



IAPD Report

THOMAS COLBY CANTRELL

CRD# 4545913

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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

THOMAS COLBY CANTRELL (CRD# 4545913)

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 **01/25/2019**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	THE RETIREMENT SPECIALIST OF CENTRAL OHIO	CRD# 173810	01/05/2015

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	ADVANCED PLANNING CAPITAL CORPORATION	143678	NEWARK, OH	09/26/2007 - 07/20/2015
B	ALLIED BEACON PARTNERS, INC.	46227	NEWARK, OH	01/02/2009 - 07/08/2011
IA	PORTFOLIO MEDICS, LLC	145958	WORTHINGTON, OH	09/24/2009 - 06/20/2011

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
Regulatory Event	2
Customer Dispute	4





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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **THE RETIREMENT SPECIALIST OF CENTRAL OHIO**
Main Address: 974 N 21ST STREET, SUITE C1
NEWARK, OH 43055
Firm ID#: 173810

Regulator	Registration	Status	Date
 Ohio	Investment Adviser Representative	Approved	01/05/2015
 Tennessee	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026

Branch Office Locations

THE RETIREMENT SPECIALIST OF CENTRAL OHIO
974 N 21ST STREET, SUITE C1
NEWARK, OH 43055



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B General Securities Representative Examination (S7)	Series 7	01/03/2006
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B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/15/2002
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/14/2007
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B Uniform Securities Agent State Law Examination (S63)	Series 63	07/30/2002
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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
IA	09/26/2007 - 07/20/2015	ADVANCED PLANNING CAPITAL CORPORATION	CRD# 143678	NEWARK, OH
B	01/02/2009 - 07/08/2011	ALLIED BEACON PARTNERS, INC.	CRD# 46227	NEWARK, OH
IA	09/24/2009 - 06/20/2011	PORTFOLIO MEDICS, LLC	CRD# 145958	WORTHINGTON, OH
B	10/22/2003 - 12/31/2008	ADVANCED PLANNING SECURITIES, INC.	CRD# 14382	NEWARK, OH
B	07/16/2002 - 10/24/2003	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA

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
12/2014 - Present	THE RETIREMENT SPECIALIST OF CENTRAL OHIO	PRESIDENT	Y	NEWARK, OH, United States
05/2013 - Present	SHARE 1, LLC	PRESIDENT	N	NEWARK, OH, United States
01/2010 - Present	ADVANCED PLANNING CAPITAL	INVESTMENT ADVISOR REPRESENTATIVE	Y	NEW YORK, NY, United States
06/1999 - Present	SENIOR SERVICES LAKE AND COOK CO	OWNER	N	NEWARK, OH, United States
01/1999 - Present	SELF EMPLOYED	INSURANCE AGENT	N	PALANTINE, IL, 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.

SENIOR SERVICES INC ECA MARKETING- LIFE INSURANCE AND FIXED ANNUITY SALES 10-15 HOURS A WEEK, OWNER
RENTAL REAL ESTATE IN HOCKING HILLS, HOCKING COUNTY OHIO



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADVANCED PLANNING CAPITAL CORP - INVESTMENT RELATED, 30 STURROCK WAY, E. SETAUKET, NY 11773, REGISTERED INVESTMENT ADVISOR FIRM, INVESTMENT ADVISOR REPRESENTATIVE, 2007-PRESENT, HRS/MONTH 80, HRS/MONTH(TRADING) 40. WORKS AS AN INVESTMENT ADVISOR REPRESENTATIVE FOR SAID FIRM.

OWNER, SHARP 1, LLC CONSULTING TO INSURANCE AGENCTS AND AGENCIES. 15 HOURS DEVOTE TO THIS PER WEEK.

OWNER, SENIOR SERVICES LAKE & COOK CO. INDEPENDENT INSURANCE SALES. 15-20 HOURS DEVOTED TO THIS A WEEK.



