



IAPD Report

Daniel Keith Beech

CRD# 6169844

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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

Daniel Keith Beech (CRD# 6169844)

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 **11/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	IP FINANCIAL ADVISORY SERVICES LLC	CRD# 305772	03/03/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	INNOVATION PARTNERS LLC	146344	CHARLOTTE, NC	03/04/2022 - 07/23/2024
IA	WESTERN INTERNATIONAL SECURITIES	39262	Westlake Village, CA	11/22/2017 - 03/09/2022
B	WESTERN INTERNATIONAL SECURITIES, INC.	39262	Westlake Village, CA	05/10/2016 - 03/09/2022

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
Criminal	1
Customer Dispute	22
Termination	1
Judgment/Lien	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.

This individual is currently registered with **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

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	Restricted Approval	06/12/2025
IA	Georgia	Investment Adviser Representative	Approved	02/02/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	03/23/2023

Branch Office Locations

IP FINANCIAL ADVISORY SERVICES LLC

Oak Park, CA



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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	07/01/2015
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/12/2013

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	11/19/2017
B Uniform Securities Agent State Law Examination (S63)	Series 63	03/01/2014



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
B	03/04/2022 - 07/23/2024	INNOVATION PARTNERS LLC	CRD# 146344	CHARLOTTE, NC
IA	11/22/2017 - 03/09/2022	WESTERN INTERNATIONAL SECURITIES	CRD# 39262	Westlake Village, CA
B	05/10/2016 - 03/09/2022	WESTERN INTERNATIONAL SECURITIES, INC.	CRD# 39262	Westlake Village, CA
B	12/22/2014 - 04/29/2016	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	Sherman Oaks, CA
B	11/13/2013 - 01/05/2015	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	LOS ANGELES, CA

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
05/2016 - Present	Western International Securities, Inc.	Registered Representative	Y	Pasadena, CA, United States
03/2022 - 09/2024	IP Financial Advisory Services, LLC	Investment Advisor Representative	Y	Charlotte, NC, United States
03/2022 - 07/2024	Innovation Partners, LLC	Registered Representative	Y	Charlotte, NC, United States
12/2014 - 04/2016	Independent Financial Group, LLC	Registered Representative	Y	Beverly Hills, CA, 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) Life and Variable Insurance; Investment-Related; Agent
- 2) Simple Property, Inc.; Investment-Related; 2060-D E. Avenida De Los Arboles, Ste. 112, Thousand Oaks, CA 91362; Commercial & Residential Lending
- 3) Estate Planning Team; Investment-Related; Estate and Tax Planning Strategies and Investments
- 4) Simple Wealth; Investment-Related; DBA for Securities Business



Registration & Employment History



OTHER BUSINESS ACTIVITIES

- 5) Family Health Care Resources. Board Member. Begin date: 7/11/2023. Non-profit food pantry, low income health assistance and social assistance for the elderly. www.fhcr.info. 3434 Whittier Blvd., Los Angeles, CA 90023.
- 6) Simple Wealth. Author. Begin date: 07/11/2023. Publish a book about investment philosophy and services.
- 7) Beechwerks Management. Address: 2060D Ave de los Arboles #112, Thousand Oaks, CA 91362. Nature of business: Management Consultant. He is the owner and will dedicate 3 hours per week to this activity. No hours will occur during the firm's business hours.
- 8) Simple Wealth LLC. Address: 2060D Ave de los Arboles #112, Thousand Oaks, CA 91362. Nature of business: entity for Simple Wealth - DBA. he is he owner and will dedicate 40+ hours per week on this activity. Yes hours will occur during the firm's business hours - normal financial advisor's duties.
- 9) Name of Business: Cupify
Investment-Related Nature: No
Address of the Other Business: Thousand Oaks, CA
Nature of the Other Business: Online Retail Sales
Position, Title, or Relationship: Owner
Start Date of the Relationship: 09/2024
Approximate Number of Hours per Month Devoted: 3/week



