



IAPD Report

ANTONIO PEDRO GOMES

CRD# 4601477

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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

ANTONIO PEDRO GOMES (CRD# 4601477)

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 **12/26/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|----|----------------------------|-------------|------------------|
| IA | ADVANCED WEALTH MANAGEMENT | CRD# 284438 | 08/16/2016 |

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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 | INVESTORS CAPITAL ADVISORY | 30613 | NOKOMIS, FL | 01/08/2016 - 09/14/2016 |
| B | INVESTORS CAPITAL CORP. | 30613 | NOKOMIS, FL | 12/18/2015 - 09/14/2016 |
| IA | SAGEPOINT FINANCIAL, INC. | 133763 | NOKOMIS, FL | 07/05/2013 - 01/12/2016 |

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 | 1 |
| 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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ADVANCED WEALTH MANAGEMENT**
Main Address: 1990 MAIN STREET
SUITE 750
SARASOTA, FL 34236
Firm ID#: 284438

| Regulator | Registration | Status | Date |
|------------|-----------------------------------|----------|------------|
| IA Florida | Investment Adviser Representative | Approved | 08/16/2016 |

Branch Office Locations

ADVANCED WEALTH MANAGEMENT
1990 MAIN STREET
SUITE 750
SARASOTA, FL 34236

ADVANCED WEALTH MANAGEMENT
Sarasota, FL

ADVANCED WEALTH MANAGEMENT
1990 MAIN STREET, SUITE 750
SARASOTA, FL 34234

ADVANCED WEALTH MANAGEMENT
1990 MAIN STREET SUITE 750
SARASOTA , FL 34236





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 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

| Exam | Category | Date |
|--|-----------|------------|
|  General Securities Sales Supervisor - General Module Examination (S10) | Series 10 | 06/13/2005 |
|  General Securities Sales Supervisor - Options Module Examination (S9) | Series 9 | 04/25/2005 |

General Industry/Product Exams

| Exam | Category | Date |
|--|----------|------------|
|  Securities Industry Essentials Examination (SIE) | SIE | 09/14/2016 |
|  General Securities Representative Examination (S7) | Series 7 | 11/21/2002 |

State Securities Law Exams

| Exam | Category | Date |
|---|-----------|------------|
|   Uniform Combined State Law Examination (S66) | Series 66 | 11/17/2003 |
|  Uniform Securities Agent State Law Examination (S63) | Series 63 | 12/18/2002 |

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 | 01/08/2016 - 09/14/2016 | INVESTORS CAPITAL ADVISORY | CRD# 30613 | NOKOMIS, FL |
| B | 12/18/2015 - 09/14/2016 | INVESTORS CAPITAL CORP. | CRD# 30613 | NOKOMIS, FL |
| IA | 07/05/2013 - 01/12/2016 | SAGEPOINT FINANCIAL, INC. | CRD# 133763 | NOKOMIS, FL |
| B | 03/15/2013 - 01/12/2016 | SAGEPOINT FINANCIAL, INC. | CRD# 133763 | NOKOMIS, FL |
| IA | 07/19/2006 - 04/10/2013 | ASSET & FINANCIAL PLANNING, LTD | CRD# 110709 | NOKOMIS, FL |
| B | 06/19/2006 - 04/10/2013 | PRIME CAPITAL SERVICES, INC. | CRD# 18334 | NOKOMIS, FL |
| IA | 03/14/2005 - 04/27/2006 | RAYMOND JAMES FINANCIAL SERVICES | CRD# 6694 | SARASOTA, FL |
| B | 02/22/2005 - 04/27/2006 | RAYMOND JAMES FINANCIAL SERVICES, INC. | CRD# 6694 | SARASOTA, FL |
| IA | 02/04/2004 - 03/09/2005 | LASALLE ST. INVESTMENT ADVISORS, L.L.C. | CRD# 109701 | OSPREY, FL |
| B | 01/07/2004 - 02/22/2005 | LASALLE ST SECURITIES, L.L.C. | CRD# 7191 | ELMHURST, IL |
| B | 11/22/2002 - 01/09/2004 | MOORS & CABOT, INC. | CRD# 594 | 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 |
|-------------------|-------------------------------|--|--------------------|------------------------------|
| 01/2012 - Present | Advanced Wealth Management | Managing Member, Investment Advisor Representative | Y | Sarasota, FL, United States |
| 12/2015 - 06/2016 | INVESTORS CAPITAL CORPORATION | REGISTERED REPRESENTATIVE | Y | LYNNFIELD, MA, 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.