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
Regulatory Event	2
Customer Dispute	4

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	OHIO DIVISION OF SECURITIES
Sanction(s) Sought:	Suspension
Date Initiated:	02/09/2012
Docket/Case Number:	12-019
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Investment Contract
Allegations:	ALLEGATION IS THAT MR. CANTRELL IS NOT OF GOOD BUSINESS REPUTE IN THAT HE ENGAGED IN SELLING ULP'S WITHOUT INFORMING HIS EMPLOYER. FURTHER, HE RECOMMENDED A TRADE THAT WAS UNSUITABLE FOR THE CLIENTS ON TWO OCCASIONS.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No



Resolution Date: 05/19/2012
Sanctions Ordered: Suspension
Sanction 1 of 1
Sanction Type: Suspension
Capacities Affected: ALL CAPACITIES
Duration: 30 DAYS
Start Date: 05/22/2012
End Date: 06/20/2012

Reporting Source: Individual
Regulatory Action Initiated By: OHIO DIVISION OF SECURITIES
Sanction(s) Sought: Suspension
Date Initiated: 02/09/2012
Docket/Case Number: 12-019
Employing firm when activity occurred which led to the regulatory action: HORNOR, TOWNSEND & KENT, INC. (HTK)

Product Type: Investment Contract
Allegations: ALLEGATION IS THAT MR. CANTRELL IS NOT OF GOOD BUSINESS REPUTE IN THAT HE ENGAGED IN SELLING ULP'S WITHOUT INFORMING HIS EMPLOYER. FURTHER, HE RECOMMENDED A TRADE THAT WAS UNSUITABLE FOR THE CLIENTS ON TWO OCCASIONS.
Current Status: Final
Resolution: Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 05/19/2012
Sanctions Ordered: Suspension
Sanction 1 of 1
Sanction Type: Suspension
Capacities Affected: ALL CAPACITIES
Duration: 30 DAYS
Start Date: 05/22/2012
End Date: 06/20/2012

Broker Statement IN 2003 WHILE I WAS ASSOCIATED WITH HTK I WORKED WITH THE SALES MANAGER AND OTHER PROFESSIONALS THAT WERE PART OF THE



OFFICE. I WAS RECENTLY LICENSED AND IMPRESSIONABLE. AT THE TIME THE ULP'S WERE INTRODUCED TO ME I WRONGFULLY ASSUMED THAT THE PRODUCT HAD MET PROPER DUE DILIGENCE. I KNOW NOW THAT EVEN IF I AM TOLD THAT A TRANSACTION IS NOT A SECURITIES TRANSACTION, AND BELIEVE THAT MY SUPERVISORS APPROVE OF SUCH TRANSACTION, THAT I STILL NEED TO GET WRITTEN PERMISSION TO SELL THE PRODUCT. WHILE I WAS PRESENTED WITH A LEGAL OPINION AUTHORED BY BAKER AND MCKENZIE LLP THAT OPINED THAT THE ULP'S WERE NOT INVESTMENT CONTRACTS. I NOW KNOW THAT IT IS NOT SUFFICIENT TO SIMPLY RELY ON SUCH AN OPINION THAT A PRODUCT IS NOT A SECURITY. IN THE FUTURE I WILL MAKE SURE MY SUPERVISOR AND FIRM IS FULLY AWARE OF ALL MY BUSINESS ACTIVITIES. I WILL PAY PARTICULAR ATTENTION TO ANSWERING OUTSIDE BUSINESS ACTIVITIES QUESTIONNAIRES FULLY AND COMPLETELY.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	05/17/2011
Docket/Case Number:	2009016709021
Employing firm when activity occurred which led to the regulatory action:	HORNOR, TOWNSEND & KENT, INC./ADVANCED PLANNING SECURITIES, INC.
Product Type:	Other: UNIVERSAL LEASE PROGRAMS
Allegations:	NASD RULES 2110, 3040 - THOMAS COLBY CANTRELL PARTICIPATED IN SALES OF UNIVERSAL LEASE PROGRAMS (ULPS) TOTALING \$763, 888.82 TO MEMBERS OF THE PUBLIC, FAILED TO PROVIDE HIS MEMBER FIRM WITH WRITTEN NOTICE AND FAILED TO OBTAIN WRITTEN APPROVAL FROM THE FIRM. CANTRELL PROVIDED FALSE INFORMATION TO HIS FIRM; HE COMPLETED AND SUBMITTED AN OUTSIDE BUSINESS ACTIVITIES QUESTIONNAIRE FORM IN WHICH HE FALSELY STATED HE CONDUCTED NO BUSINESS USING A DBA (DOING BUSINESS AS), FALSELY RESPONDED WHETHER ANY OTHER COMPANY OR INDIVIDUAL EMPLOYED HIM, FALSELY DISCLOSED THAT HE WAS NOT INVOLVED WITH OUTSIDE BUSINESS ACTIVITIES, AND ANSWERED "YES" THAT HE WAS AWARE HE COULD NOT ENGAGE IN OUTSIDE BUSINESS ACTIVITIES OR PRIVATE SECURITIES TRANSACTIONS, DIRECTLY OR INDIRECTLY, WITHOUT PRIOR WRITTEN FIRM APPROVAL. CANTRELL PARTICIPATED IN A SALE OF A TOTAL OF \$210,547.05 WORTH OF ULPS TO INDIVIDUALS AT ANOTHER MEMBER FIRM AND FAILED TO PROVIDE THE FIRM WITH WRITTEN NOTICE OR OBTAIN WRITTEN APPROVAL FROM THE FIRM. CANTRELL RECEIVED APPROXIMATELY \$94,070 IN COMMISSIONS FROM HIS SALE OF THE ULPS WHILE REGISTERED WITH BOTH FIRMS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 05/17/2011