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
Criminal	1
Customer Dispute	22
Termination	1
Judgment/Lien	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	12/18/2023
Docket/Case Number:	2022076391701
Employing firm when activity occurred which led to the regulatory action:	Western International Securities, Inc.; Innovation Partners, LLC.
Product Type:	Other: Unspecified securities
Allegations:	Beech was named a respondent in a FINRA complaint alleging that he improperly paid commissions of approximately \$900,000, directly and indirectly, to an unregistered person, who was required to be registered at the time of the payments. The complaint alleges that while registered with a member firm, Beech entered into an agreement with the unregistered person's registered investment advisory firm to purchase the unregistered person's book of business (the Purchase Agreement). No FINRA member firm reviewed, approved, or was a party to the Purchase Agreement. The Purchase Agreement required Beech to pay the unregistered person's advisory firm \$10,000 up front and thereafter 75 percent of commissions Beech earned from transactions in certain customer accounts for ten years and 25 percent of commissions for an additional five years. During the



relevant period, the unregistered person solicited new brokerage customers for Beech, attended meetings and telephone calls with Beech and his brokerage customers, independently met with Beech's brokerage customers to discuss securities investments to be made through Beech, made securities recommendations to certain of Beech's brokerage customers, maintained customer records for certain of Beech's brokerage customers, and received commissions from securities transactions conducted in brokerage accounts.

Current Status:

Final

Resolution:

Decision & Order of Offer of Settlement

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:

07/22/2024

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	10 months
Start Date:	08/19/2024
End Date:	06/18/2025

Monetary Sanction 1 of 1

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

**Amount Waived:****Regulator Statement**

Without admitting or denying the allegations, Beech consented to the sanctions and to the entry of findings that he improperly paid commissions of at least \$636,000, directly and indirectly, to an unregistered person, who was required to be registered at the time of the payments. The findings stated that initially Beech and the individual had a joint billing code at their member firm, enabling Beech to receive commissions for making securities recommendations to certain of the individual's clients. At that time, Beech paid 75 percent of any commissions he earned to the individual. Subsequently, pursuant to an AWC, FINRA fined and suspended the individual for trading in a customer's account away from his member firm. A few months later the firm terminated the individual's registration. The individual never re-associated with a FINRA member. Later, Beech entered into an agreement with the individual's registered investment advisory firm to purchase the individual's book of business. The agreement required Beech to pay the individual's advisory firm \$10,000 up front and thereafter 75 percent of commissions Beech earned from transactions in certain customer accounts for ten years and 25 percent of commissions for an additional five years. Beech paid, directly or indirectly, to the individual at least \$636,000 in commissions received from securities transactions via personal check, wire, or cashier's checks. Beech did not provide notice to, or receive permission from, any FINRA member firm before making payments to the individual. In addition to receiving transaction-based compensation from Beech, the individual, with Beech's knowledge, engaged in conduct that required registration with FINRA. Ultimately, Beech and the individual signed an agreement ending the agreement.

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Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Suspension
Other: N/A

Date Initiated: 12/18/2023

Docket/Case Number: [2022076391701](#)

Employing firm when activity occurred which led to the regulatory action: Western International Securities, Inc.; Innovation Partners, LLC.

Product Type: Other: Unspecified securities

Allegations: Beech was named a respondent in a FINRA complaint alleging that he improperly paid commissions of approximately \$900,000, directly and indirectly, to an unregistered person, who was required to be registered at the time of the payments. The complaint alleges that while registered with a member firm, Beech entered into an agreement with the unregistered person's registered investment advisory firm to purchase the unregistered person's book of business (the Purchase Agreement). No FINRA member firm reviewed, approved, or was a party to the Purchase Agreement. The Purchase Agreement required Beech to pay the unregistered person's advisory firm \$10,000 up front and thereafter 75 percent of commissions Beech earned from transactions in certain customer accounts for ten years and 25 percent of commissions for an additional five years. During the relevant period, the unregistered person solicited new brokerage customers for Beech, attended meetings and telephone calls with Beech and his brokerage customers, independently met with Beech's brokerage customers to discuss securities investments to be made through Beech, made securities recommendations to certain of Beech's brokerage customers, maintained



customer records for certain of Beech's brokerage customers, and received commissions from securities transactions conducted in brokerage accounts.

