 2704 S GOYER RD  
KOKOMO, IN 46902

Firm ID#: 109032



## Qualifications

| Regulator                                                                                 | Registration                      | Status   | Date       |
|-------------------------------------------------------------------------------------------|-----------------------------------|----------|------------|
|  Michigan | Investment Adviser Representative | Approved | 10/01/2014 |

## Branch Office Locations

### CREATIVE FINANCIAL DESIGNS, INC.

7385 E Ronrick Pl  
Frankenmuth, MI 48734



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

#### Principal/Supervisory Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

No information reported.

#### General Industry/Product Exams

| Exam                                                                                    | Category | Date       |
|-----------------------------------------------------------------------------------------|----------|------------|
| <b>B</b> Securities Industry Essentials Examination (SIE)                               | SIE      | 10/01/2018 |
| <b>B</b> General Securities Representative Examination (S7)                             | Series 7 | 06/21/2003 |
| <b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 04/15/2002 |

#### State Securities Law Exams

| Exam                                                            | Category  | Date       |
|-----------------------------------------------------------------|-----------|------------|
| <b>IA</b> <b>B</b> Uniform Combined State Law Examination (S66) | Series 66 | 10/23/2010 |
| <b>B</b> Uniform Securities Agent State Law Examination (S63)   | Series 63 | 05/03/2002 |



### PROFESSIONAL DESIGNATIONS

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

No information reported.

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



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

|    | Registration Dates      | Firm Name                           | ID#        | Branch Location   |
|----|-------------------------|-------------------------------------|------------|-------------------|
| IA | 11/01/2010 - 09/30/2014 | G. A. REPPLE & COMPANY              | CRD# 17486 | FRANKENMUTH, MI   |
| B  | 07/16/2010 - 09/30/2014 | G. A. REPPLE & COMPANY              | CRD# 17486 | FRANKENMUTH, MI   |
| B  | 05/05/2009 - 08/02/2010 | OPPENHEIMER & CO. INC.              | CRD# 249   | FRANKENMUTH, MI   |
| B  | 04/16/2002 - 05/07/2009 | THRIVENT INVESTMENT MANAGEMENT INC. | CRD# 18387 | TRAVERSE CITY, MI |

### 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         |
|-------------------|----------------------------------|-----------------------------------|--------------------|---------------------------|
| 10/2014 - Present | CFD INVESTMENTS, INC.            | REGISTERED REPRESENTATIVE         | Y                  | KOKOMO, IN, United States |
| 10/2014 - Present | CREATIVE FINANCIAL DESIGNS, INC. | INVESTMENT ADVISER REPRESENTATIVE | Y                  | KOKOMO, IN, 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. Robert H Britton & Associates, LLC - DBA Integrity Financial Planning FRANKENMUTH, MI 48734 - Owner- I PROVIDE FINANCIAL PLANNING SERVICES INCLUDING THE SALE OF SECURITIES PRODUCTS AND FIXED INSURANCE PRODUCTS. INVESTMENT RELATED BUSINESS - APPROX 150 HRS. PER MONTH - MOST DURING TRADING HRS.
2. Creative Financial Designs, Inc



## 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 | 3     |

### 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 3

|                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reporting Source:</b>                                                   | Individual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Employing firm when activities occurred which led to the complaint:</b> | OPPENHEIMER & CO. INC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Allegations:</b>                                                        | CUSTOMER COMPLAINT LETTER ADDRESS TO JACKSON NATIONAL LIFE RELATED TO TWO INSURANCE CONTRACTS PURCHASED BY CLIENT DURING THE TIME REP WAS LICENSED WITH OPPENHEIMER. JNL FORWARDED COMPLAINT TO OPPENHEIMER. CLIENT ALLEGES FUNDS ARE UNSUITABLE BASED ON FINANCIAL OBJECTIVES OF FULL LIQUIDITY BY APRIL 2012 TO PAY OFF HER ENTIRE REMAINING MORTGAGE BALANCE OF 19 YEARS. CLIENT ALSO ALLEGES THERE WERE NO DISCUSSIONS, EXPLANATIONS OR REVIEWS OF THE CONTRACT BY THE REP PRIOR TO THE CLIENT SIGNING THE APPLICATION. CLIENT IS REQUESTING THE REMOVAL OF SURRENDER CHARGES OR CONVERSION TO OTHER SUITABLE OPTIONS WITHIN NJL THAT WOULD BE SUITABLE TO THESE OBJECTIVES. SURRENDER CHARGES ARE CURRENTLY \$10,395.00. |
| <b>Product Type:</b>                                                       | Annuity-Variable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Alleged Damages:</b>                                                    | \$10,395.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Alleged Damages Amount Explanation (if amount not exact):</b>           | CLIENT IS SEEKING WAIVER OF SURRENDER CHARGES OR CONVERSION TO A MORE SUITABLE PRODUCT WITH LIQUIDITY.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <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