Sanctions Ordered: Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise? No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: ANY CAPACITY
Duration: 12 MONTHS
Start Date: 06/20/2011
End Date: 06/19/2012

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, CANTRELL CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 12 MONTHS. IN LIGHT OF CANTRELL'S FINANCIAL STATUS, NO MONETARY SANCTIONS WERE IMPOSED. THE SUSPENSION IS IN EFFECT FROM JUNE 20, 2011 THROUGH JUNE 19, 2012.

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Reporting Source: Individual
Regulatory Action Initiated By: FINRA
Sanction(s) Sought: Other: NA
Date Initiated: 05/17/2011
Docket/Case Number: 20091670921
Employing firm when activity occurred which led to the regulatory action: HORNER TOWNSEND & KENT INC/ADVANCED PLANNING SECURITIES INC

Product Type: Other: NA

Allegations: NASD RULES 2110, 3040 - THOMAS COLBY CANTRELL PARTICIPATED IN SALES OF UNIVERSAL LEASE PROGRAMS (ULPS) TOTALING \$763, 888.82 TO MEMBERS OF THE PUBLIC, FAILED TO PROVIDE HIS MEMBER FIRM WITH WRITTEN NOTICE AND FAILED TO OBTAIN WRITTEN APPROVAL FROM THE FIRM. CANTRELL PROVIDED FALSE INFORMATION TO HIS FIRM; HE COMPLETED AND SUBMITTED AN OUTSIDE BUSINESS ACTIVITIES QUESTIONNAIRE FORM IN WHICH HE FALSELY STATED HE CONDUCTED NO BUSINESS USING A DBA (DOING BUSINESS AS), FALSELY RESPONDED