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 07/23/2024

Sanctions Ordered: Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: Suspended from association with any FINRA member firm in any capacity for a period of ten months.

Duration: 10 months

Start Date: 07/22/2024

End Date:

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	SUPERIOR COURT OF CALIFORNIA, VENTURA COUNTY
Location of Court:	VENTURA, CA
Docket/Case #:	2011012067FA
Charge Date:	04/06/2011
Charge(s) 1 of 1	
Formal Charge(s)/Description:	UNLAWFUL DRIVING OF A VEHICLE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	09/07/2011
Disposition Date:	09/07/2011
Sentence/Penalty:	CASE DISMISSED. NO PENALTIES, FINES OR PROBATION.
Broker Statement	Wrongful Arrest. This resulted from a billing error from Hertz car rental between their home office and the local branch office. Payments were made to Hertz home office for this long term rental who failed to notify the local office, which subsequently reported the rental car stolen. Once I provided documentation of valid payment, the case was dismissed



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 22

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WESTERN INTERNATIONAL SECURITIES, INC.
Allegations:	Recommendation of unsuitable investment in GWG L bond in May 2019
Product Type:	Debt-Corporate
Alleged Damages:	\$282,000.00
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:	08/28/2025
Complaint Pending?	No
Status:	Settled
Status Date:	10/08/2025
Settlement Amount:	\$115,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 22

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WESTERN INTERNATIONAL SECURITIES, INC.
Allegations:	Customer alleges that an investment recommendation was unsuitable and misleading.
Product Type:	Debt-Corporate
Alleged Damages:	\$1,400,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes



**Arbitration/Reparation forum
or court name and location:** FINRA

Docket/Case #: 25-00035

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 01/07/2025

Customer Complaint Information

Date Complaint Received: 01/15/2025

Complaint Pending? Yes

Settlement Amount:

**Individual Contribution
Amount:**

Disclosure 3 of 22

Reporting Source: Firm

**Employing firm when
activities occurred which led
to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Customer alleges that an investment recommendation was unsuitable and misleading.

Product Type: Debt-Corporate

Alleged Damages: \$90,500.00

Is this an oral complaint? No

Is this a written complaint? No

**Is this an arbitration/CFTC
reparation or civil litigation?** Yes

**Arbitration/Reparation forum
or court name and location:** FINRA

Docket/Case #: 24-02273

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 10/21/2024

Customer Complaint Information

Date Complaint Received: 10/25/2024

Complaint Pending? No

Status: Settled

Status Date: 10/07/2025

Settlement Amount: \$24,500.00

**Individual Contribution
Amount:** \$0.00

Disclosure 4 of 22



Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WESTERN INTERNATIONAL SECURITIES, INC.
Allegations:	Customer alleges that an investment recommendation was unsuitable and misleading.
Product Type:	Debt-Corporate
Alleged Damages:	\$150,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	24-01926
Filing date of arbitration/CFTC reparation or civil litigation:	09/09/2024

Customer Complaint Information

Date Complaint Received:	09/13/2024
Complaint Pending?	No
Status:	Settled
Status Date:	07/23/2025
Settlement Amount:	\$108,153.00
Individual Contribution Amount:	\$0.00

Disclosure 5 of 22

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WESTERN INTERNATIONAL SECURITIES, INC.
Allegations:	Misrepresentation of investment.
Product Type:	Debt-Corporate
Alleged Damages:	\$50,000.01
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA



Docket/Case #: 24-00101
Filing date of arbitration/CFTC reparation or civil litigation: 01/12/2024

