IAPD Report

Jon Michael Trombetto

CRD# 859816

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

Jon Michael Trombetto (CRD# 859816)

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 **02/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	10/27/2017
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	11/08/2017

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 & ASSOCIATES, INC.	705	NAPLES, FL	09/24/1998 - 10/27/2017
B	RAYMOND JAMES & ASSOCIATES, INC.	705	NAPLES, FL	09/23/1998 - 10/27/2017
B	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	10/11/1993 - 09/25/1998

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	3

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **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 Principal	Approved	10/27/2017
B	FINRA	General Securities Representative	Approved	10/27/2017
B	FINRA	General Securities Sales Supervisor	Approved	10/27/2017
B	Alabama	Agent	Approved	05/18/2021
B	Arizona	Agent	Approved	02/01/2022
B	Arkansas	Agent	Approved	10/27/2017
B	California	Agent	Approved	01/21/2022
B	Colorado	Agent	Approved	10/27/2017
B	Connecticut	Agent	Approved	01/22/2022
B	Delaware	Agent	Approved	03/03/2023
B	District of Columbia	Agent	Approved	01/25/2022
B	Florida	Agent	Approved	10/27/2017
B	Georgia	Agent	Approved	11/03/2017

Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	01/27/2022
B	Indiana	Agent	Approved	01/24/2022
B	Iowa	Agent	Approved	01/25/2022
B	Kansas	Agent	Approved	01/21/2022
B	Kentucky	Agent	Approved	01/21/2022
B	Louisiana	Agent	Approved	01/20/2022
B	Maryland	Agent	Approved	01/03/2022
B	Massachusetts	Agent	Approved	01/21/2022
B	Michigan	Agent	Approved	01/24/2022
B	Minnesota	Agent	Approved	04/08/2022
B	Montana	Agent	Approved	11/01/2017
B	New Jersey	Agent	Approved	10/27/2017
B	New York	Agent	Approved	10/27/2017
B	North Carolina	Agent	Approved	10/27/2017
B	Ohio	Agent	Approved	08/04/2020
B	Oregon	Agent	Approved	05/08/2018
B	Pennsylvania	Agent	Approved	10/27/2017
B	Puerto Rico	Agent	Approved	02/20/2025
B	South Carolina	Agent	Approved	01/24/2022

Qualifications

	Regulator	Registration	Status	Date
B	Tennessee	Agent	Approved	01/24/2022
B	Texas	Agent	Approved	10/27/2017
B	Virginia	Agent	Approved	10/27/2017
B	Washington	Agent	Approved	10/03/2023
B	Wisconsin	Agent	Approved	10/27/2017

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
5495 BRYSON DRIVE
SUITE 421
NAPLES, FL 34109

RAYMOND JAMES FINANCIAL SERVICES
Valrico, FL

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	Florida	Investment Adviser Representative	Approved	11/08/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	01/23/2019

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
5495 BRYSON DRIVE
SUITE 421
NAPLES, FL 34109

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
Valrico, FL

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	12/08/2008
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/26/2007
B	General Securities Principal Examination (S24)	Series 24	11/29/2006

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	11/18/1978

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/23/1992
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/22/1982

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	09/24/1998 - 10/27/2017	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	NAPLES, FL
B	09/23/1998 - 10/27/2017	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	NAPLES, FL
B	10/11/1993 - 09/25/1998	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	07/31/1993 - 10/26/1993	SMITH BARNEY SHEARSON INC.	CRD# 7059	NEW YORK, NY
B	09/18/1985 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	11/27/1978 - 10/07/1985	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	

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
11/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	NAPLES, FL, United States
11/2017 - Present	SUNSHINE WEALTH MGMT, LLC	Independent Contractor	N	NAPLES, FL, United States
10/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	Registered Representative	Y	NAPLES, FL, United States
07/2014 - Present	EYE CAPTURED PHOTOGRAPHY, LLC	Owner/Proprietor	N	NAPLES, FL, United States
09/1998 - 10/2017	RAYMOND JAMES & ASSOCIATES, INC.	FINANCIAL ADVISOR	Y	NAPLES, 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: Eye Captured Photography, LLC Address: 2503 Bucknell Drive, Valrico, FL, 33596, United States Activity Type: Business Owner Position/Title: Owner/Proprietor Investment Related: No Start Date: 07/22/2014 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Serious Amateur Photographer setting up an online business to sell my photographs and to get hired to do photography for life events, weddings,

