



## IAPD Report

# CHARLES EDWARD HOWELL

CRD# 4757297

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 7
Disclosure Information	8



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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

### CHARLES EDWARD HOWELL (CRD# 4757297)

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 **07/25/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INNOVATION PARTNERS LLC	CRD# 146344	06/04/2021
IA	IP FINANCIAL ADVISORY SERVICES LLC	CRD# 305772	06/04/2021

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	BANKERS LIFE ADVISORY SERVICES, INC.	281285	Plantation, FL	09/23/2016 - 06/21/2021
B	BANKERS LIFE SECURITIES, INC.	173962	Plantation, FL	05/26/2016 - 06/21/2021
IA	INVESTMENT ADVISORS	15708	PLANTATION, FL	06/03/2010 - 05/27/2016

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

### Employment 1 of 2

Firm Name: **IP FINANCIAL ADVISORY SERVICES LLC**

Main Address: 5950 FAIRVIEW ROAD, SUITE 140  
CHARLOTTE, NC 28210

Firm ID#: 305772

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	06/04/2021
IA	Florida	Investment Adviser Representative	Approved	06/16/2021
IA	Georgia	Investment Adviser Representative	Approved	11/21/2024
IA	Louisiana	Investment Adviser Representative	Approved	06/18/2021
IA	Michigan	Investment Adviser Representative	Approved	05/07/2024
IA	Missouri	Investment Adviser Representative	Approved	08/30/2021
IA	Nevada	Investment Adviser Representative	Approved	06/25/2021
IA	New Jersey	Investment Adviser Representative	Approved	06/07/2021
IA	New York	Investment Adviser Representative	Approved	07/15/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	06/05/2021

### Branch Office Locations

**IP FINANCIAL ADVISORY SERVICES LLC**

450 N. Park Rd  
Suite 501  
Hollywood, FL 33021

### Employment 2 of 2



## Qualifications

Firm Name: **INNOVATION PARTNERS LLC**

Main Address: 5950 FAIRVIEW ROAD  
SUITE 140  
CHARLOTTE, NC 28210

Firm ID#: 146344

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	06/04/2021
<b>B</b>	California	Agent	Approved	06/04/2021
<b>B</b>	Florida	Agent	Approved	06/24/2021
<b>B</b>	Louisiana	Agent	Approved	06/04/2021
<b>B</b>	Missouri	Agent	Approved	06/04/2021
<b>B</b>	Nevada	Agent	Approved	06/04/2021
<b>B</b>	New Jersey	Agent	Approved	06/04/2021
<b>B</b>	New York	Agent	Approved	06/04/2021
<b>B</b>	Texas	Agent	Approved	06/04/2021

## Branch Office Locations

**INNOVATION PARTNERS LLC**  
450 N. Park Rd Suite 501  
Hollywood, FL 33021



## 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
<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
<b>B</b> General Securities Representative Examination (S7)	Series 7	09/30/2004

#### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	05/15/2011
<b>IA</b> <b>B</b> Uniform Combined State Law Examination (S66)	Series 66	10/07/2004



### 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
IA	09/23/2016 - 06/21/2021	BANKERS LIFE ADVISORY SERVICES, INC.	CRD# 281285	Plantation, FL
B	05/26/2016 - 06/21/2021	BANKERS LIFE SECURITIES, INC.	CRD# 173962	Plantation, FL
IA	06/03/2010 - 05/27/2016	INVESTMENT ADVISORS	CRD# 15708	PLANTATION, FL
B	05/25/2010 - 05/26/2016	PROEQUITIES, INC.	CRD# 15708	PLANTATION, FL
IA	04/10/2008 - 12/31/2009	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	04/09/2008 - 12/31/2009	KOVACK SECURITIES INC.	CRD# 44848	HOLLYWOOD, FL
B	11/05/2007 - 04/11/2008	INVESTACORP, INC.	CRD# 7684	DELRAY BEACH, FL
IA	06/09/2006 - 11/07/2007	IC ADVISORY SERVICES, INC.	CRD# 140190	BRIDGEWATER, NJ
B	10/01/2004 - 11/07/2007	THE INVESTMENT CENTER, INC.	CRD# 17839	DANIA BEACH, FL
IA	10/20/2004 - 06/20/2006	THE INVESTMENT CENTER, INC.	CRD# 17839	DANIA BEACH, FL