**Date Complaint Received:** 05/19/2011

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/16/2011

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

COMPLAINANT HAS BEEN A CLIENT OF THIS REP SINCE 2002 AND HAS FINANCIAL EXPERIENCE WITH MUTUAL FUNDS, LIFE INSURANCE, FIXED ANNUITIES AND VARIABLE ANNUITIES. HER INVESTMENT HORIZON HAS ALWAYS BEEN LONG TERM. CLIENT'S NEEDS FOR FUTURE INCOME WERE DISCUSSED AT LENGTH, AS WERE THE PRODUCT FEATURES OF THE ANNUITIES INCLUDING GUARANTEED WITHDRAWAL RIDERS. ALL OF THESE THINGS WERE EXPLAINED PRIOR TO CLIENT SIGNING THE APPLICATION FOR THE ANNUITIES. THE REP'S BROKER/DEALER AT THAT TIME WAS OPPENHEIMER AND THEY DENIED THE CLIENT'S COMPLAINT ON 6/16/2011.

## Disclosure 2 of 3

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** THRIVENT INVESTMENT MANAGEMENT

**Allegations:** IN 2002, CLIENT [CUSTOMER] CAME TO ROBERT BRITTON AT THRIVENT FOR INVESTMENT ADVICE AND WITH A REQUEST TO ESTABLISH A MEANS TO MAKE CHARITABLE GIFTS OF CERTAIN OF HER ASSETS UPON HER DEATH. IN 2005 CLIENT PURCHASED A NON-VARIABLE UNIVERSAL LIFE INSURANCE POLICY AS A VEHICLE WHICH WOULD MAKE SUCH CHARITABLE GIFTS UPON HER DEATH. CLIENT HAD OTHER INCOME TO LIVE ON AND WITH WHICH TO PAY POLICY PREMIUMS WHICH WERE FULLY TAX DEDUCTIBLE FROM HER CURRENT INCOME AS CHARITABLE CONTRIBUTIONS. AFTER FIVE YEARS IN MAY 2009 WHEN BRITTON MOVED HIS REGISTRATION TO OPPENHEIMER, THE CLIENT CHOSE TO FOLLOW HIM AND MOVED HER ACCOUNTS TO RETAIN HIM AS HER ADVISOR. SEVEN MONTHS LATER IN JAN. 2010, CLIENTS'S ATTORNEY WROTE A LETTER TO THE ORIGINAL BD (THRIVENT) AND CHARGED THIS PRODUCT WAS UNSUITABLE FOR CLIENT, THAT THE AGENT MISREPRESENTED TO HER THAT IT WOULD ENABLE HER TO GIVE MORE TO HER CHARITY THAN OTHERWISE AND THAT HE TOOK ADVANTAGE OF THE CLIENT'S AGE AND TRUST. THERE IS A DEMAND FOR A RESCISSION OF THE POLICY AND FULL REFUND OF ALL POLICY PREMIUMS PLUS INCIDENTAL COSTS/DAMAGES. LAWSUIT RECEIVED 04/14/2011. SETTLED MARCH 26, 2012. CASE DISMISSED WITH PREJUDICE APRIL 19, 2012.

**Product Type:** Insurance

**Alleged Damages:** \$355,000.00

**Alleged Damages Amount Explanation (if amount not exact):** THE ESTIMATED TOTAL AMOUNT OF THE CLIENT'S ANNUAL POLICY PREMIUMS OF \$55,000 FOR SIX YEARS IS \$330,000, PLUS \$25,000 IN DAMAGES PLUS ATTORNEY FEES.