BUSINESS NAME: Advanced Wealth Management, LLC

INVESTMENT-RELATED: Yes

ADDRESS: 8858 Fishermens Bay Dr, Sarasota, FL 34231

NATURE: Insurance Sales (Life, Health, Fixed Annuities, and Long-Term Care)

POSITION: Managing Member / Licensed Insurance Agent

START DATE: 01/2012

APPROX HOURS/MONTH: 20

TRADING HOURS: 20

DUTIES: I am a licensed insurance agent conducting insurance sales (Life, Health, Fixed Annuities, and Long-Term Care) through Advanced Wealth Management, LLC. This activity began in 01/2012 upon the formation of the current active legal entity (Sunbiz Document #L12000004714). This business is distinct from the similarly named entity formed in 2003 that was subsequently dissolved. This activity was conducted concurrently during my previous registration with Investors Capital Corporation and continues to the present as a secondary activity to my role as an Investment Adviser Representative.



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 | 1 |
| 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 1

| | |
|--|--|
| Reporting Source: | Regulator |
| Regulatory Action Initiated By: | FLORIDA OFFICE OF FINANCIAL REGULATION ("OFFICE"), DIVISION OF SECURITIES |
| Sanction(s) Sought: | Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Other: UP TO AND INCLUDING RESTRICTION, SUSPENSION, OR REVOCATION |
| Date Initiated: | 04/06/2012 |
| Docket/Case Number: | 0576C-S-10/11 |
| URL for Regulatory Action: | |
| Employing firm when activity occurred which led to the regulatory action: | PRIME CAPITAL SERVICES, INC. (BROKER) AND ASSET & FINANCIAL PLANNING, LTD. (IRA) |
| Product Type: | Annuity-Variable |
| Allegations: | OFFICE ALLEGES: GOMES, IN CONNECTION WITH SALE OF JNL VARIABLE ANNUITIES, VIOLATED SECTION 517.301(1)(A)2 AND 517.301(1)(A)3, FLORIDA STATUTES. GOMES, IN CONNECTION WITH THE RENDERING OF INVESTMENT ADVICE, VIOLATED SECTION 517.301(1)(A)2 AND 517.301(1)(A)3, FLORIDA STATUTES. GOMES VIOLATED SECTION 517.161(1)(H), FLORIDA STATUTES, RU1E 69W-600.013(1)(H)(2)(H), FLORIDA ADMINISTRATIVE CODE, AND NASD CONDUCT RULE 2110 AND FINRA CONDUCT RU1E 2010. |
| Current Status: | Final |
| Resolution: | Order |



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: 01/30/2013

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Restitution

Monetary Sanction 1 of 2

Monetary Related Sanction: Restitution

Total Amount: \$100,000.00

Portion Levied against individual: \$100,000.00

Payment Plan: NONE

Is Payment Plan Current: No

Date Paid by individual:

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: \$70,000.00

Portion Levied against individual: \$70,000.00

Payment Plan: NONE

Is Payment Plan Current: No

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:**Regulator Statement**

ON 1/30/2013, THE OFFICE OF FINANCIAL REGULATION ("OFFICE") ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF ANTONIO GOMES ("RESPONDENT"). RESPONDENT NEITHER ADMITTED NOR DENIED THE FINDINGS BUT CONSENTED TO THE ENTRY OF FINDINGS BY THE OFFICE. THE OFFICE FOUND THAT RESPONDENT VIOLATED SECTIONS 517.161(1)(H), FLORIDA STATUTES, AND RULE 69W-600.013(1)(H)(1), (2)(H), FLORIDA ADMINISTRATIVE CODE, NASD CONDUCT RULE 2110 AND FINRA CONDUCT RULE 2010 AS REFERENCED IN RULE 69W-600.013(1)(H)1. RESPONDENT AGREES TO CEASE AND DESIST FROM ANY AND ALL FUTURE VIOLATIONS OF CHAPTER 517, F.S. AND THE ADMINISTRATIVE RULES THEREUNDER. RESPONDENT SHALL PAY AN ADMINISTRATIVE FINE IN THE AMOUNT OF \$70,000.00, COSTS OF \$26,175.00 AND DAMAGES IN THE AMOUNT OF \$100,000.00 TO THOSE IMPACTED INVESTORS WHO HOLD THE JNL VARIABLE ANNUITY.