Customer Complaint Information

Date Complaint Received: 02/05/2024
Complaint Pending? No
Status: Settled
Status Date: 11/01/2024
Settlement Amount: \$14,000.00
Individual Contribution Amount: \$0.00

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.
Allegations: Misrepresentation of investment
Product Type: Debt-Corporate
Alleged Damages: \$50,000.01
Is this an oral complaint? No
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 24-00101
Filing date of arbitration/CFTC reparation or civil litigation: 01/12/2024

Customer Complaint Information

Date Complaint Received: 02/05/2024
Complaint Pending? Yes
Settlement Amount:
Individual Contribution Amount:

Disclosure 6 of 22

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.



Allegations: Violations of Federal Securities Laws, Unsuitable Recommendations, Misrepresentations and Omission of Material Facts.

Product Type: Debt-Corporate

Alleged Damages: \$100,000.00

Arbitration Information

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

Docket/Case #: 23-03093

Date Notice/Process Served: 11/13/2023

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/29/2024

Monetary Compensation Amount: \$43,000.08

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Violations of Federal Securities Laws, Unsuitable Recommendations, Misrepresentations and Omission of Material Facts.

Product Type: Debt-Corporate

Alleged Damages: \$100,000.00

Arbitration Information

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

Docket/Case #: 23-03093

Date Notice/Process Served: 11/13/2023

Arbitration Pending? Yes

Disclosure 7 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Breach of Fiduciary Duty, Negligent Representation and Breach of Contract in the sale of investments in 2019 and 2020.

Product Type: Debt-Corporate



Alleged Damages: \$516,000.00

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 #: 23-02467

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 09/11/2023

Customer Complaint Information

Date Complaint Received: 09/14/2023

Complaint Pending? No

Status: Settled

Status Date: 05/31/2024

Settlement Amount: \$195,000.00

**Individual Contribution
Amount:** \$0.00

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Client seeks reimbursement of investment

Product Type: Debt-Corporate

Alleged Damages: \$516,000.00

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 #: 23-02467

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 09/11/2023

Customer Complaint Information

Date Complaint Received: 09/14/2023

Complaint Pending? No

Status: Settled



Status Date: 05/31/2024

Settlement Amount: \$195,000.00

Individual Contribution Amount: \$0.00

Disclosure 8 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Negligence and Negligent Misrepresentation

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 23-01843

Filing date of arbitration/CFTC reparation or civil litigation: 06/27/2023

Customer Complaint Information

Date Complaint Received: 07/03/2023

Complaint Pending? No

Status: Settled

Status Date: 03/26/2024

Settlement Amount: \$28,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Negligence and Negligent Misrepresentation. Client is seeking re-imbusement for GWG Investment

Product Type: Debt-Corporate



Alleged Damages: \$5,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: unknown

Docket/Case #: 23-01843

Filing date of arbitration/CFTC reparation or civil litigation: 06/27/2023

Customer Complaint Information

Date Complaint Received: 07/03/2023

Complaint Pending? No

Status: Settled

Status Date: 03/26/2024

Settlement Amount: \$28,000.00

Individual Contribution Amount: \$0.00

Disclosure 9 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Negligence and Negligent Misrepresentation

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 23-01014

Filing date of arbitration/CFTC reparation or civil litigation: 04/17/2023

Customer Complaint Information



Date Complaint Received: 04/21/2023

Complaint Pending? No

Status: Settled

Status Date: 01/05/2024

Settlement Amount: \$62,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Negligence and Negligent Misrepresentation

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 23-01014

Filing date of arbitration/CFTC reparation or civil litigation: 04/17/2023

Customer Complaint Information

Date Complaint Received: 04/21/2023

Complaint Pending? No

Status: Settled

Status Date: 01/05/2024

Settlement Amount: \$62,000.00

Individual Contribution Amount: \$0.00

Disclosure 10 of 22

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Unsuitability; Negligence

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 23-00061

Filing date of arbitration/CFTC reparation or civil litigation: 01/06/2023

Customer Complaint Information

Date Complaint Received: 01/11/2023

Complaint Pending? No

Status: Settled

Status Date: 02/03/2024

Settlement Amount: \$70,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Unsuitability; Negligence

