IAPD Report

VICTOR THOMAS CONNOR

CRD# 843521

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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

VICTOR THOMAS CONNOR (CRD# 843521)

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 **08/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	01/17/2003
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	03/31/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **34** 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	RAYMOND JAMES FINANCIAL SERVICES	6694	Boynton Beach, FL	02/10/2003 - 10/10/2009
IA	SALOMON SMITH BARNEY INC.	7059	BOCA RATON, FL	02/25/1994 - 01/30/2003
B	SALOMON SMITH BARNEY INC.	7059	NEW YORK, NY	02/17/1994 - 01/30/2003

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **34** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/17/2003
B	FINRA	General Securities Sales Supervisor	Approved	05/29/2003
B	Alabama	Agent	Approved	01/27/2009
B	Arizona	Agent	Approved	08/19/2026
B	California	Agent	Approved	01/17/2003
B	Colorado	Agent	Approved	02/06/2006
B	Connecticut	Agent	Approved	01/17/2003
B	Delaware	Agent	Approved	01/22/2003
B	District of Columbia	Agent	Approved	02/03/2010
B	Florida	Agent	Approved	01/17/2003
B	Georgia	Agent	Approved	01/17/2003
B	Illinois	Agent	Approved	01/22/2003
B	Indiana	Agent	Approved	10/23/2015

Qualifications

	Regulator	Registration	Status	Date
B	Kentucky	Agent	Approved	08/06/2008
B	Maine	Agent	Approved	01/06/2012
B	Maryland	Agent	Approved	01/21/2003
B	Massachusetts	Agent	Approved	01/17/2003
B	Michigan	Agent	Approved	08/10/2022
B	Minnesota	Agent	Approved	01/18/2012
B	Mississippi	Agent	Approved	02/09/2023
B	Montana	Agent	Approved	11/18/2022
B	Nevada	Agent	Approved	01/17/2003
B	New Hampshire	Agent	Approved	02/16/2012
B	New Jersey	Agent	Approved	01/17/2003
B	New York	Agent	Approved	01/17/2003
B	North Carolina	Agent	Approved	03/03/2003
B	Ohio	Agent	Approved	01/17/2003
B	Oregon	Agent	Approved	01/17/2003
B	Pennsylvania	Agent	Approved	01/17/2003
B	South Carolina	Agent	Approved	01/17/2003
B	Tennessee	Agent	Approved	02/09/2016
B	Texas	Agent	Approved	02/09/2006

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	01/17/2003
B	Washington	Agent	Approved	10/14/2013
B	West Virginia	Agent	Approved	08/09/2021
B	Wisconsin	Agent	Approved	06/02/2009

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
8788 Boynton Beach Blvd
Suite 100
Boynton Beach, FL 33472

Employment 2 of 2

Firm Name:	**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
Main Address:	880 CARILLON PARKWAY SAINT PETERSBURG, FL 33716
Firm ID#:	149018

	Regulator	Registration	Status	Date
IA	Alabama	Investment Adviser Representative	Approved	10/01/2012
IA	Connecticut	Investment Adviser Representative	Approved	10/09/2012
IA	Florida	Investment Adviser Representative	Approved	03/31/2009
IA	Georgia	Investment Adviser Representative	Approved	08/27/2015
IA	Texas	Investment Adviser Representative	Restricted Approval	01/24/2019

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
8788 Boynton Beach Blvd
Suite 100
Boynton Beach, FL 33472

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 4 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	05/27/2003
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	05/27/2003
B	Registered Options Principal Examination (S4)	Series 4	07/21/1982
B	NYSE Branch Manager Examination (S12)	Series 12	12/01/1981

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	National Commodity Futures Examination (S3)	Series 3	09/29/2014
B	Interest Rate Options Examination (S5)	Series 5	02/21/1983
B	General Securities Representative Examination (S7)	Series 7	09/17/1977

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/04/1992
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/30/1981