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| | |
|---|---|
| Reporting Source: | Individual |
| Regulatory Action Initiated By: | FLORIDA OFFICE OF FINANCIAL REGULATION ("OFFICE). DIVISION OF SECURITIES |
| Sanction(s) Sought: | Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Other: UP TO AND INCLUDING RESTRICTION, SUSPENSION, OR REVOCATION |
| Date Initiated: | 04/06/2012 |
| Docket/Case Number: | 0576C-S-10/11 |
| Employing firm when activity occurred which led to the regulatory action: | PRIME CAPITAL SERVICES, INC. (BROKER)AND ASSET & FINANCIAL PLANNING, LTD. (IAR) |
| Product Type: | Annuity-Variable |
| Allegations: | OFFICE ALLEGES: GOMES, IN CONNECTION WITH SALE OF JNL VARIABLE ANNUITIES, VIOLATED SECTION 517.301(1)(A)2 AND 517.301(1)(A)3, FLORIDA STATUTES. GOMES, IN CONNECTION WITH THE RENDERING OF INVESTMENT ADVICE, VIOLATED SECTION 517.301(1)(A)2 AND 517.301(1)(A)3, FLORIDA STATUTES. GOMES VIOLATED SECTION 517.161(1)(H), FLORIDA STATUTES, RU1E 69W- 600.013(1)(H)(2)(H), FLORIDA ADMINISTRATIVE CODE, AND NASD CONDUCT RULE 2110 AND FINRA CONDUCT RU1E 2010. |
| Current Status: | Final |
| Resolution: | Order |
| 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: | 01/30/2013 |
| Sanctions Ordered: | Civil and Administrative Penalty(ies)/Fine(s) Restitution |
| Monetary Sanction 1 of 2 | |
| Monetary Related Sanction: | Restitution |
| Total Amount: | \$100,000.00 |
| Portion Levied against individual: | \$100,000.00 |
| Payment Plan: | NONE |
| Is Payment Plan Current: | No |
| Date Paid by individual: | |
| 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:** \$70,000.00**Portion Levied against individual:** \$70,000.00**Payment Plan:** NONE**Is Payment Plan Current:** No**Date Paid by individual:****Was any portion of penalty waived?** No**Amount Waived:****Broker Statement**

In January 2013 Antonio P. Gomes entered in to an agreement with the State of Florida to settle an administrative matter based upon customer complaints resulting from the decline of the value of certain benefit riders experienced on various variable annuity products. The decline in value of the benefit riders were a direct result of the insurance company's after the fact recategorization of asset management fee deductions as a customer withdrawals. Without admitting or deny any allegations in order to settle matter without protracted litigation Mr. Gomes and a group of other respondents agreed to accept an aggregate total administrative penalty of \$70,000 paid to the state and an aggregate of \$100,000 in restitution to clients.

On May 19, 2021 a Sarasota circuit judge found that Antonio Gomes was given negligent compliance advice which led to a regulatory investigation and subsequent bad press. Judge Hunter Carroll laid the blame squarely at the feet of the brokerage firm, noting in part that, "The 'feeing the annuity' issue was, and always has been, a billing error. It was not done with the intent to deceive or injure any clients; after all, the fee itself was lawfully earned and lawfully charged. The problem was entirely within Prime (Capital Services) and AFP's (Asset & Financial Planning Inc.) control to fix, however, they did not do for so many years."

A complete description of the issues related to Mr. Gomes disciplinary history can be found on the IAPD's website by clicking this link www.adviserinfo.sec.gov and searching for Antonio P. Gomes.



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: | Individual |
| Employing firm when activities occurred which led to the complaint: | ASSET & FINANCIAL PLANNING, LTD |
| Allegations: | EXCESS WITHDRAWALS CAUSED THE BENEFIT BASE OF THE LIVING RIDER TO RESET AT A LOWER AMOUNT THEREFORE LOWERING THE FUTURE PAYMENTS TO THE CUSTOMER. |
| Product Type: | Annuity-Variable |
| Alleged Damages: | \$35,000.00 |
| Alleged Damages Amount Explanation (if amount not exact): | AMOUNT HAS BEEN CALCULATED FROM CUSTOMER'S CLAIM FOR REPLACEMENT OF LOSSED ANNUAL INCOME. |
| 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: | 06/02/2010 |
| Complaint Pending? | No |
| Status: | Settled |
| Status Date: | 10/13/2010 |
| Settlement Amount: | \$18,560.78 |
| Individual Contribution Amount: | \$9,281.13 |
| Broker Statement | CUSTOMER SETTLED COMPLAINT WITH PRIME CAPITAL SERVICES. PCS AGREED TO PURCHASE A SINGLE PREMIUM IMMEDIATE INCOME ANNUITY THAT WOULD PAY HIM \$1,456 PER YEAR FOR A PERIOD OF 16 YEARS STARTING 2/17/2011. THIS AMOUNT WAS AGREED UPON TO COMPENSATE THE CLIENT FOR LOWER FUTURE PAYMENTS ON HIS ORIGINAL CONTRACT DUE TO THE RESET OF HIS LIVING BENEFIT RIDER CAUSED BY EXCESS WITHDRAWALS. |

Disclosure 2 of 4

| | |
|--------------------------|------------|
| Reporting Source: | Individual |
|--------------------------|------------|



Employing firm when activities occurred which led to the complaint: ASSET & FINANCIAL PLANNING, LTD.