**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** MICHIGAN 7TH JUDICIAL CIRCUIT COUNTY PROBATE

**Docket/Case #:** 11-95736-CZ

**Filing date of arbitration/CFTC reparation or civil litigation:** 04/01/2011

### Customer Complaint Information

**Date Complaint Received:** 07/16/2010

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/26/2012

**Settlement Amount:** \$14,999.00

**Individual Contribution Amount:** \$0.00

### Civil Litigation Information

**Type of Court:** State Court

**Name of Court:** MICHIGAN 7TH JUDICIAL CIRCUIT COUNTY PROBATE

**Location of Court:** 900 S SAGINAW ST, FLINT, MI 48502

**Docket/Case #:** 11-95736-CZ

**Date Notice/Process Served:** 04/14/2011

**Litigation Pending?** No

**Disposition:** Dismissed

**Disposition Date:** 04/26/2012

**Monetary Compensation Amount:** \$14,999.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

IN LATE 2004, BRITTON RECOMMENDED A LIFE INSURANCE POLICY TO (CUSTOMER). THE PURPOSE OF THE POLICY PURCHASED IN 2005 AND OWNED BY THE LUTHERAN COMMUNITY FOUNDATION WAS CHARITABLE ESTATE PLANNING. THE FACE AMOUNT OF THE POLICY WAS \$374,455. [CUSTOMER] SIGNED AN ILLUSTRATION INDICATING ANNUAL PREMIUMS OF \$55,000. DURING THE PLANNING PHASE, [CUSTOMER] INDICATED THAT SHE HAD UNEARNED ANNUAL INCOME OF \$144,916 AND ANNUAL EXPENSES OF \$24,000, MEANING THAT THE PREMIUMS AMOUNTED TO LESS THAN HALF OF HER SUPPLUS CASH FLOW. IN 2007, SHE ANNUITIZED TWO ANNUITIES, PROVIDING HER WITH INCOME OF \$79,000 FOR THE REST OF HER LIFE, IN ADDITION TO SOCIAL SECURITY AND HER PENSION. ON JANUARY 21, 2010, ATTORNEY [ATTORNEY] WROTE A PRE-ARBITRATION LETTER TO THRIVENT COMPLAINING ABOUT THE



SUITABILITY OF THE INSURANCE POLICY. ATTORNEY [ATTORNEY] WAS ENGAGED BY THRIVENT'S E&O CARRIER TO REPRESENT THEM AND SOON AFTER, HE BEGAN INFORMAL DISCUSSIONS ABOUT THE CASE WITH [ATTORNEY]. [ATTORNEY] HAS RECENTLY REQUESTED THE FILE MATERIALS FROM THE ISSUER (JOHN HANCOCK) AND EXPECTS TO RECEIVE THOSE MATERIALS SHORTLY.

APPLICATION FOR REGISTRATION RECEIVED FROM REPRESENTATIVE ON 07/16/2010. DISCOVERY OF COMPLAINT LETTER IN APPLICATION DOCUMENTS OCCURRED ON 08/03/2010. NO RECORD OF THIS COMPLAINT DATED JAN. 21, 2010 CAN BE FOUND IN THE REPRESENTATIVE'S U-4 OR U-5 RECORDS.

ON APRIL 14, 2011, ATTORNEY WAS SERVED WITH THE LAWSUIT NAMING BRITTON, THRIVENT AND JOHN HANCOCK AND LUTHERAN COMMUNITY FOUNDATION AS DEFENDANTS.

CLAIM SETTLED 3/26/2012. LITIGATION DISMISSED WITH PREJUDICE 4/19/2012

**Disclosure 3 of 3**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** THRIVENT INVESTMENT MANAGEMENT INC

**Allegations:** CUSTOMERS ALLEGE THEY WERE MISLED BY THEIR RR AND AS A RESULT, THEY INCURRED SUBSTANTIAL MARKET LOSSES WHEN THEY WERE ADVISED TO SURRENDER TWO JOINT MUTUAL FUNDS (IN FEB. 2009) AND IRS PREMATURE DISTRIBUTION PENALTIES WHEN THEY WERE ADVISED TO SURRENDER A NON-QUALIFIED FIXED ANNUITY (IN FEB. 2009). NO EVIDENCE FOUND TO SUPPORT CUSTOMERS' ALLEGATIONS.

**Product Type:** Annuity-Fixed  
Insurance  
Mutual Fund

**Alleged Damages:** \$26,640.00

**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:** 04/30/2010

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 06/16/2010

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

.....

**Reporting Source:** Individual



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

THRIVENT INVESTMENT MANAGEMENT INC.

**Allegations:**

CUSTOMERS ALLEGE THEY WERE MISLED BY THEIR RR AND AS A RESULT, THEY INCURRED SUBSTANTIAL MARKET LOSSES WHEN THEY WERE ADVISED TO SURRENDER TWO JOINT MUTUAL FUNDS (IN FEB. 2009) AND IRS PREMATURE DISTRIBUTION PENALTIES WHEN THEY WERE ADVISED TO SURRENDER A NON-QUALIFIED FIXED ANNUITY (IN FEB. 2009).

**Product Type:**

Annuity-Fixed  
Insurance  
Mutual Fund

**Alleged Damages:**

\$26,640.00

**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:**

04/30/2010

**Complaint Pending?**

No

**Status:**

Closed/No Action

**Status Date:**

06/16/2010

**Settlement Amount:**

**Individual Contribution Amount:**



## End of Report

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