WHETHER ANY OTHER COMPANY OR INDIVIDUAL EMPLOYED HIM, FALSELY DISCLOSED THAT HE WAS NOT INVOLVED WITH OUTSIDE BUSINESS ACTIVITIES, AND ANSWERED "YES" THAT HE WAS AWARE HE COULD NOT ENGAGE IN OUTSIDE BUSINESS ACTIVITIES OR PRIVATE SECURITIES TRANSACTIONS, DIRECTLY OR INDIRECTLY, WITHOUT PRIOR WRITTEN FIRM APPROVAL. CANTRELL PARTICIPATED IN A SALE OF A TOTAL OF \$210,547.05 WORTH OF ULPS TO INDIVIDUALS AT ANOTHER MEMBER FIRM AND FAILED TO PROVIDE THE FIRM WITH WRITTEN NOTICE OR OBTAIN WRITTEN APPROVAL FROM THE FIRM. CANTRELL RECEIVED APPROXIMATELY \$94,070 IN COMMISSIONS FROM HIS SALE OF THE ULPS WHILE REGISTERED WITH BOTH FIRMS.

Current Status:

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

05/17/2011

Sanctions Ordered:

Suspension

Sanction 1 of 1**Sanction Type:**

Suspension

Capacities Affected:

ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY

Duration:

12 MONTHS

Start Date:

06/20/2011

End Date:

06/19/2012

Broker Statement

WHILE I WAS ASSOCIATED WITH HTK I WORKED WITH THE SALES MANAGER AND OTHER PROFESSIONALS THAT WERE PART OF THE OFFICE. I WAS RECENTLY LICENSED AND IMPRESSIONABLE. AT THE TIME THE ULP'S WERE INTRODUCED TO ME I WRONGFULLY ASSUMED THAT THE PRODUCT HAD MET PROPER DUE DILIGENCE. I KNOW NOW THAT EVEN IF I AM TOLD THAT A TRANSACTION IS NOT A SECURITIES TRANSACTION, AND BELIEVE THAT MY SUPERVISORS APPROVE OF SUCH TRANSACTION, THAT I STILL NEED TO GET WRITTEN PERMISSION TO SELL THE PRODUCT. WHILE I WAS PRESENTED WITH A LEGAL OPINION AUTHORED BY BAKER AND MCKENZIE LLP THAT OPINED THAT THE ULP'S WERE NOT INVESTMENT CONTRACTS. I NOW KNOW THAT IT IS NOT SUFFICIENT TO SIMPLY RELY ON SUCH AN OPINION THAT A PRODUCT IS NOT A SECURITY. IN THE FUTURE I WILL MAKE SURE MY SUPERVISOR AND FIRM IS FULLY AWARE OF ALL MY BUSINESS ACTIVITIES. I WILL PAY PARTICULAR ATTENTION TO ANSWERING OUTSIDE BUSINESS ACTIVITIES QUESTIONNAIRES FULLY AND COMPLETELY.



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: WATERFORD INVESTOR SERVICES, INC. N/K/A ALLIED BEACON PARTNERS, INC.

Allegations: ALLEGATIONS,AS PER THE STATEMENT OF CLAIM, INCLUDE BREECH OF FIDUCIARY DUTY,Violations of the OHIO SECURITIES ACT, CONSTRUCTIVE FRAUD, MISREPRESENTATIONS AS RELATED THE CLAIMANTS PURCHASE OF THREE ALTERNATIVE INVESTMENTS. THE INVESTMENTS WERE PURCHASED BETWEEN JANUARY 2009 TO APRIL 2009.

Product Type: Direct Investment-DPP & LP Interests
Equipment Leasing
Other: REIT

Alleged Damages: \$149,000.00

Alleged Damages Amount Explanation (if amount not exact): AMOUNT LISTED IS IN INITIAL AMOUNT INVESTED. CLAIMANTS ALSO SEEK DISGORGEMENT OF COMMISSIONS, INTEREST, ATTORNEY FEES,ETC.

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: FINRA DISPUTE RESOLUTION

Docket/Case #: CASE NUMBER 12-02161

Filing date of arbitration/CFTC reparation or civil litigation: 06/11/2012

Customer Complaint Information

Date Complaint Received: 06/26/2012

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

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Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: WATERFORD INVESTOR SERVICES, INC. N/K/A ALLIED BEACON PARTNERS, INC.