### 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
06/2021 - Present	IP Financial Advisory Services LLC	Investment Advisor Representative	Y	Charlotte, NC, United States
06/2021 - Present	Innovation Partners LLC	Registered Representative	Y	Charlotte, NC, United States
06/2016 - Present	BANKERS LIFE SECURITIES, INC.	Mass Transfer	Y	PLANTATION, FL, United States
12/2009 - Present	BANKERS LIFE & CASUALTY COMPANY	INSURANCE AGENT	Y	PLANTATION, FL, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2009 - Present	Bankers Life and Casualty	UFT	N	Plantation, FL, United States
01/2007 - Present	City of Hollywood General Employee Pension Fund	Trustee	N	Hollywood, FL, United States
01/2005 - Present	Exposure Realty	Real Estate Agent	N	Hollywood, FL, United States
01/2000 - Present	Happy Traffic	Owner	N	Hollywood, FL, United States
01/1991 - Present	Charles E Howell, CPA PA	President	N	Hollywood, FL, United States
05/2010 - 06/2016	PROEQUITIES, INC	REGISTERED REP	Y	PLANTATION, FL, 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.

#### BANKERS LIFE AND CASUALTY

POSITION: INSURANCE AGENT NATURE: ALL INSURANCE PRODUCTS INVESTMENT RELATED: NO NUMBER OF HOURS: 200 INVESTMENT RELATED HOURS: 40 START DATE: 12/19/2009  
ADDRESS: 150 S PINE ISLAND ROAD, SUITE 230, PLANTATION, FL 33324  
DESCRIPTION: NON VARIABLE INSURANCE SALES AND SERVICE

#### PERSONAL REAL ESTATE

POSITION: LANDLORD NATURE: PERSONAL REAL ESTATE INVESTMENT RELATED: NO HOURS: 3 INVESTMENT RELATED HOURS: 0 START DATE: 01/01/2005  
ADDRESS: 150 S PINE ISLAND RD, SUITE 230, PLANTATION FL 33324  
DESCRIPTION: PERSONAL REAL ESTATE

#### CITY OF HOLLYWOOD FLORIDA

POSITION: TRUSTEE NATURE: PENSION TRUSTEE INVESTMENT RELATED: NO NUMBER OF HOURS: 6 INVESTMENT RELATED HOURS: 3 START DATE: 01/01/2007  
ADDRESS: 2600 HOLLYWOOD BLVD, HOLLYWOOD FL 33020  
DESCRIPTION: THE CITY OF HOLLYWOOD HAS A DEFINED BENEFIT PLAN ESTABLISHED FOR ITS GENERAL EMPLOYEES. I HAVE BEEN APPOINTED BY THE CITY COMMISSION AS A RESIDENT OF HOLLYWOOD TO SERVE AS A TRUSTEE ON THIS BOARD. THIS COMMUNITY SERVICE FUNCTION IS VOLUNTARY AND WITHOUT COMPENSATION.

#### PERSONAL REAL ESTATE

POSITION: LANDLORD NATURE: PERSONAL REAL ESTATE INVESTMENT RELATED: NO NUMBER OF HOURS: 3 INVESTMENT RELATED HOURS: 0 START DATE: 01/01/2005  
ADDRESS: 4537 HOLLYWOOD BLVD, HOLLYWOOD FL 33021  
DESCRIPTION: PERSONAL REAL ESTATE





## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

#### HAPPY TRAFFIC INC

POSITION: OWNER NATURE: TRAFFIC EDUCATION INVESTMENT RELATED: NO NUMBER OF HOURS: 10 INVESTMENT  
RELATED HOURS: 0 START DATE: 01/01/2000  
ADDRESS: 4537 HOLLYWOOD BLVD, HOLLYWOOD FL 33021  
DESCRIPTION: TRAFFIC EDUCATION

