



IAPD Report

ROBERT EUGENE NIXON

CRD# 865645

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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

ROBERT EUGENE NIXON (CRD# 865645)

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 **12/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CAPITAL CONSULTING & ASSET MANAGEMENT	CRD# 41438	01/10/2000

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **6** 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	GENEOS WEALTH MANAGEMENT, INC.	120894	LINCOLN, NE	04/03/2009 - 12/31/2025
IA	GENEOS WEALTH MANAGEMENT, INC.	120894	LINCOLN, NE	08/27/2021 - 08/30/2021
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	LINCOLN, NE	08/15/1997 - 04/14/2009

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

DISCLOSURE INFORMATION

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

Are there events disclosed about this representative?

Yes

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
Customer Dispute	9
Termination	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 **6** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CAPITAL CONSULTING & ASSET MANAGEMENT**

Main Address: 140 N. 8TH STREET
410 THE APOTHECARY
LINCOLN, NE 68508

Firm ID#: 41438

	Regulator	Registration	Status	Date
IA	Arizona	Investment Adviser Representative	Approved	11/25/2013
IA	California	Investment Adviser Representative	Approved	03/24/2020
IA	Minnesota	Investment Adviser Representative	Approved	11/04/2013
IA	Nebraska	Investment Adviser Representative	Approved	02/18/2000
IA	Texas	Investment Adviser Representative	Restricted Approval	02/08/2013
IA	Washington	Investment Adviser Representative	Approved	11/05/2013

Branch Office Locations

CAPITAL CONSULTING & ASSET MANAGEMENT

140 N. 8TH STREET
SUITE 410
LINCOLN, NE 68508



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B National Commodity Futures Examination (S3)	Series 3	10/18/1991
B General Securities Representative Examination (S7)	Series 7	04/21/1979

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/12/1992
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/23/1982



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	04/03/2009 - 12/31/2025	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	LINCOLN, NE
IA	08/27/2021 - 08/30/2021	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	LINCOLN, NE
B	08/15/1997 - 04/14/2009	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	LINCOLN, NE
B	04/07/1994 - 07/03/1996	CHASE MANHATTAN INVESTMENT SERVICES, INC.	CRD# 25574	CHICAGO, IL
B	07/31/1993 - 02/16/1994	SMITH BARNEY SHEARSON INC.	CRD# 7059	NEW YORK, NY
B	09/29/1982 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	05/01/1979 - 10/06/1982	DAIN, BOSWORTH INCORPORATED	CRD# 7600	

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
04/2009 - Present	GENEOS WEALTH MANAGEMENT INC	REGISTERED REP	Y	LINCOLN, NE, United States
05/1996 - Present	CAPITAL CONSULTING & ASSET MANAGEMENT, INC.	PRESIDENT/DIRECTOR	Y	LINCOLN, NE, 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) DBA:CAPITAL CONSULTING & ASSET MANAGEMENT, INC. BUSINESS LOCATED AT BRANCH LOCATION - RIA ADVISORY SERVICES. 2) INDEPENDENT REP WITH VARIOUS INSURANCE CARRIERS FOR FIXED BUSINESS. 3) NOTARY PUBLIC.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

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



DISCLOSURE EVENT DETAILS

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

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

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
Customer Dispute	9
Termination	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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	NEBRASKA BUREAU OF SECURITIES
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	07/01/1996
Docket/Case Number:	N/A
Employing firm when activity occurred which led to the regulatory action:	SMITH BARNEY/SHEARSON BROTHERS
Product Type:	Mutual Fund(s)
Other Product Type(s):	
Allegations:	THE NASD ALLEGED THAT DURING MARCH THROUGH MAY 1993, MR. NIXON RECOMMENDED THE SALES OF CUSTOMERS' MUTUAL FUNDS AND THE PURCHASE OF OTHER FUNDS WITHIN THE SAME MUTUAL FUND FAMILY WITHOUT TAKING ADVANTAGE OF FREE EXCHANGE PRIVILEGES. NO DAMAGES WERE ALLEGED.
Current Status:	Final
Resolution:	Consent
Resolution Date:	02/05/1997
Sanctions Ordered:	Monetary/Fine \$2,500.00

