



## IAPD Report

# Ronald Matthew Hoyle

CRD# 5754179

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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

### Ronald Matthew Hoyle (CRD# 5754179)

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 **04/13/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	J.W. COLE FINANCIAL, INC.	CRD# 124583	08/24/2017
<b>IA</b>	J. W. COLE ADVISORS, INC.	CRD# 112294	09/26/2017

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>IA</b>	INTEGRATED INVESTMENT SYSTEMS INC.	289296	PEORIA, IL	10/06/2017 - 12/31/2019
<b>IA</b>	PARK AVENUE SECURITIES LLC	46173	PEORIA, IL	01/31/2017 - 09/12/2017
<b>B</b>	PARK AVENUE SECURITIES LLC	46173	PEORIA, IL	01/30/2017 - 09/12/2017

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	3



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **20** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **J.W. COLE FINANCIAL, INC.**  
Main Address: 4301 ANCHOR PLAZA PARKWAY  
SUITE 450  
TAMPA, FL 33634  
Firm ID#: 124583

Regulator	Registration	Status	Date
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	08/24/2017
<b>B</b> FINRA	General Securities Representative	Approved	03/17/2025
<b>B</b> Arizona	Agent	Approved	05/10/2024
<b>B</b> Arkansas	Agent	Approved	07/02/2024
<b>B</b> California	Agent	Approved	07/27/2018
<b>B</b> Colorado	Agent	Approved	12/18/2017
<b>B</b> Florida	Agent	Approved	08/24/2017
<b>B</b> Georgia	Agent	Approved	01/06/2023
<b>B</b> Illinois	Agent	Approved	09/26/2017
<b>B</b> Indiana	Agent	Approved	08/06/2018
<b>B</b> Kansas	Agent	Approved	08/25/2020
<b>B</b> Louisiana	Agent	Approved	01/07/2022
<b>B</b> Michigan	Agent	Approved	01/10/2023



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Montana	Agent	Approved	04/13/2026
<b>B</b> New Mexico	Agent	Approved	07/27/2018
<b>B</b> North Carolina	Agent	Approved	08/22/2020
<b>B</b> Oklahoma	Agent	Approved	01/18/2022
<b>B</b> Tennessee	Agent	Approved	01/06/2023
<b>B</b> Texas	Agent	Approved	01/03/2020
<b>B</b> Washington	Agent	Approved	08/19/2020
<b>B</b> West Virginia	Agent	Approved	05/08/2024
<b>B</b> Wisconsin	Agent	Approved	08/20/2020

### Branch Office Locations

994 Village Square Drive  
Bldg. 2 Unit C & D  
Tomball, TX 77375

2310 W. Altorfer Drive  
Peoria, IL 61615

### Employment 2 of 2

Firm Name: **J. W. COLE ADVISORS, INC.**  
Main Address: 4301 ANCHOR PLAZA PARKWAY  
SUITE 450  
TAMPA, FL 33634  
Firm ID#: 112294

Regulator	Registration	Status	Date
<b>IA</b> Illinois	Investment Adviser Representative	Approved	09/26/2017
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	10/02/2020

### Branch Office Locations



## Qualifications

**J. W. COLE ADVISORS, INC.**  
994 Village Square Drive  
Bldg. 2 Units C & D  
Tomball, TX 77375

**J. W. COLE ADVISORS, INC.**  
2310 W. Altorfer Drive  
Peoria, IL 61615



## Qualifications

### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

**This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**




#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



#### General Industry/Product Exams

Exam	Category	Date
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 General Securities Representative Examination (S7TO)	Series 7TO	03/15/2025
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/17/2010

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	02/05/2014
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/21/2010

### 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	10/06/2017 - 12/31/2019	INTEGRATED INVESTMENT SYSTEMS INC.	CRD# 289296	PEORIA, IL
IA	01/31/2017 - 09/12/2017	PARK AVENUE SECURITIES LLC	CRD# 46173	PEORIA, IL
B	01/30/2017 - 09/12/2017	PARK AVENUE SECURITIES LLC	CRD# 46173	PEORIA, IL
IA	02/06/2014 - 02/23/2017	H. BECK, INC.	CRD# 1763	Peoria, IL
B	01/03/2011 - 02/23/2017	H. BECK, INC.	CRD# 1763	Peoria, IL
B	05/18/2010 - 01/06/2011	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	DUNLAP, IL

### 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
09/2020 - Present	Core Integrated Wealth, Inc.	President/CCO	Y	Tomball, TX, United States
08/2017 - Present	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
08/2017 - Present	J.W. Cole Financial, Inc.	Registered Representative	Y	Tampa, FL, United States
08/2017 - 12/2022	Integrated Investment Systems Inc.	President and CCO	Y	Tomball, TX, United States
04/2017 - 08/2017	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	PEORIA, IL, United States
01/2017 - 03/2017	Guardian Life Insurance Company of America	Financial Representative	N	Peoria, IL, United States
01/2017 - 03/2017	Park Avenue Securities	Registered Rep	Y	Peoria, IL, United States
01/2011 - 01/2017	H. BECK, INC.	REGISTERED REP.	Y	ROCKVILLE, MD, United States
08/2005 - 01/2017	INDEPENDENT INSURANCE SALES	SALES/PRODUCTION	N	DUNLAP, IL, 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.