#### CHARLES E HOWELL CPA PA

POSITION: OWNER NATURE: TAX PREPARATION AND BOOKKEEPING INVESTMENT RELATED: NO NUMBER OF HOURS:  
20 INVESTMENT RELATED HOURS: 0 START DATE: 01/01/1991  
ADDRESS: 4537 HOLLYWOOD BLVD, HOLLYWOOD FL 33021  
DESCRIPTION: PERFORM ACCOUNTING AND TAX PREPARATION

#### CNO FINANCIAL INC

POSITION: Unit Field Trainer NATURE: Insurance INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES  
TRADING HOURS: 8 START DATE: 12/01/2015  
ADDRESS: 150 S Pine Island Rd, Plantation FL 33324  
DESCRIPTION: I help mentor and assist new insurance agents in a supervisoray roll.

#### GREAT USA PROPERTY & CASUALTY INSURANCE LLC

POSITION: Insurance Agent NATURE: Licensed General Lines Property and Casualty 2-20 License and Adjuster 6-20 License.  
Writting business for Home, Business, and Auto insurance. INVESTMENT RELATED: No NUMBER OF HOURS: 10  
SECURITIES TRADING HOURS: 5 START DATE: 06/18/2017  
ADDRESS: 718 W Princeton Street STE B, Orlando FL 32804, United States  
DESCRIPTION: Licensed General Lines Property and Casualty 2-20 License and Adjuster 6-20 License. Writting business for  
Home, Business, and Auto insurance.



## 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	4

### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Bankers Life Securities, Inc. and Bankers Life Casualty and Company
<b>Allegations:</b>	In a written complaint to FINRA, received by Bankers life Securities, Inc. (Firm) on November 29, 2019, [REDACTED] alleged that in November of 2018, they realized that their registered representative sold over 400 shares of their Gabelli Mutual Funds in order to meet monthly distributions without their knowledge or approval. [REDACTED] stated that the registered representative failed to return their phone calls and failed to provide account documentation when requested and that [REDACTED] subsequently closed their accounts with BLS in February of 2019. [REDACTED] alleged they lost over \$55,000 in their accounts while at BLS. BLS is investigating the merits of this complaint.
<b>Product Type:</b>	Mutual Fund
<b>Alleged Damages:</b>	\$55,000.00
<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

<b>Date Complaint Received:</b>	11/29/2019
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied



**Status Date:** 12/30/2019

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

Bankers Life Securities, Inc. attempted to upload the written customer complaint on 12/27/2019 to comply with its 30 day disclosure requirement, but was unable to do so as FINRA Gateway was down. Bankers Life Securities, Inc. contacted FINRA Gateway and was instructed by a Disclosure Review Specialist to submit this as soon a Gateway opened and request a refund of the Late Filing Fee as the system was down at that time and and it was unable to publish the U4 Disclosure for Mr. Howell.

#### Disclosure 2 of 4

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** Bankers Life Securities, Inc. and Bankers Life Casualty and Company

**Allegations:** [REDACTED] filed a complaint with FINRA Investor Complaint Center on April 1, 2019 that was received by the Firm on April 10 2019. In the complaint, [REDACTED] alleged that Charles Howell, a registered representative with Bankers Life Securities, Inc. (BLS) and an insurance agent with Bankers Life and Casualty Company (BLC), an insurance company affiliate of BLS, did not inform her that her retirement money would be split between a BLS account and a BLC annuity. [REDACTED] also stated that Howell did not provide her monthly account statements and asked her to sign blank account documents when opening the accounts with BLS and BLC. [REDACTED] asked to have her investments to be refunded and that the amount in dispute was \$10,000.

**Product Type:** Mutual Fund  
Other: Equity Indexed Annuity

**Alleged Damages:** \$10,000.00

**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:** 04/10/2019

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 08/28/2019

**Settlement Amount:**

**Individual Contribution Amount:**

#### Disclosure 3 of 4

**Reporting Source:** Firm

**Employing firm when** ProEquities Inc

**activities occurred which led to the complaint:**

**Allegations:** Client alleges that he lost money in his account and that representative "falsified account documents" to "save his back."