Registration & Employment History

OTHER BUSINESS ACTIVITIES

landscapes, commercial projects.
(2)Name of Business: Sunshine Wealth Mgmt LLC Address: 5495 Bryson Dr Ste 421, Naples, FL, 34109, United States Activity Type: Support Company - Owner Position/Title: Independent Contractor Investment Related: No Start Date: 11/20/2017 Hours per month devoted to this business: 41-80 Hours per month devoted to this business during trading hours: 21-40 Description of duties: Independent Owner LLC

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	3

Customer Dispute

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

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

Disclosure 1 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES & ASSOCIATES, INC.
Allegations:	**UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT SETTLE FOR $15,000 OR MORE** CLIENT ALLEGES UNSUITABLE INVESTMENTS. ACTIVITY DATES FROM 6/24/2004 TO 10/31/2009.
Product Type:	Debt-Corporate Equity Listed (Common & Preferred Stock) Other: WARRANTS/RIGHTS
Alleged Damages:	$50,000.00
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:	12/13/2011
Complaint Pending?	No
Status:	Denied
Status Date:	02/10/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement **UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT SETTLE FOR $15,000 OR MORE** IN JULY 2004, THE CLIENT OPENED TWO ACCOUNTS IN TRUST NAME FOR THE BENEFIT OF HER MOTHER, WITH CLIENT AS TRUSTEE, AND TRANSFERRED IN ASSETS FROM MORGAN STANLEY. I PROPOSED TO THE CLIENT, TO HAVE EFFECTIVELY 75% OF THE MONEY INVESTED IN INCOME ORIENTED INVESTMENTS AND 25% INTO A FREEDOM ACCOUNT, A GROWTH ORIENTED, AND PROFESSIONALLY MANAGED MUTUAL FUND PORTFOLIO. ALL ACCOUNT OBJECTIVES AND INVESTMENTS WERE APPROVED BY THE CLIENT. THE CLIENT DESIRED A GOOD CASH FLOW WITH SOME GROWTH AS AN INFLATION HEDGE. OVER THE YEARS I REGULARLY CONSULTED WITH THE CLIENT ON HER ACCOUNTS' PERFORMANCE AND ANY CHANGES TO THE PORTFOLIO WERE DISCUSSED WITH HER AHEAD OF MAKING ANY TRADES. HER INVESTMENTS PERFORMED RELATIVELY WELL AND AS EXPECTED FOR A NUMBER OF YEARS UNTIL WE EXPERIENCED THE MOST DEVASTATING MARKET CORRECTION SINCE THE 1930S. IN THE SUMMER OF 2009, APPROXIMATELY THREE MONTHS AFTER THE MARKET REACHED ITS LOW POINT, THE CLIENT DIRECTED ME TO LIQUIDATE THE FREEDOM ACCOUNT. ADDITIONALLY, SHE DIRECTED ME TO TRANSFER ALL ASSETS FROM HER MOTHER'S TRUST TO HER OWN PERSONAL ACCOUNT AND CLOSE THE TRUST ACCOUNTS - SHE TOLD ME SHE WAS TRANSFERRING THE ASSETS IN ORDER TO MINIMIZE HER MOTHER'S ESTATE SO HER MOTHER WOULD BETTER QUALIFY FOR GOVERNMENT BENEFITS. THROUGHOUT HER TENURE AS MY CLIENT ALL PORTFOLIO CHANGES IN HER ACCOUNTS WERE MADE IN CONSULTATION WITH HER AND AT HER DIRECTION, AND I HAVE NOTES TO DOCUMENT SUCH.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES & ASSOCIATES, INC.

Allegations: UNAUTHORIZED TRADES - ACTIVITY DATES ARE FROM 7/24/07 THRU 11/03/08.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $90,000.00