Allegations: ALLEGATIONS,AS PER THE STATEMENT OF CLAIM, INCLUDE BREECH OF FIDUCIARY DUTY,VIOLETIONS OF THE OHIO SECURITIES ACT, CONSTUCTIVE FRAUD, MISREPRESENTATIONS AS RELATED THE CLAIMANTS PURCHASE OF THREE ALTERNATIVE INVESTMENTS. THE INVESTMENTS WERE PURCHASED BETWEEN JANUARY 2009 TO APRIL 2009.

Product Type: Direct Investment-DPP & LP Interests
Equipment Leasing

Alleged Damages: \$149,000.00

Alleged Damages Amount Explanation (if amount not exact): AMOUNT LISTED IS IN INITIAL AMOUNT INVESTED. CLAIMANTS ALSO SEEK DISGORGEMENT OF COMMISSIONS, INTEREST, ATTORNEY FEES,ETC.

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: FINRA DISPUTE RESOLUTION

Docket/Case #: CASE NUMBER 12-02161

Filing date of arbitration/CFTC reparation or civil litigation: 06/11/2012

Customer Complaint Information

Date Complaint Received: 06/26/2012

Complaint Pending? No

Status: Withdrawn

Status Date: 02/27/2014

Settlement Amount:

Individual Contribution Amount:

Broker Statement MR CANTRELL DENIES ALL ALLEGATIONS AND MAINTAINS THAT AT TIME OF SALE AND DURING MULTIPLE OCCATIONS BEFORE SALE, CLIENTS DISCUSSED AND WERE PROVIDED ALL DISCLOSURES. IN ADDITION, THIS WAS ATTESTED TO WITH MULTIPLE SIGNATURES ON SUITABILITY DOCUMENTS AND /OR STATEMENTS OF UNDERSTANDING DESCRIBING INVESTMENT RISKS, LIMITED LIQUIDITY FEATURES AND HOLD PERIODS.

Disclosure 2 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ADVANCED PLANNING SECURITIES, INC



Allegations: REPRESENTATIVE OF [CUSTOMER'S] ESTATE ALLEGES THAT PURCHASE IN 2004 OF UNITS IN THE ENDEAVOR REAL ESTATE FUND I, LLC WAS UNSUITABLE.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$166,989.00

Alleged Damages Amount Explanation (if amount not exact): CLAIMANT REQUESTING \$125,000, TOGETHER WITH INTEREST IN THE AMOUNT OF 12% PER ANNUM FROM THE DATE OF SALE, LESS ANY DIVIDENDS RECEIVED, TOGETHER WITH THE CLAIMANT'S COSTS AND REASONABLE ATTORNEY'S FEES

Customer Complaint Information

Date Complaint Received: 11/12/2008

Complaint Pending? No

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

Status Date: 05/01/2009

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 09-02302

Date Notice/Process Served: 05/05/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 07/20/2010

Monetary Compensation Amount: \$8,900.00

Individual Contribution Amount: \$3,900.00

Broker Statement [CUSTOMER] WAS CLIENT OF MR. CANTRELL, BUT WAS NOT REP OF RECORD FOR ENDEAVOR REAL ESTATE FUND I, LLC.

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SENIOR SERVICES/NATIONWIDE

Allegations: CLIENT ALLEGES MR. CANTRELL GUARANTEED 5% INTEREST ON A \$100,000.00 VARIABLE ANNUITY AND PROMISED A RYDER THAT WOULD PROTECT THE PRINCIPAL. THE VALUE OF THE ANNUITY DROPPED TO 97K AS OF 11/2007. THE CLIENT IS ASKING FOR THE PRINCIPAL + 5% INTEREST BE RETURNED TO HIM.

Product Type: Annuity-Variable



Alleged Damages: \$7,100.00

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: 06/11/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 05/21/2009

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement [CUSTOMER] IS EXPEIENCED INVESTOR WHO WANTED ABOVE AVERAGE RETURNS WITH TAX DEFERRAL AND DEATH BENEFITS. AFTER MARKET LOSSES HE WAS UNSATISFIED.