**Other Sanctions Ordered:****Sanction Details:**

WITHOUT ADMITTING OR DENYING THE FINDINGS OF FACT AND CONCLUSION OF LAW, MR. NIXON AGREED TO A CONSENT ORDER WITH THE NEBRASKA BUREAU OF SECURITIES AND AGREED TO PAY A \$2,500 FINE AND TO TAKE WHATEVER ACTION NECESSARY TO ENSURE COMPLIANCE WITH THE SECURITIES LAW OF NEBRASKA IN THE FUTURE AND MR. NIXON'S APPLICATION AS AN INVESTMENT ADVISOR REPRESENTATIVE WITH THE STATE OF NEBRASKA WAS APPROVED.

Broker Statement

MR. NIXON DESIROUS OF CONCLUDING THE MATTER WITHOUT THE EXPENSE AND DELAY THAT FURTHER PROCEEDINGS WOULD HAVE ENTAILED, AND WITHOUT ADMITTING OR DENYING THE FINDINGS OF FACT AND CONCLUSION OF LAW, AGREED TO THE CONSENT ORDER WITH THE BUREAU OF SECURITIES. MR. NIXON, PRIOR TO THE NEBRASKA BUREAU OF SECURITIES INITIAL INQUIRY, REFUNDED ALL SALES COMMISSIONS ON THE TRANSACTIONS IN QUESTION. IN ADDITION, ANY AND ALL POTENTIAL DEFERRED SALES CHARGES WERE WAIVED, MAKING THE CLIENTS COMPLETELY WHOLE. MOREOVER, MR. NIXON HAD THE COMPLETE APPROVAL OF THE COMPLIANCE DEPT AT SHEARSON AND HIS IMMEDIATE MANAGERIAL SUPERVISOR AT THE TIME THE TRANSACTIONS IN QUESTION WERE MADE.

Disclosure 2 of 2**Reporting Source:**

Regulator

Regulatory Action Initiated By:

NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:**Other Sanction(s) Sought:****Date Initiated:**

09/06/1994

Docket/Case Number:

C04960046

Employing firm when activity occurred which led to the regulatory action:

SALOMON SMITH BARNEY INC.

Product Type:**Other Product Type(s):****Allegations:****Current Status:**

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Resolution Date:

12/18/1996

Sanctions Ordered:

Censure
Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:**Sanction Details:****Regulator Statement**

ON DECEMBER 18, 1996, DISTRICT NO. 4 NOTIFIED ROBERT EUGENE



NIXON THAT THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C04960046 WAS ACCEPTED; THEREFORE, HE IS CENSURED, FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR FIVE DAYS - (NASD RULES 2110 AND 2310 - RESPONDENT NIXON ENGAGED IN A PATTERN OF RECOMMENDING THE SALES OF CUSTOMER'S MUTUAL FUNDS AND THE PURCHASE OF ANOTHER MUTUAL FUND WITHIN THE SAME MUTUAL FUND FAMILY, WITHOUT TAKING ADVANTAGE OF A FREE EXCHANGE PRIVILEGE).

THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS FEBRUARY 18, 1997 AND WILL CONCLUDE FEBRUARY 22, 1997.

