



IAPD Report

BRIAN JOSEPH LOCKETT

CRD# 4573162

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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

BRIAN JOSEPH LOCKETT (CRD# 4573162)

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 **08/23/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	COMPREHENSIVE WEALTH MANAGEMENT	CRD# 116958	03/28/2008

QUALIFICATIONS

This representative is currently registered in **0** 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	INDEPENDENT FINANCIAL GROUP, LLC	7717	LYNNWOOD, WA	11/29/2013 - 08/23/2024
B	GENEOS WEALTH MANAGEMENT, INC.	120894	LYNNWOOD, WA	02/27/2004 - 11/29/2013
IA	GENEOS WEALTH MANAGEMENT, INC.	120894	LYNNWOOD, WA	06/22/2004 - 04/28/2008

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
Regulatory Event	3
Customer Dispute	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 **5** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **COMPREHENSIVE WEALTH MANAGEMENT**

Main Address: 3500 188TH ST SW
SUITE 102
LYNNWOOD, WA 98037-4757

Firm ID#: 116958

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	03/23/2009
	Colorado	Investment Adviser Representative	Approved	06/08/2009
	Idaho	Investment Adviser Representative	Approved	03/25/2009
	Oregon	Investment Adviser Representative	Approved	04/28/2009
	Washington	Investment Adviser Representative	Approved	03/28/2008

Branch Office Locations

COMPREHENSIVE WEALTH MANAGEMENT

3500 188TH ST SW
SUITE 102
LYNNWOOD, WA 98037-4757



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	09/23/2002
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	06/21/2004
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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	11/29/2013 - 08/23/2024	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	LYNNWOOD, WA
B	02/27/2004 - 11/29/2013	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	LYNNWOOD, WA
IA	06/22/2004 - 04/28/2008	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	LYNNWOOD, WA
B	09/26/2002 - 07/31/2003	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	WALTHAM, 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
11/2013 - Present	INDEPENDENT FINANCIAL GROUP LLC	FINANCIAL ADVISOR	Y	LYNNWOOD, WA, United States
01/2002 - Present	COMPREHENSIVE WEALTH MANAGEMENT, LLC	DBA / INVESTMENT ADVISOR	Y	LYNNWOOD, WA, 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) WASHINGTON STATE UNIVERSITY FOUNDATION

POSITION: Volunteer NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2014

ADDRESS: 23013 3rd Ave SE, Bothell WA 98021, United States

DESCRIPTION: MEMBER OF WASHINGTON STATE UNIVERSITY FOUNDATION BOARD OF DIRECTORS

(2) B&S LOCKETT, INC

POSITION: Officer/Director NATURE: Other: INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 11/27/2006

ADDRESS: 3500-188th Street Sw, Suite 102, Lynnwood WA 98037, United States

DESCRIPTION: 50% BUSINESS OWNER OF B&S LOCKETT, INC

(3) COMPREHENSIVE WEALTH MANAGEMENT, LLC

POSITION: VP, Lead Advisor NATURE: Outside Registered Investment Advisor/Outside IAR INVESTMENT RELATED: Yes NUMBER OF HOURS: 180 SECURITIES TRADING HOURS: 150 START DATE: 01/02/2002

ADDRESS: 3500-188th Street Sw, Suite 102, Lynnwood WA 98037, United States

DESCRIPTION: OWNER OF COMPREHENSIVE WEALTH MANAGEMENT, LLC A REGISTERED INVESTMENT ADVISOR OFFERING ADVISORY SERVICES



Registration & Employment History



OTHER BUSINESS ACTIVITIES

(4) ASSOCIATION OF FINANCIAL EDUCATORS

POSITION: Volunteer NATURE: Teaching/Coaching INVESTMENT RELATED: Yes NUMBER OF HOURS: 3 SECURITIES

TRADING HOURS: 3 START DATE: 02/24/2023

ADDRESS: WA 12345, United States

DESCRIPTION: Workshops focused on financial topics.



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	3
Customer Dispute	1

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 3

Reporting Source:	Individual
Regulatory Action Initiated By:	State Of Washington Department of Financial Institutions Securities Division
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	11/10/2020
Docket/Case Number:	S-202882-20-Co01
Employing firm when activity occurred which led to the regulatory action:	Independent Financial Group,LLC
Product Type:	No Product
Allegations:	PURSUANT TO THE SECURITIES ACT OF WASHINGTON, RCW 21.20, THE SECURITIES DIVISION OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS (SECURITIES DIVISION) AND RESPONDENT BRIAN J. LOCKETT DO HEREBY ENTER INTO THIS CONSENT ORDER IN SETTLEMENT OF THE MATTERS ALLEGED HEREIN.
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?	Yes



Resolution Date: 11/10/2020
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Sanction 1 of 1
Sanction Type: Suspension
Capacities Affected: All Capacities
Duration: 45 DAYS
Start Date: 12/02/2019
End Date: 01/15/2020

Monetary Sanction 1 of 2

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$2,550.00
Portion Levied against individual: \$2,550.00
Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 11/10/2020
Was any portion of penalty waived? No
Amount Waived:

Monetary Sanction 2 of 2

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00
Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 11/10/2020
Was any portion of penalty waived? No
Amount Waived:

Broker Statement
As previously shared in a disclosure similar to this one, in 2019, I reached an agreement with FINRA relating to an issue that took place more than 8-years ago, where I mentioned to a long-time family friend that I was making an investment in a technology-related company. I was excited about the company, and my friend asked if he could participate as well. I said yes and helped him file the paperwork. Seeing the actions that FINRA took, DFI decided to review the matter as well and imposed their own sanction. I did not receive any compensation, nor did I think I was acting as a representative of CWM or the broker-dealer.