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): Approximately \$5000.00

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 #: 23-00061

Filing date of arbitration/CFTC reparation or civil litigation: 01/06/2023

Customer Complaint Information

Date Complaint Received: 01/11/2023

Complaint Pending? No

Status: Settled

Status Date: 02/03/2024

Settlement Amount: \$70,000.00

Individual Contribution Amount: \$0.00

Arbitration Information

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

Docket/Case #: 2251338

Date Notice/Process Served: 02/03/2024

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/03/2024

Monetary Compensation Amount: \$70,000.00

Individual Contribution Amount: \$0.00

Disclosure 11 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Unsuitable Recommendations, Misrepresentations and Omissions of Material Fact

Product Type: Debt-Corporate

Alleged Damages: \$150,000.00

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 #: 22-01689

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 07/28/2022

Customer Complaint Information

Date Complaint Received: 11/07/2022

Complaint Pending? No

Status: Settled

Status Date: 09/28/2023

Settlement Amount: \$62,120.00

**Individual Contribution
Amount:** \$0.00

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Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Client is seeking reimbursement from investment.

Product Type: Debt-Corporate

Alleged Damages: \$150,000.00

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 #: 22-01689

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 07/28/2022

Customer Complaint Information

Date Complaint Received: 11/07/2022

Complaint Pending? No

Status: Settled

Status Date: 09/28/2023

Settlement Amount: \$62,120.00

**Individual Contribution
Amount:** \$0.00



Disclosure 12 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Negligence; Unjust Enrichment

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

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 #: 22-02474

Filing date of arbitration/CFTC reparation or civil litigation: 10/28/2022

Customer Complaint Information

Date Complaint Received: 11/03/2022

Complaint Pending? No

Status: Settled

Status Date: 12/05/2023

Settlement Amount: \$48,000.00

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Negligence; Unjust Enrichment

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

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 #: 22-02474

Filing date of arbitration/CFTC reparation or civil litigation: 10/28/2022

Customer Complaint Information

Date Complaint Received: 11/03/2022

Complaint Pending? No

Status: Settled

Status Date: 12/05/2023

Settlement Amount: \$48,000.00

Individual Contribution Amount: \$0.00

Disclosure 13 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$1,000,000.00

Arbitration Information

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

Docket/Case #: 22-02367

Date Notice/Process Served: 10/18/2022

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/30/2023

Monetary Compensation Amount: \$200,000.00

Individual Contribution Amount: \$0.00

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Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$1,000,000.00

Arbitration Information

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

Docket/Case #: 22-02367

Date Notice/Process Served: 10/18/2022

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/30/2023

Monetary Compensation Amount: \$200,000.00

Individual Contribution Amount: \$0.00

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Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Misrepresentation

Product Type: Debt-Corporate

Alleged Damages: \$150,000.00

Arbitration Information

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

Docket/Case #: 22-01855

Date Notice/Process Served: 10/03/2022

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/16/2023

Monetary Compensation Amount: \$68,000.00

Individual Contribution Amount: \$0.00



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WESTERN INTERNATIONAL SECURITIES, INC.
Allegations:	Misrepresentation
Product Type:	Debt-Corporate
Alleged Damages:	\$150,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	22-01855
Date Notice/Process Served:	10/03/2022
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/16/2023
Monetary Compensation Amount:	\$68,000.00
Individual Contribution Amount:	\$0.00

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Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Western International Securities, Inc.
Allegations:	Unsuitability
Product Type:	Debt-Corporate
Alleged Damages:	\$379,250.00
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 #:	22-01355
Filing date of arbitration/CFTC reparation or civil litigation:	06/16/2022

Customer Complaint Information

Date Complaint Received:	07/26/2022
Complaint Pending?	No



Status: Settled

Status Date: 07/05/2023

Settlement Amount: \$85,900.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$379,250.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 22-01355