(1) Identity protection; I sign my clients up for Identity protection through Identity shield. at there request; Start: 01/31/2017; Address: 994 Village Square Drive Bldg. 2 Unit C & D, Tomball, TX 77375; 5 hours/month; Not investment related.

(2) Insurance not from Guardian or PAS; Insurance business with companies other than Guardian or PAS when required by the clients situation; Start: 01/31/2017; Address: 994 Village Square Drive Bldg. 2 Unit C & D, Tomball, TX 77375; Hrs per month - Tot/Bus: 20/10; Investment related.

(3) DBA - CORE Integrated Wealth, Inc.; investment related; Owner - start date 10/10/2022, 994 Village Square Drive Bldg 2, Suite C Tomball, Texas 77375, DBA for Financial Planning, Securities, Proprietary onboarding systems & Tax Services; 120 hours per month during trading hours.

(4) Right to Bear; Self Defense Benefits; Not investment related; 1680-B Lake Murray Blvd, Columbia, SC 29212; Not investment related; Partner/Customer; Present brochures in our office, explain benefits if client is interested, help sign them up for membership; Start 7/15/2024; 2 hours/month during trading.



## 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	3

### 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

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	ILLINOIS DEPARTMENT OF INSURANCE
<b>Sanction(s) Sought:</b>	Other: STIPULATION & CONSENT ORDER/FINE
<b>Date Initiated:</b>	11/05/2014
<b>Docket/Case Number:</b>	NOT PROVIDED
<b>Employing firm when activity occurred which led to the regulatory action:</b>	H. BECK, INC.
<b>Product Type:</b>	Insurance
<b>Allegations:</b>	THE LICENSEE SIGNED THE APPLICATION, EVEN THOUGH THE APPLICATION DID NOT BEAR THE NAME AND SIGNATURE OF THE SOLICITING PRODUCER IN VIOLATION OF SECTION 5/500-75 OF THE ILLINOIS INSURANCE CODE (215 ILCS 5/500-75).
<b>Current Status:</b>	Final
<b>Resolution:</b>	Stipulation and Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	11/05/2014



<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$1,000.00
<b>Portion Levied against individual:</b>	\$1,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	11/05/2014
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	AT THE TIME OF THE TRANSACTION AT ISSUE IN NOVEMBER 2009, I ACTED ON THE INSTRUCTIONS OF MY SUPERVISOR WHICH I SUBSEQUENTLY LEARNED WERE ERRONEOUS AND IMPROPER. I ENTERED INTO A STIPULATION AND CONSENT ORDER WITHOUT ADMITTING TO VIOLATIONS OF THE LAW TO SAVE THE TIME AND EXPENSE OF AN ADMINISTRATIVE HEARING.
<b>Disclosure 2 of 2</b>	
<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	ILLINOIS DEPARTMENT OF INSURANCE
<b>Sanction(s) Sought:</b>	Other: STIPULATION & CONSENT ORDER/FINE
<b>Date Initiated:</b>	06/05/2007
<b>Docket/Case Number:</b>	NONE PROVIDED
<b>Employing firm when activity occurred which led to the regulatory action:</b>	NO BROKER/DEALER OCCURED AT PENNSYLVANIA LIFE INSURANCE
<b>Product Type:</b>	Insurance
<b>Allegations:</b>	I USED TERMONOLOGY DURING A SALES CALL THAT REFERRED TO MEDICARE ADVANTAGE. I FOUND OUT LATER THAT I COULD NOT USE THAT TERM. I WAS TAUGHT INCORRECTLY BY PENNSYLVANIA LIFE.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Stipulation and Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	Yes
<b>Resolution Date:</b>	06/05/2007
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s)



**Monetary Sanction 1 of 1**

<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$1,000.00
<b>Portion Levied against individual:</b>	\$1,000.00
<b>Payment Plan:</b>	PAID IN FULL
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	06/05/2007
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	



## Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

### Disclosure 1 of 3

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** J.W. COLE FINANCIAL, INC.

**Allegations:** Customer alleges the variable annuity purchased, from the proceeds of another annuity, was unsuitable causing customer to pay unnecessary surrender charges and loss of benefits. The Firm denied the complaint based on full disclosure of the surrender charges and loss of benefits.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$33,000.00

**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:** 05/02/2023

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/02/2023

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** I fully deny any of the allegations from the customer. All fees, expenses and benefits were fully explained before and at the time of sale. The customer signed multiple required disclosures and was provided time to review the purchase. The purchase reduced her expenses while increasing the income benefit from her prior annuity.