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	02/10/2003 - 10/10/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	Boynton Beach, FL
IA	02/25/1994 - 01/30/2003	SALOMON SMITH BARNEY INC.	CRD# 7059	BOCA RATON, FL
B	02/17/1994 - 01/30/2003	SALOMON SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	09/01/1982 - 03/01/1994	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	07/10/1980 - 09/09/1982	E. F. HUTTON & COMPANY INC	CRD# 235	
B	09/26/1978 - 08/10/1980	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	10/03/1977 - 09/26/1978	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	CRD# 572	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2009 - Present	Raymond James Finanial Services Advisors, Inc.	Financial Advisor	Y	Boynton Beach, FL, United States
10/2008 - Present	Distribution Planning Services	Advisor	Y	Boynton Beach, FL, United States
01/2003 - Present	Connor Wealth Managment	Independent Contractor, Officer - President	N	Boynton Beach, FL, United States
01/2003 - Present	Raymond James Financial Services	Financial Advisor	Y	Boynton Beach, FL, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1)Name of Business: CFG Wealth Management Address: 8788 Boynton Beach Blvd, Suite 100, Boynton Beach , FL, 33472, United States Activity Type: Support Company - Owner Position/Title: Independent Contractor, Officer - CEO Investment Related: No Start Date: 01/15/2022 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Principal and Branch Manager

Registration & Employment History

OTHER BUSINESS ACTIVITIES

(2)Name of Business: Connor Financial Group Address: 8788 Boynton Beach Blvd Ste 100, Boynton Beach, FL, 33472-4467, United States Activity Type: Support Company - Owner Position/Title: Officer - CEO Investment Related: No Start Date: 01/17/2003 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Office/ branch owner. We are updating our current name 'Connor Financial Group" to "Connor Wealth Management" to provide a clearer name of what we do and are.\nOur RJ website stays connorfinancial.com as someone already had connorwealthmanagment.com
(3)Name of Business: Connor Financial Group Address: 8461 Lake Worth Rd Ste 178, Wellington, FL, 33467, United States Activity Type: Support Company - Owner Position/Title: Officer - CEO, Other Investment Related: No Start Date: 07/01/2015 Hours per month devoted to this business: 41-80 Hours per month devoted to this business during trading hours: 41+ Description of duties: Connor Financial Group. Provides investment management and advisory services using the Raymond James platform.
(4)Name of Business: Connor Wealth Management Address: 8788 Boynton Beach Blvd Ste 100, Boynton Beach, FL, 33472-4467, United States Activity Type: Support Company - Owner Position/Title: Independent Contractor, Officer - President Investment Related: No Start Date: 01/17/2003 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Run and administer ICD branch 7CL
(5)Name of Business: Distribution Planning Services Address: 8461 Lake Worth Rd Ste 178, Wellington, FL, 33467, United States Activity Type: Accounting/CPA Position/Title: Advisor Investment Related: Yes Start Date: 10/06/2008 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Advising on beneficiary structuring for tax maximization, distribution planning, ROTH conversions

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*.
  - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - o 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*.
  - o 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.
  - o 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.
  - o A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4

Customer Dispute

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

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

Disclosure 1 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Raymond James Financial Services,Inc
Allegations:	Suitability, Negligent Misrepresentation, Breach of Contract, Negligence, Breach of Fiduciary Duty, Failure to Supervise, Inappropriate Recommendations, Respondeat Superior, Breach of FINRA Rules 2110 and 2111, 2111.03, 2111.05 and NYSE Rule 405. INCIDENT DATE(S): 9/8/14 - 9/30/15
Product Type:	Other: Fixed Income
Alleged Damages:	$324,511.00
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 #:	17-02415
Filing date of arbitration/CFTC reparation or civil litigation:	09/08/2017