Customer Complaint Information

Date Complaint Received: 11/03/2008

Complaint Pending? No

Status: Settled

Status Date: 03/25/2009

Settlement Amount: $25,000.00

Individual Contribution Amount: $11,500.00

Broker Statement I HAD MET WITH THE CLIENT ON NUMEROUS OCCASIONS TO DISCUSS

THE EXISTING PORTFOLIO THAT TRANSFERRED FROM MORGAN STANLEY AS WELL AS THE INCOME PORTFOLIO I PUT TOGETHER WHICH WOULD PROVIDE A STEADY MONTHLY INCOME FROM BOTH ACCOUNTS. WE DISCUSSED AT LENGTH THE VARIOUS RISKS AND REWARDS OF BUYING FIXED INCOME INVESTMENTS SUCH AS REIT PREFERRED STOCKS, HIGH YIELD FUNDS AND CLOSED END FUNDS. WE DISCUSSED THE PRIMARY OBJECTIVE OF THE ACCOUNT BY REVIEWING OUR FIRM'S ACCOUNT OPTIONS AND RISK TOLERANCES: CAPITAL PRESERVATION, INCOME, GROWTH AND SPECULATION (LOW/MEDIUM/HIGH). SHE SELECTED A HIGH-RISK INCOME OBJECTIVE BECAUSE THAT WOULD ALLOW US THE ABILITY TO GET $750 INCOME PER MONTH WHICH SHE WANTED. ADDITIONALLY, THERE WERE SEVERAL INVESTMENTS THAT TRANSFERRED IN FROM MORGAN STANLEY THAT WERE NOT NECESSARILY CONSERVATIVE - NAMELY A HIGH YIELD BOND FUND, COMCAST COMMON, VISTEON, NEXTEL, FORD, GM PREFERRED (BB) AND ST. PAUL PREFERRED (BBB-).

REGARDING THE COMCAST PREFERRED TRADE NOT BEING AUTHORIZED - I DISCUSSED THE INVESTMENT WHEN I SPOKE TO THE CLIENT ABOUT HER RMD DISTRIBUTION IN SEPTEMBER 2006 WHICH IS WHEN WE BOUGHT THE POSITION. I HAVE USED S&P AND FIRM RESEARCH TO REVIEW THE COMPANIES AND THEN SELECTED THE PREFERREDS. I TRIED TO DIVERSIFY WITHIN EACH REIT USED - SOME INDUSTRIAL, RESIDENTIAL, HOTEL, AND SHOPPING CENTERS. FROM JULY 2005 THRU FEBRUARY 2008 THERE WAS VIRTUALLY NO FLUCTUATION IN THE ACCOUNT VALUE PLUS THE CLIENT WAS RECEIVING THE DESIRED $750 PER MONTH. THE MARKET VALUES BEGAN TO DECLINE IN AUGUST 2008, BUT EVERYTHING COLLAPSED IN SEPTEMBER AND OCTOBER - NO INVESTMENT WAS IMMUNE. DESPITE THE SEVERE DROP IN VALUES - EACH AND EVERY INVESTMENT IS CONTINUING TO PAY THE MONTHLY INCOME.

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	
Allegations:	PSI Client alleged unauthorized trading and unsuitability with alleged damages of $1,400,000.
Product Type:	
Alleged Damages:	$1,400,000.00

Customer Complaint Information

Date Complaint Received:	09/07/1998
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	n/a Not Provided

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	PSI
Allegations:	PSI CLEINT ALLEGED UNAUTHORIZED TRADING AND UNSUITABILITY WITH ALLEGED DAMAGES OF $1,400,000.00.
Product Type:	No Product
Alleged Damages:	$1,400,000.00
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:	09/07/1998
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/07/1999
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	WHILE AT PRUDENTIAL SECURITIES I HAD SET UP A PARTNERSHIP WITH ANOTHER BROKER.ORIGINALLY WE RETAINED OUR RESPECTIVE ACCOUNTS AND ONLY WERE IN PARTNERSHIP FOR ANY NEW ACCOUNTS WE OBTAINED TOGETHER. THE ACCOUNT IN QUESTION WAS A LEGACY ACCOUNT OF THE OTHER BROKER'S WHO HAD IT FOR A NUMBER OF YEARS PRIOR TO OUR PARTNERSHIP. HE DEALT WITH THE CLIENTS THAT HE KNEW AND I SERVICED THE CLIENTS THAT I KNEW. PRIOR TO JOINING RAYMOND JAMES IN SEPTEMBER OF 1998, WE DECIDED TO MAKE OUR PARTNERSHIP A "FULL PARTNERSHIP" WHERE ALL ACCOUNTS WERE SHARED UNDER ONE ADVISOR NUMBER. AGAIN WE EACH SERVICED THE CLIENTS WE KNEW. SHORTLY AFTER WE JOINED RAYMOND JAMES THE CLIENT IN QUESTION FILED A COMPLAINT AGAINST THE OTHER BROKER. THE CLIENT IN QUESTION ONLY DEALT WITH THE OTHER BROKER- HAD I KNOWN ABOUT THE COMPLAINT I CERTAINLY WOULD HAVE DONE SOMETHING TO RECTIFY THE SITUATION. I HAD NOT MET OR SPOKEN TO THE CLIENT IN QUESTION AND DID NOT KNOW OF ANY ALLEGED WRONGDOING. I BELIEVE BECAUSE THE ACCOUNT HAD BEEN PUT IN JOINT NAME, I BECAME PART OF THE COMPLAINT. SUBSEQUENTLY, THE OTHER BROKER LEFT THE BROKERAGE INDUSTRY IN 2005.

End of Report

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