**Product Type:** Mutual Fund

**Alleged Damages:** \$6,603.93

**Alleged Damages Amount Explanation (if amount not exact):** This is the difference in account value during specified time period in the complaint.

**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:** 10/24/2018

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 09/16/2019

**Settlement Amount:**

**Individual Contribution Amount:**

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** ProEquities, Inc.

**Allegations:** Client alleges that he lost money in his account and that representative "falsified account documents" to "save his back".

**Product Type:** Mutual Fund

**Alleged Damages:** \$6,603.93

**Alleged Damages Amount Explanation (if amount not exact):** This is the difference in account value during specified time period in the complaint.

**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:** 10/24/2018

**Complaint Pending?** No

**Status:** Closed/No Action



**Status Date:** 09/16/2019

**Settlement Amount:**

**Individual Contribution Amount:**

#### Disclosure 4 of 4

**Reporting Source:** Firm

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

**Allegations:** CLAIMANTS ALLEGATIONS INCLUDE, BUT ARE NOT LIMITED TO: UNSUITABLE INVESTMENTS FOR FINANCIAL OBJECTIVE AND NEED; OVERCONCENTRATION OF PORTFOLIO; MAKING FALSE AND MISLEADING STATEMENTS AND/OR OMISSION OF MATERIAL NECESSARY INFORMATION. THE ALLEGED ACTIONS TOOK PLACE DURING A TIME SPAN OF/ABOUT 2011 TO 2013.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$3,000,000.00

**Alleged Damages Amount Explanation (if amount not exact):** CLAIMANT SEEKS ESTIMATED DAMAGES OF \$2 MILLION TO \$3 MILLION IN COMPENSATORY, PUNITIVE AND TREBLE DAMAGES; RESCISSION; ATTORNEYS FEES; INTEREST AND COSTS; AS WELL AS ANY OTHER ADDITIONAL DAMAGES THE PANEL MY DEEM APPROPRIATE.

#### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA DISPUTE RESOLUTION ARBITRATION

**Docket/Case #:** 15-01786

**Date Notice/Process Served:** 08/04/2015

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 08/25/2016

**Monetary Compensation Amount:** \$330,000.00

**Individual Contribution Amount:** \$0.00

**Reporting Source:** Individual

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

**Allegations:** CLAIMANTS ALLEGATIONS INCLUDE, BUT ARE NOT LIMITED TO: UNSUITABLE INVESTMENTS FOR FINANCIAL OBJECTIVE AND NEED; OVERCONCENTRATION OF PORTFOLIO; MAKING FALSE AND MISLEADING STATEMENTS AND/OR OMISSION OF MATERIAL NECESSARY INFORMATION. THE ALLEGED ACTIONS TOOK PLACE DURING A TIME SPAN OF/ABOUT 2011 TO 2013.



<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$3,000,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	CLAIMANT SEEKS ESTIMATED DAMAGES OF \$2 MILLION TO \$3 MILLION IN COMPENSATORY, PUNITIVE AND TREBLE DAMAGES; RESCISSION; ATTORNEYS FEES; INTEREST AND COSTS; AS WELL AS ANY OTHER ADDITIONAL DAMAGES THE PANEL MY DEEM APPROPRIATE.

### Arbitration Information

<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	FINRA DISPUTE RESOLUTION ARBITRATION
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<b>Docket/Case #:</b>	15-01786
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<b>Date Notice/Process Served:</b>	08/04/2015
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<b>Arbitration Pending?</b>	No
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<b>Disposition:</b>	Settled
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<b>Disposition Date:</b>	08/25/2016
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<b>Monetary Compensation Amount:</b>	\$330,000.00
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<b>Individual Contribution Amount:</b>	\$0.00
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<b>Broker Statement</b>	THIS MATTER HAS BEEN SETTLED.
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## End of Report

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