Customer Complaint Information

Date Complaint Received:	09/15/2017

Complaint Pending?	No
Status:	Settled
Status Date:	11/29/2018
Settlement Amount:	$95,000.00
Individual Contribution Amount:	$0.00
Broker Statement	This claim is based on the effect of prices of fixed income investments in a rising interest rate environment. The Claimant was advised verbally and in writing multiple times that fixed income investments would decline in value in a rising interest rate market. Despite those warnings, the Claimant increased his exposure to dividend stocks and long-term municipal bonds. Subsequently, as interest rates rose, the Claimant stated he did not understand what the warnings he was provided meant. Claimant was awarded a significantly lower award than sought. Arbitration does not provide a rationale for their award. AMOUNT REFLECTED UNDER INDIVIDUAL CONTRIBUTION IS AMOUNT THE FA IS REQUIRED TO PAY PURSUANT TO CONTRACT SIGNED BY INDIVIDUAL. THIS AMOUNT MAY BE REDUCED BY ERRORS AND OMISSIONS INSURANCE PENDING A FINAL DETERMINATION BY THE E&O COMMITTEE AS TO COVERAGE

Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES
Allegations:	CLIENT ALLEGES THAT SHE WAS EXPECTING 4% INCOME ON HER VARIABLE ANNUITIES; SHE WAS NOT PROVIDED WITH A PROSPECTUS, WAS NOT AWARE OF 15 DAY FREE LOOK PERIOD AND WAS NOT AWARE THAT A LIFE RIDER WAS ADDED TO THE POLICY. CLIENT IS REQUESTING REIMBURSEMENT OF SURRENDER CHARGES AS SHE ALLEGES SHE WAS NOT TOLD THERE WERE ANY ASSOCIATED WITH THE POLICY. CLIENT IS ALSO REQUESTING REMUNERATION OF DIFFERENCE IN INCOME RELATED TO EXCHANGES OF POLICIES INVOLVED.
Product Type:	Annuity-Variable
Alleged Damages:	$15,200.00
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:	03/04/2013
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	04/24/2013
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	13-2230
Date Notice/Process Served:	08/13/2013
Arbitration Pending?	Yes
Broker Statement	THIS CLAIM IS AN ATTEMPT TO EXTORT MONEY AND HAS NO BASIS IN FACT WHATSOEVER. I HAVE RESPONDED, DENIED, AND AM REQUESTING PAYMENT OF LEGAL EXPENSES. THE CLAIM HAS ALREADY BEEN DENIED BY TWO REGULATORY BODIES AND OUR COMPLIANCE DEPARTMENT. [CUSTOMER] IS ATTEMPTING TO GAME THE SYSTEM FOR MONEY." I BELIEVE AND HAVE ALWAYS BELIEVED THE CLAIMS FILED BY [CUSTOMER] TO BE BASELESS AND WITHOUT MERIT. THE COMPLAINT WAS REVIEWED AND DENIED BY MY FIRM AS WELL AS REVIEWED BY TWO REGULATORY BODIES AND BOTH CLOSED WITH NO ACTION.

Disclosure 3 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GMI
Allegations:	THE CLIENT ALLEGED AN UNAUTHORIZED STOCK PURCHASE - 9/1/99.
Product Type:	Equity - OTC
Alleged Damages:	$50,000.00

Customer Complaint Information

Date Complaint Received:	11/17/2004
Complaint Pending?	No
Status:	Denied
Status Date:	02/09/2005
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	CLAIM DENIED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITIGROUP GMI
Allegations:	THE CLIENT ALLEGED AN UNAUTHORIZED STOCK PURCHASE 9/1/99.
Product Type:	Equity - OTC