Disclosure 2 of 3

Reporting Source: Individual



Regulatory Action Initiated By:	State of California Insurance Commission
Sanction(s) Sought:	Monetary Penalty other than Fines
Date Initiated:	04/08/2020
Docket/Case Number:	OBS 3922-A
Employing firm when activity occurred which led to the regulatory action:	Independent Financial Group, LLC
Product Type:	No Product
Allegations:	Failure to notify the CA Department of Insurance regarding a FINRA disciplinary action in a timely manner.
Current Status:	Final
Resolution:	Stipulation and 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:	05/27/2020
Sanctions Ordered:	Monetary Penalty other than Fines Other: \$500 penalty, \$350 reimbursement
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$850.00
Portion Levied against individual:	\$850.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	06/22/2020
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	I incorrectly assumed that updating my CRD entry would notify the Insurance Commissioner of the State of California (CA) of a change in background information, which resulted in a small fine. The underlying matter did not involve an insurance product, and I have never been found by a regulatory agency, court, or arbitration panel to have violated any insurance regulation.
Disclosure 3 of 3	
Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA

**Sanction(s) Sought:****Date Initiated:** 11/12/2019**Docket/Case Number:** [2016050847301](#)**Employing firm when activity occurred which led to the regulatory action:** Geneos Wealth Management, Inc.**Product Type:** Other: Unspecified Securities**Allegations:** Without admitting or denying the findings, Lockett consented to the sanctions and to the entry of findings that he participated in a private securities transaction without providing prior written notice to his member firm. The findings stated that one of Lockett's customers invested a total of \$50,000 in a private placement offering. Lockett participated in the transaction by introducing the transaction to the customer, summarizing the reasons he liked the investment, meeting with the customer to review and sign the paperwork and causing the paperwork to be submitted. Lockett did not receive compensation for his participation in the transaction. Lockett attempted to conceal his role in the transaction by suggesting to the customer that the customer communicate about the transaction with Lockett in the future via Lockett's personal email address. After the customer complained to the firm, it entered into a settlement to resolve the complaint.**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:** 11/12/2019**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)
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:	All Capacities
Duration:	45 days
Start Date:	12/02/2019



End Date: 01/15/2020

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 12/06/2019

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement Fines paid in full on December 6, 2019.

Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 11/12/2019

Docket/Case Number: [2016050847301](#)

Employing firm when activity occurred which led to the regulatory action: Geneos Wealth Management, Inc.

Product Type: Other: Unspecified Securities

Allegations: Without admitting or denying the findings, Lockett consented to the sanctions and to the entry of findings that he participated in a private securities transaction without providing prior written notice to his member firm. The findings stated that one of Lockett's customers invested a total of \$50,000 in a private placement offering. Lockett participated in the transaction by introducing the transaction to the customer, summarizing the reasons he liked the investment, meeting with the customer to review and sign the paperwork and causing the paperwork to be submitted. Lockett did not receive compensation for his participation in the transaction. Lockett attempted to conceal his role in the transaction by suggesting to the customer that the customer communicate about the transaction with Lockett in the future via Lockett's personal email address. After the customer complained to the firm, it entered into a settlement to resolve the complaint.

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: 11/12/2019
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Sanction 1 of 1
Sanction Type: Suspension
Capacities Affected: All Capacities
Duration: 45 days
Start Date: 12/02/2019
End Date: 01/15/2020

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

Six and a half years ago, I mentioned to a longtime family friend that I was making an investment in a technology-related company. I was excited about the company, and my friend asked me if he could participate as well. I said yes and helped him file the paperwork. I did not receive any compensation, nor did I think I was acting as a representative of CWM or the broker-dealer.



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: Geneos Wealth Management Inc & Comprehensive Wealth Management & Independent Financial Group

Allegations: "Customer alleges representative, through his independent advisory firm, Comprehensive Wealth Management, recommended an unsuitable and unapproved private investment in 2012. Customer also alleges that during that same time-frame, representative recommended an unsuitable investment in a real estate security."

Product Type: Direct Investment-DPP & LP Interests
Real Estate Security

Alleged Damages: \$250,000.00

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 07/15/2016

Complaint Pending? No

Status: Settled

Status Date: 07/27/2016

Settlement Amount: \$45,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: GENEOS WEALTH MANAGEMENT INC, COMPREHENSIVE WEALTH MANAGEMENT & INDEPENDENT FINANCIAL GROUP, LLC

Allegations: CUSTOMER ALLEGED RR, THROUGH HIS INDEPENDENT ADVISORY FIRM RECOMMENDED AN UNSUITABLE AND UNAPPROVED PRIVATE INVESTMENT IN 2012. CUSTOMER ALSO ALLEGED THAT DURING THAT SAME TIME FRAME, RR RECOMMENDED AN UNSUITABLE INVESTMENT IN A REAL ESTATE SECURITY.

Product Type: Direct Investment-DPP & LP Interests
Real Estate Security

Alleged Damages: \$250,000.00



Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 07/28/2016

Complaint Pending? No

Status: Settled

Status Date: 07/27/2016

Settlement Amount: \$45,000.00

**Individual Contribution
Amount:** \$0.00

Broker Statement The Advisor denies that he recommended any unsuitable securities to the Customer who was and is a family friend. He continues to advise the customer as his investment adviser, and emphatically denies any wrongdoing.



End of Report

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