



IAPD Report

THOMAS FREDERICK AUSTIN

CRD# 5835100

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

THOMAS FREDERICK AUSTIN (CRD# 5835100)

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 **11/22/2016**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CG ADVISORY SERVICES	CRD# 110929	08/03/2012

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	AMERICAN INVESTMENT SERVICES	144088	STEVENSVILLE, MI	10/14/2010 - 11/09/2012

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	2



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: **CG ADVISORY SERVICES**
Main Address: 148 E GRAND RIVER AVE.
WILLIAMSTON, MI 48895
Firm ID#: 110929

Regulator	Registration	Status	Date
IA Michigan	Investment Adviser Representative	Approved	08/03/2012

Branch Office Locations

CG ADVISORY SERVICES
4231 RED ARROW HIGHWAY
STEVENSVILLE, MI 49127



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, 0 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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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/25/2010
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	10/14/2010 - 11/09/2012	AMERICAN INVESTMENT SERVICES	CRD# 144088	STEVENSVILLE, MI

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
07/2012 - Present	CAPITAL ASSET ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	HASLETT, MI, United States
06/2009 - Present	USA TAX & INSURANCE SERVICES DBA AMERICAN INVESTMENT SERVICES	INVESTMENT ADVISOR REP/INDEPENDENT INSURANCE AGENT	Y	PALM HARBOR, FL, United States
04/2008 - Present	AUSTIN TAX	INVESTMENT ADVISOR REPRESENTATIVE	Y	ST JOSEPH, MI, 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.) AUSTIN TAX AND FINANCIAL, INVESTMENT RELATED, 4231 RED ARROW HIGHWAY, STEVENSVILLE, MI 49127, OWNER, 04/2008, 160 HPM, 160 HPM DURING TRADING, TAX, FINANCIAL, INSURANCE SERVICES. 2.) MOSAIC CHRISTIAN COMMUNITY DEVELOPMENT, NON INVESTMENT RELATED, 510 MAIN STREET, BENTON HARBOR, MI 49022, BOARD MEMBER, 09/2014, 5 HPM, 0 HPM DURING TRADING, SUPPORT DAY TO DAY OPERATIONS.



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	2

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 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SENIOR RESOURCE NETWORK

Allegations: A LETTER WAS RECEIVED FROM THE DEPT. OF INSURANCE ON MAY 3, 2001 REGARDING [CUSTOMERS]. THE ALLEGATIONS WERE THAT THEY DID NOT FULLY UNDERSTAND WHAT THEY WERE PUTTING THEIR MONEY INTO AND THAT THE 10 YEAR SURRENDER PERIOD OF THE ANNUITY WAS NOT FULLY EXPLAINED TO THEM. ALL OF THE SUPPORTING DOCUMENTS WERE GIVEN TO THE DEPARTMENT OF INSURANCE WITH A RESPONSE LETTER TO THE ALLEGATIONS VERIFYING THAT THE [CUSTOMERS] HAD SIGNED PAPERS TO SET UP THE ANNUITY AS WELL AS SIGNED A DELIVERY RECEIPT WHEN THE ANNUITY WAS PERSONALLY DELIVERED TO THEM, DATED MAY 22, 2001. MY FIRST MEETING WITH [CUSTOMERS] ACTUALLY TOOK PLACE ON DECEMBER 21, 2000. THE ANNUITY WAS DELIVERED TO [CUSTOMERS] AT THEIR HOME ON JANUARY 17TH, 2001 AT WHICH TIME THE TERMS OF THE CONTRACT WERE REVIEWED. IT WAS 4 MONTHS AFTER FIRST MEETING WITH THE CLIENTS THAT THEY EXPRESSED ANY DISAPPOINTMENT OR CONFUSION REGARDING THIS PROCESS. AT DELIVERY OF THEIR CONTRACT, THEY SIGNED AND WERE INFORMED THERE WAS A 20 DAY "FREE LOOK" PERIOD. STANDARD LIFE INSURANCE COMPANY REFUNDED THE MONEY THAT WAS INVESTED INTO THE ANNUITY AS THE CLIENT REQUESTED. THERE WERE NEVER ANY JUDGEMENTS, FINES, OR FINDINGS THAT THERE I DID ANYTHING UNETHICAL, OR VIOLATED ANY SALES PRACTICES.

Product Type: Annuity-Fixed

Alleged Damages: \$75,454.00



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: 10/04/2010

Complaint Pending? No

Status: Settled

Status Date: 05/22/2001

Settlement Amount: \$75,454.00

Individual Contribution
Amount: \$0.00

Broker Statement THE CLIENT WAS REFUNDED THE PREMIUM THAT WAS INVESTED FROM STANDARD LIFE INSURANCE COMPANY IN THE AMOUNT OF \$75,454. THERE WERE NO COMPENSATORY DAMAGE AMOUNTS AGAINST THOMAS AUSTIN.

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: THE CLIENT ALLEGED THAT I TOOK SAVINGS BONDS AND HAD THEM PUT INTO AN ANNUITY WITHOUT HER SIGNING THE CHECK AND THAT I SOLD SOME OF THEIR STOCK AND DID NOT TELL THEM ABOUT THE TAXES. THE FACTS WERE GIVEN TO THE DEPT. OF INSURANCE SHOWING SHE HAD SIGNED THE SAVINGS BOND CHECK AS AN ADD-ON TO THE ORIGINAL CONTRACT UPON DELIVERY OF THE ANNUITY TO THE [CUSTOMERS] AT THEIR HOME. THEY WERE ALSO REFERRED TO A STOCK BROKER WHO HAD A TAPED CONVERSATION OF THE STOCK SALE AND THE DISCUSSION OF THE TAXES. I MET WITH THE [CUSTOMERS] ON FEB. 9TH, 2001 WHEN THEY SIGNED THE APPLICATION AND DISCLOSURES FOR THE ANNUITY. I DELIVERED THEIR ANNUITY ON MARCH 13TH AND EXPLAINED THE ANNUITY AGAIN AS EVIDENCED BY THE SIGNED DELIVERY RECEIPT. IT WAS AT THAT TIME THEY DECIDED TO ADD MORE FUNDS, THE SAVINGS BONDS, INTO THE ANNUITY.

Product Type: Annuity-Fixed

Alleged Damages: \$111,525.00

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: 10/04/2010

Complaint Pending? No



Status:	Settled
Status Date:	05/03/2001
Settlement Amount:	\$111,525.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE CLIENT WAS REFUNDED THE PREMIUM THAT WAS INVESTED FROM STANDARD LIFE INSURANCE COMPANY IN THE AMOUNT OF \$111,525. THERE WERE NO COMPENSATORY DAMAGE AMOUNTS AGAINST THOMAS AUSTIN.



End of Report

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