### Disclosure 2 of 3

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** H. Beck, Inc. and J. W. Cole

**Allegations:** Client alleges that Financial Professional misrepresented features of variable annuities and managed accounts in order to generate commissions and collect fees.  
Date of Activity: 1/1/12 to 10/7/20



**Product Type:** Annuity-Variable

**Alleged Damages:** \$400,000.00

### Arbitration Information

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

**Docket/Case #:** 20-03357

**Date Notice/Process Served:** 10/07/2020

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 11/19/2021

**Monetary Compensation Amount:** \$15,000.00

**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** J.W. Cole Financial, Inc. & H. Beck, Inc.

**Allegations:** Client alleges misrepresentation of investments sold by RR.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$400,000.00

**Alleged Damages Amount Explanation (if amount not exact):** Client did not allege an exact amount of damages, however, the alleged estimated damage is \$400,000.00.

**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

**Docket/Case #:** 20-03357

**Filing date of arbitration/CFTC reparation or civil litigation:** 09/24/2020

### Customer Complaint Information

**Date Complaint Received:** 10/05/2020

**Complaint Pending?** No

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

**Status Date:** 09/24/2020

**Settlement Amount:****Individual Contribution Amount:****Arbitration Information****Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):**

FINRA

**Docket/Case #:**

20-03357

**Date Notice/Process Served:**

10/05/2020

**Arbitration Pending?**

No

**Disposition:**

Settled

**Disposition Date:**

11/11/2021

**Monetary Compensation Amount:**

\$115,000.00

**Individual Contribution Amount:**

\$25,000.00

**Broker Statement**

A business decision was made to settle the case, for less than the alleged damaged amount, due to litigation costs. I deny all of the allegations made by the client.

**Disclosure 3 of 3****Reporting Source:**

Individual

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

H. BECK, INC,

**Allegations:**

COMPLAINT ALLEGES FAILURE TO DISCLOSE FEES & EXPENSES, POOR PERFORMANCE AND AN UNSUITABLE RIDER RELATED TO PURCHASE OF A VARIABLE ANNUITY DATE OF ACTIVITY - 10/16/13-4/16/14

**Product Type:**

Annuity-Variable

**Alleged Damages:**

\$0.00

**Alleged Damages Amount Explanation (if amount not exact):**

NONE, BUT FIRM MADE A GOOD FAITH DETERMINATION THAT DAMAGES FROM THE ALLEGED CONDUCT WOULD BE \$5,000 OR MORE

**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:**

04/22/2014

**Complaint Pending?**

No

**Status:**

Withdrawn

**Status Date:**

07/14/2014



**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

THE ACCOUNTHOLDER IS MY AUNT. WE MET MULTIPLE TIMES IN SEPTEMBER 2013 TO DISCUSS HER PERSONAL FINANCES. I CLARIFIED HER NEEDS AND CONCERNS AND RESEARCHED DIFFERENT PRODUCTS TO DETERMINE HER OPTIONS. IN OCTOBER 2013, I GAVE HER ILLUSTRATIONS, MARKETING MATERIALS AND PROSPECTUS FOR THE JACKSON NATIONAL VARIABLE ANNUITY. I ALSO GAVE HER INFORMATION ON OTHER OPTIONS. I DISCUSSED ALL OF THESE MATERIALS WITH HER DURING OUR MEETINGS, INCLUDING FEES, EXPENSES, SURRENDER CHARGES AND RIDERS.

SHE TOLD ME THAT SHE WOULD LIKE THE JACKSON VARIABLE ANNUITY THAT ALLOWED HER MORE INCOME IF NEEDED AND ALLOWED HER, IF SHE CHOSE, TO GIVE HER ADULT CHILDREN MORE MONEY WHEN THE MARKET WAS UP.

WE MET AGAIN IN OCTOBER 2013. AFTER REVIEWING THE MATERIALS AND ANSWERING HER QUESTIONS, WE COMPLETED THE REQUIRED PAPERWORK, WHICH SHOWED SURRENDER CHARGES, MORTALITY AND EXPENSE CHARGES, ADMINISTRATIVE CHARGES, AND LIVING BENEFIT RIDER CHARGES. BEFORE SHE SIGNED THE PAPERWORK I ASKED IF SHE UNDERSTOOD HOW THE PRODUCT WORKED AND STILL FELT THAT IT MET HER INVESTMENT OBJECTIVES. SHE STATED IT DID. JACKSON CONFIRMED THAT THE POLICY WAS DELIVERED TO HER ON NOVEMBER 7, 2013. I SUBSEQUENTLY WENT THROUGH THE CONTRACT WITH HER AND ANSWERED HER QUESTIONS.

I BELIEVE THE COMPLAINT IS A RESULT OF AN EMPLOYMENT DISPUTE WITH THE ACCOUNTHOLDER'S DAUGHTER, MY COUSIN. IN 2012 MY COUSIN BEGAN WORKING AS AN INDEPENDENT CONTRACTOR FOR MY COMPANY TO SERVICE MY CLIENTS. IN JANUARY 2014, THE INDEPENDENT CONTRACTOR RELATIONSHIP WAS TERMINATED. I BELIEVE THIS DISPUTE LED TO THESE ALLEGATIONS BY THE ACCOUNTHOLDER.



## End of Report

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