\$5,000.00 PAID ON 1/27/97, INVOICE #97-04-010

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD REG. DISTRICT 4
Sanction(s) Sought:	Censure
Other Sanction(s) Sought:	SUSPENSION AND FINE
Date Initiated:	09/06/1994
Docket/Case Number:	C04960046
Employing firm when activity occurred which led to the regulatory action:	SALOMON SMITH BARNEY INC.
Product Type:	Money Market Fund(s)
Other Product Type(s):	
Allegations:	THE NASD ALLEGED THAT DURING MARCH THROUGH MAY 1993, MR. NIXON RECOMMENDED THE SALES OF CUSTOMERS' MUTUAL FUNDS AND THE PURCHASE OF OTHER FUNDS WITHIN THE SAME MUTUAL FUND FAMILY WITHOUT TAKING ADVANTAGE OF FREE EXCHANGE PRIVILEGES. NO DAMAGES WERE ALLEGED
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/18/1996
Sanctions Ordered:	Censure Monetary/Fine \$5,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS,MR. NIXON ENTERED INTO A LETTER OF ACCEPTANCE, WAIVER AND CONSENT AND AGREED TO A \$5,000 FINE AND A FIVE DAY SUSPENSION FROM ASSOCIATING WITH ANY MEMBER FIRM OF THE NASD.
Broker Statement	MR. NIXON DESIROUS OF CONCLUDING THE MATTER WITHOUT THE EXPENSE AND DELAY THAT FURTHER PROCEEDINGS WOULD HAVE ENTALLED, AND WITHOUT ADMITTING OR DENYING THE ALLEGATIONS,



AGREED TO A LETTER OF ACCEPTANCE, WAIVER AND CONSENT. MR. NIXON PRIOR TO THE NASD INITIAL INQUIRY, REFUNDED ALL SALES COMMISSIONS ON THE TRANSACTIONS IN QUESTION. IN ADDITION, ANY AND AL POTENTIAL DEFERRED SALES CHARGES WERE WAIVED, MAKING THE CLIENTS COMPLETELY WHOLE. MOREOVER, MR. NIXON HAD THE COMPLETE APPROVAL OF THE COMPLIANCE DEPARTMENT AND HIS IMMEDIATE SUPERVISOR AT THE TIME THE TRANSACTIONS IN QUESTION WERE ORIGINALLY MADE.



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 9

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	SHEARSON, LEHMAN, HUTTON INC.
Allegations:	SUITABILITY; MISREPRESENTATION; BRCH OF FIDUCIARY DT; ACCOUNT RELATED - FAILURE TO SUPERVISE
Product Type:	Other
Other Product Type(s):	UNSPECIFIED TYPE OF SECURITIES
Alleged Damages:	\$5,000,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #95-05575
Date Notice/Process Served:	12/05/1995
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/09/1999
Disposition Detail:	CASE CLOSED,SETTLED.

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Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SHEARSON, LEHMAN, HUTTON INC.
Allegations:	MISREPRESENTATION ; ALLEGED DAMAGES \$1,000,000.00 - \$5,000,000.00
Product Type:	
Alleged Damages:	\$5,000,000.00

Customer Complaint Information

Date Complaint Received:	09/26/1995
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/05/1995
Settlement Amount:	



Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 95-05575

Date Notice/Process Served: 12/05/1995

Arbitration Pending? Yes

Firm Statement PENDING
NO OPTIONS OR COMMODITIES INVOLVED. CONTACT
[THIRD PARTY] (212) 816-8006

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SHEARSON, LEHMAN, HUTTON INC.

Allegations: SELLING "PROHIBITED" LIMITED PARTNERSHIPS AND MISREPRESENTATION. PORTFOLIO LOSSES IN EXCESS OF ONE MILLION DOLLARS ARE ALLEGED.

Product Type: Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages: \$5,000,000.00

Customer Complaint Information

Date Complaint Received: 09/26/1995

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/09/1999

Settlement Amount: \$1,300,000.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 95-05575

Date Notice/Process Served: 01/09/1996

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/09/1999

Monetary Compensation Amount: \$1,300,000.00

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON, SMITH BARNEY HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$1,300,000. MR NIXON WAS NEITHER ASKED, NOR DID HE CONTRIBUTE TO THIS



SETTLEMENT. HE DENIES THE CUSTOMER'S ALLEGATIONS.