Filing date of arbitration/CFTC reparation or civil litigation: 06/16/2022

Customer Complaint Information

Date Complaint Received: 07/26/2022

Complaint Pending? No

Status: Settled

Status Date: 07/05/2023

Settlement Amount: \$85,900.00

Individual Contribution Amount: \$0.00

Disclosure 16 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$258,900.00

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 #: 22-01612

Filing date of arbitration/CFTC reparation or civil litigation: 07/20/2022

Customer Complaint Information

Date Complaint Received: 07/25/2022

Complaint Pending? No

Status: Settled

Status Date: 09/27/2023

Settlement Amount: \$119,652.99

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$258,900.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 22-01612

Filing date of arbitration/CFTC reparation or civil litigation: 07/20/2022

Customer Complaint Information

Date Complaint Received: 07/25/2022

Complaint Pending? No

Status: Settled

Status Date: 09/23/2023

Settlement Amount: \$119,652.99



Settlement Amount: \$115,000.00

Individual Contribution Amount: \$0.00

Disclosure 17 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$115,000.00

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: 07/11/2023

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court

Name of Court: Los Angeles Superior Court - Van Nuys Courthouse East

Location of Court: Van Nuys, CA

Docket/Case #: 23VECV02979

Date Notice/Process Served: 07/19/2023

Litigation Pending? No

Disposition: Dismissed

Disposition Date: 12/17/2024

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$115,000.00



Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than 5000.00

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: Los Angeles Superior Court - Van Nuys Courthouse East

Docket/Case #: 23VECV02979

Filing date of arbitration/CFTC reparation or civil litigation: 07/11/2023

Customer Complaint Information

Date Complaint Received: 07/19/2023

Complaint Pending? No

Status: Evolved into Civil litigation (the individual is a named party)

Status Date: 07/19/2023

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court

Name of Court: Los Angeles Superior Court - Van Nuys Courthouse East

Location of Court: Van Nuys, CA

Docket/Case #: 23VECV02979

Date Notice/Process Served: 07/19/2023

Litigation Pending? Yes

Broker Statement Details were previously entered in subject of Civil Litigation by mistake. The rep is named defendant.

Disclosure 18 of 22

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Unsuitability

Product Type: Debt-Corporate

Alleged Damages: \$300,000.00

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: 06/27/2022

Complaint Pending? No

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

Status Date: 08/16/2022

Settlement Amount:

Individual Contribution
Amount:

Arbitration Information

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

Docket/Case #: 22-01850

Date Notice/Process Served: 08/19/2022

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/05/2023

Monetary Compensation
Amount: \$73,000.00

Individual Contribution
Amount: \$0.00

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Unsuitability; Client seeking reimbursement for investment

Product Type: Debt-Corporate

Alleged Damages: \$300,000.00

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: 06/27/2022

Complaint Pending? No

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

Status Date: 08/16/2022

**Settlement Amount:****Individual Contribution
Amount:****Arbitration Information****Arbitration/CFTC reparation
claim filed with (FINRA, AAA,
CFTC, etc.):** FINRA**Docket/Case #:** 22-01850**Date Notice/Process Served:** 08/19/2022**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 09/05/2023**Monetary Compensation
Amount:** \$73,000.00**Individual Contribution
Amount:** \$0.00**Disclosure 19 of 22****Reporting Source:** Firm**Employing firm when
activities occurred which led
to the complaint:** Western International Securities, Inc.**Allegations:** Negligence**Product Type:** Debt-Corporate**Alleged Damages:** \$300,000.00**Arbitration Information****Arbitration/CFTC reparation
claim filed with (FINRA, AAA,
CFTC, etc.):** FINRA**Docket/Case #:** 22-01223**Date Notice/Process Served:** 06/09/2022**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 07/06/2023**Monetary Compensation
Amount:** \$110,000.00**Individual Contribution
Amount:** \$0.00**Reporting Source:** Individual



Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Negligence

Product Type: Debt-Corporate

Alleged Damages: \$300,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 22-01223

Filing date of arbitration/CFTC reparation or civil litigation: 06/01/2022

Customer Complaint Information

Date Complaint Received: 06/09/2022

Complaint Pending? No

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

Status Date: 08/31/2022

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 22-01223

Date Notice/Process Served: 06/09/2022

Arbitration Pending? No

Disposition: Settled

Disposition Date: 07/06/2023

Monetary Compensation Amount: \$110,000.00

Individual Contribution Amount: \$0.00

Disclosure 20 of 22

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Negligence

Product Type: Other: Alternative Investment

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

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 #: 22-00896

Filing date of arbitration/CFTC reparation or civil litigation: 04/22/2022

Customer Complaint Information

Date Complaint Received: 04/29/2022

Complaint Pending? No

Status: Settled

Status Date: 06/15/2023

Settlement Amount: \$105,500.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WESTERN INTERNATIONAL SECURITIES, INC.

Allegations: Negligence

Product Type: Other: Alternative Investment

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The firm made a good faith determination that the damages from the alleged conduct would be more than 5000

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 #: 22-00896

Filing date of arbitration/CFTC reparation or civil litigation: 04/22/2022

Customer Complaint Information

Date Complaint Received: 04/29/2022

Complaint Pending? No

Status: Settled

Status Date: 06/15/2023

Settlement Amount: \$105,500.00

Individual Contribution Amount: \$0.00

Disclosure 21 of 22

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Western International Securities, Inc.

Allegations: Performance Related

Product Type: No Product

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): Firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

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: 08/27/2021

Complaint Pending? No

Status: Settled

Status Date: 11/30/2021

Settlement Amount: \$62,500.00

Individual Contribution Amount: \$62,500.00

**Disclosure 22 of 22**

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Western International Securities, Inc.
Allegations:	Unsuitable Recommendation
Product Type:	Other: Real Estate Investment Trust (REIT)
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Firm has made a good faith determination that the damages from the alleged conduct are more than \$5,000.

Civil Litigation Information

Type of Court:	State Court
Name of Court:	Van Nuys Courthouse East
Location of Court:	Van Nuys, CA
Docket/Case #:	19VESC05080
Date Notice/Process Served:	12/18/2019
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	01/28/2020
Monetary Compensation Amount:	\$10,000.00
Individual Contribution Amount:	\$0.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	INNOVATION PARTNERS LLC
Termination Type:	Discharged
Termination Date:	07/23/2024
Allegations:	Suspended from association with any FINRA member firm in any capacity for a period of ten months
Product Type:	No Product
Firm Statement	Suspended from association with any FINRA member firm in any capacity for a period of ten months and ordered to pay a fine of \$10,000. The fine shall be due and payable either immediately upon re-association with a member firm or prior to any application or request for relief from any statutory disqualification resulting from this or any other event or proceeding, whichever is earlier.

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Reporting Source:	Individual
Firm Name:	IP Financial Advisory Services LLC
Termination Type:	Discharged
Termination Date:	09/24/2024
Allegations:	FINRA has suspended this individual from acting as a broker. Please see the detailed report for more information
Product Type:	No Product
Broker Statement	FINRA has suspended this individual from acting as a broker. Suspended from association with any FINRA member firm in any capacity for a period of ten months.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	LowerMyBills, Inc.
Judgment/Lien Amount:	\$89,231.96
Judgment/Lien Type:	Civil
Date Filed with Court:	05/12/2008
Date Individual Learned:	05/12/2008
Type of Court:	Recorder of Deeds
Name of Court:	LA County Recorder of Deeds
Location of Court:	Los Angeles, CA
Docket/Case #:	20080838014
Judgment/Lien Outstanding?	Yes
Broker Statement	This item was a debt of a prior business that closed in 2008 due to the financial crisis. A repayment plan has been established & continues.



End of Report

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