Allegations: CLIENT CLAIMS THAT THE FEES ASSOCIATED WITH MANAGED ACCOUNTS WERE NOT ACCURATELY DISCLOSED AND NEVER THOUGHT HIS INVESTMENTS COULD DECLINE AS MUCH AS THEY DID.

Product Type: Annuity-Variable
Other: MANAGED BROKERAGE ACCOUNT

Alleged Damages: \$176,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

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

Customer Complaint Information

Date Complaint Received: 02/02/2010

Complaint Pending? No

Status: Settled

Status Date: 04/06/2010

Settlement Amount: \$10,000.00

Individual Contribution Amount: \$1,489.00

Broker Statement CLIENT HAS LONG TIME INVESTMENT EXPERIENCE, UNDERSTOOD HE WAS INVESTING IN THE SECURITIES MARKETS BUT NEVER THOUGHT HIS ACCOUNTS WOULD DECLINE AS MUCH AS THEY DID. ACTIVE MANAGEMENT OF THE ACCOUNTS KEPT THE RESULTS WELL ABOVE INDEX AVERAGES DURING THE WORST ECONOMIC CONDITIONS SINCE THE DEPRESSION.

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIME CAPITAL SERVICES, INC.

Allegations: CLIENT ALLEGES THAT THE VARIABLE ANNUITY CONTRACT WAS UNSUITABLE IN LIGHT OF HIS INVESTMENT OBJECTIVES. CLIENT ALSO ALLEGES THAT THE REPRESENTATIVE FAILED TO FOLLOW HIS INSTRUCTIONS WITH RESPECT TO SUB-ACCOUNT REALLOCATIONS AND THAT ACCOUNT DOCUMENTS CONTAINED INACCURATE INFORMATION.

Product Type: Annuity-Variable

Alleged Damages: \$53,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

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



Customer Complaint Information

Date Complaint Received: 05/19/2009
Complaint Pending? No
Status: Denied
Status Date: 07/22/2009
Settlement Amount:
Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENT OPENED AN ACCOUNT WITH A SPLIT FA NUMBER. (TONY GOMES AND [OTHER FIRM EMPLOYEE]). CLIENT ALLEGES THAT [OTHER FIRM EMPLOYEE] PLACED TRADES IN HIS ACCOUNT WITHOUT AUTHORIZATION. CLIENT FURTHER ACKNOWLEDGES THAT HE BELIEVED MR. GOMES WOULD MAKE THE EQUITY SELECTION BUT EITHER MR. GOMES OR [OTHER FIRM EMPLOYEE] COULD LEGALLY PLACE THE TRADES.

Product Type: Equity - OTC
Alleged Damages: \$8,000.00

Customer Complaint Information

Date Complaint Received: 03/24/2006
Complaint Pending? No
Status: Settled
Status Date: 04/27/2006
Settlement Amount: \$6,634.00
Individual Contribution Amount: \$6,634.00

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

Allegations: CLIENT OPENED AN ACCOUNT WITH A SPLIT FA NUMBER. (TONY GOMES AND [OTHER FIRM EMPLOYEE]). CLIENT ALLEGES THAT [OTHER FIRM EMPLOYEE] PLACED TRADES IN HIS ACCOUNT WITHOUT AUTHORIZATION. CLIENT FURTHER ACKNOWLEDGES THAT HE BELIEVED MR. GOMES WOULD MAKE THE EQUITY SELECTION BUT EITHER MR. GOMES OR [OTHER FIRM EMPLOYEE] COULD LEGALLY PLACE THE TRADES.

Product Type: Equity - OTC
Alleged Damages: \$8,000.00



Customer Complaint Information

| | |
|--|------------|
| Date Complaint Received: | 03/24/2006 |
| Complaint Pending? | No |
| Status: | Settled |
| Status Date: | 04/27/2006 |
| Settlement Amount: | \$6,634.00 |
| Individual Contribution Amount: | \$6,634.00 |



End of Report

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