Disclosure 4 of 4

Reporting Source: Firm

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

Allegations: CLAIMANT, WHICH IS THE ESTATE OF THE DECEASED CUSTOMER, ALLEGES THAT REPRESENTATIVE: (1) RECOMMENDED THAT SHE INVEST HER LIFE SAVINGS OF APPROXIMATELY \$76,000 IN A "UNIVERSAL LEASE" INVESTMENT PRODUCT; (2) INDICATED THAT THIS INVESTMENT WAS SUITABLE AND APPROPRIATE FOR HER; (3) PROMISED ANNUAL RETURNS OF 9% AND HIGHER WITHOUT ANY RISK TO PRINCIPAL; AND (4) MARKETED THE "UNIVERSAL LEASE" AS BEING A LIQUID INVESTMENT, WHICH COULD BE SOLD AT ANY TIME. CLAIMANT FURTHER ALLEGES THAT THE "UNIVERSAL LEASES" WERE ACTUALLY PART OF A SCHEME TO USE MONEY PAID IN BY NEW INVESTORS TO COVER INTEREST PAYMENTS TO EARLIER INVESTORS. FINALLY, CLAIMANT ALLEGES THAT IT HAS BEEN UNABLE TO RECOVER ANY OF THE INVESTED FUNDS AND SEEKS COMPENSATORY DAMAGES OF \$84,000.

Product Type: Other

Other Product Type(s): REIT

Alleged Damages: \$84,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:



**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:** FINRA DISPUTE RESOLUTION CASE NUMBER 07-02733

Date Notice/Process Served: 10/15/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/08/2008

**Monetary Compensation
Amount:** \$55,000.00

**Individual Contribution
Amount:** \$7,500.00

Reporting Source: Individual

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

Allegations: CLAIMANT, WHICH IS THE ESTATE OF THE DECEASED CUSTOMER, ALLEGES THAT REPRESENTATIVE: (1) RECOMMENDED THAT SHE INVEST HER LIFE SAVINGS OF APPROXIMATELY \$76,000 IN A "UNIVERSAL LEASE" INVESTMENT PRODUCT; (2) INDICATED THAT THIS INVESTMENT WAS SUITABLE AND APPROPRIATE FOR HER; (3) PROMISED ANNUAL RETURNS OF 9% AND HIGHER WITHOUT ANY RISK TO PRINCIPAL; AND (4) MARKETED THE "UNIVERSAL LEASE" AS BEING A LIQUID INVESTMENT, WHICH COULD BE SOLD AT ANY TIME. CLAIMANT FURTHER ALLEGES THAT THE "UNIVERSAL LEASES" WERE ACTUALLY PART OF A SCHEME TO USE MONEY PAID IN BY NEW INVESTORS TO COVER INTEREST PAYMENTS TO EARLIER INVESTORS. FINALLY, CLAIMANT ALLEGES THAT IT HAS BEEN UNABLE TO RECOVER ANY OF THE INVESTED FUNDS AND SEEKS COMPENSATORY DAMAGES OF \$84,000.

Product Type: Other

Other Product Type(s): REIT

Alleged Damages: \$84,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information



Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA DISPUTE RESOLUTION CASE NUMBER 07-02733

Date Notice/Process Served: 10/15/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/08/2008

Monetary Compensation Amount: \$55,000.00

Individual Contribution Amount: \$7,500.00

Broker Statement MR. CANTRELL WAS A REP FOR SOUTHWEST INCOME MARKETING, A WHOLESALER FOR RHI (RESORT HOLDING INTERNATIONAL), ITEM WAS SOLD AS A TIMESHARE TO CLIENT AND AT THE TIME WAS NOT DEEMED A SECURITY. WAS INFORMED BY LOCAL MANAGEMENT UPON BEING RECRUITED TO JOIN HTK THAT PRODUCT WAS NOT A SECURITY, NO LICENSE WAS REQUIRED.



End of Report

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