Alleged Damages: $50,000.00

Customer Complaint Information

Date Complaint Received: 11/17/2004

Complaint Pending? No

Status: Denied

Status Date: 02/09/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE CLIENT DOES NOT ALLEGE ANY ACTION OR COMPLAINT AGAINST VICTOR CONNOR. THE ONLY ACTION HAS BEEN DIRECTED TO SMITH BARNEY. THE CLIENT ALLEGES UNAUTHORIZED TRANSACTION ALTHOUGH THERE ARE PHONE RECORDS SHOWING CONTACT THE DAY BEFORE THE TRANSACTION AND WRITTEN CORRESPONDENCE FROM THE CLIENT AFTER THE TRANSACTION STATING THE STOCK WAS PURCHASED TOO HIGH AND THEY DID NOT WANT TO SELL. THE CLIENT WAS ADVISED TO UTILIZE AN ASSET ALLOCATION MUTUAL FUND APPROACH AND DECLARED THEY WERE FAMILIAR WITH NOKIA, LUCENT AND WORLDCOM, AND DIRECTED THE BROKER TO PURCHASE WORLDCOM. THIS WAS MARKED UNSOLICITED AT THE TIME OF THE TRANSACTION AND HAS NOT BEEN SUBJECT TO ANY CLIENT COMPLAINT UNTIL 5 YEARS AFTER THE TRANSACTION.
THIS WAS A CLIENT DIRECTED PURCHASE IN SEPT. 1999 THAT WAS NOT SUBJECT COMPLAINT, VERBAL OR WRITTEN UNTIL THE PUBLIC DISSEMINATION OF A CLASS ACTION SETTLEMENT ON NOV. 8, 2004 BY CITIGROUP TO ALL PURCHASERS OF WORLDCOM COMMON STOCK.

THE CLIENT WAS ADVISED IN WRITING TO UTILIZE SMITH BARNEY'S "TRAK" ASSET ALLOCATION PROGRAM USING MUTUAL FUNDS AND HAD PREVIOUSLY BEEN INVESTED IN OFFSHORE MUTUAL FUNDS AND UITS. THE CLIENT WAS NOT SATISFIED WITH PREVIOUS UIT AND MUTUAL FUND PERFORMANCE. THE CLIENT DIRECTED THE BROKER TO PURCHASE WORLDCOM. THE BROKER ADVISED THE CLIENT IN WRITTEN CORRESPONDENCE TO UTILIZE MUTUAL FUNDS AND THE CLIENT DIRECTED THE BROKER TO PURCHASE WORLDCOM AS THE CLIENT WAS FAMILIAR WITH THE COMPANY AND FELT COMFORTABLE. IN SUBSEQUENT WRITTEN CORRESPONDENCE THE CLIENT NEVER MADE ANY COMPLIANT ON THE PURCHASE. THE CLIENT STATED IN WRITTEN CORRESPONDENCE THAT IN RETROSPECT IT WAS PURCHASED AT TOO HIGH A PRICE, HOWEVER THE CLIENT WAS TILL NOT WILLING TO SELL.

THIS ACTION ONLY AROSE AFTER PUBLIC NEWS DISSEMINATION THAT CITIGROUP HAD A SETTLED A CLASS ACTION SUITE ON NOV, 8 2004 BROUGHT BY ALL BUYERS OF WORLDOM.

I BELIEVE THIS COMPLAINT WILL BE WITHDRAWN.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES
Allegations:	CUSTOMER ALLEGED MISREPRESENTATION AND UNSUITABILITY IN SALE OF MFS GOVERNMENT SECURITIES HIGH YIELD TRUST WITH ALLEGED DAMAGES OF $33,000.00.
Product Type:	Mutual Fund(s)
Alleged Damages:	$33,000.00

Customer Complaint Information

Date Complaint Received:	08/09/1991
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	09/01/1999
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC. #91-02902
Date Notice/Process Served:	09/01/1991
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/24/1992
Monetary Compensation Amount:	$16,000.00
Individual Contribution Amount:	$0.00
Broker Statement	CASE SETTLED FOR $16,000.00. SETTLED FOR ECONOMIC REASONS. NO CULPABILITY ON BROKERS PART. CLIENT PURCHAED GOVERNMENT PLUS MUTUAL FUND. CLIENT THOUGHT OR CLAIMED SHE WANTED GOVERNMENT BONDS.

End of Report

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