Disclosure 2 of 9

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: CLIENT'S ATTORNEY ALLEGED THAT ROBERT NIXON MISREPRESENTED THE GUARANTEED INTEREST RATE ON TWO ANNUITIES PURCHASED BY THE CLIENT, AND EFFECTED AN UNAUTHORIZED MUTUAL FUND TRADE IN HIS ACCOUNT. ALLEGED DAMAGES WERE \$22,369.99

Product Type:

Alleged Damages: \$22,369.99

Customer Complaint Information

Date Complaint Received: 07/22/1994

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$12,293.30

Individual Contribution Amount: \$0.00

Firm Statement MATTER WAS SETTLED FOR \$12,293.30
NO OPTIONS OR COMMODITIES. CONTACT:MANUEL OJEDA
PHONE:(312)648-3035

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: MISREPRESENTATION, CHURNING. ALLEGED DAMAGES OF \$12,293.30, PLUS UNSPECIFIED CONTINGENT DEFERRED SALES CHARGE.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$22,369.99

Customer Complaint Information

Date Complaint Received: 07/22/1994

Complaint Pending? No

Status: Settled

Status Date: 10/19/1994

Settlement Amount: \$12,293.30

Individual Contribution Amount: \$0.00

**Broker Statement**

WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON, SMITH BARNEY HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$12,293.30. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE NOR DID HE. MR. NIXON NOTES THAT HE WAS FIRST NOTIFIED OF SMITH BARNEY'S SETTLEMENT WITH THE CLIENT IN DECEMBER, 1994. SMITH BARNEY'S U-5 DRP PAGE ERRONEOUSLY STATES THAT THE CUSTOMER LETTER WAS WRITTEN BY AN ATTORNEY. MR. NIXON FURTHER NOTES THAT THE CLIENT'S ACCOUNT WAS SPLIT WITH REGISTERED REPRESENTATIVE JAMES FOLEY. THE DECISION OF SMITH BARNEY TO SETTLE IS IN NO WAY A REFLECTION OF MR. NIXON AND HE DENIES THE ALLEGATIONS.

Disclosure 3 of 9

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: THE CLIENT ALLEGED ADMINISTRATIVE IMPROPRIETIES, UNSUITABILITY. NO SPECIFIC DAMAGES WERE ALLEGED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 04/14/1994

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$75,000.00

Individual Contribution Amount: \$0.00

Firm Statement MATTER SETTLED FOR \$75,000.
CONTACT: KATHRYN ASHBAUGH. PHONE: (212) 816-9665.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: SALE OF A LIMITED PARTNERSHIP WHICH DECLINED IN VALUE. POSSIBLE INAPPROPRIATENESS IN SERVICING THE ACCOUNT.

Product Type: Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 04/14/1994

Complaint Pending? No

Status: Settled



Status Date: 12/16/1994

Settlement Amount: \$75,000.00

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON, SMITH BARNEY SHEARSON HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$75,000.00. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE TO THE SETTLEMENT NOR DID HE. THE DECISION OF SMITH BARNEY TO SETTLE WITH THE CLIENT IS IN NO WAY A REFLECTION ON MR. NIXON AND HE DENIES THE ALLEGATIONS. MR. NIXON FURTHER NOTES THAT THE CLIENT'S ACCOUNT WAS SPLIT WITH REGISTERED REP. JAMES FOLEY.

Disclosure 4 of 9

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: CLIENT ALLEGED MISREPRESENTATION. ALLEGED DAMAGES \$80,146.00

Product Type:

Alleged Damages: \$80,146.00

Customer Complaint Information

Date Complaint Received: 03/03/1994

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$38,528.00

Individual Contribution Amount: \$0.00

Firm Statement THE MATTER WAS SETTLED FOR \$38,528.00
CONTACT:KATHRYN ASHBAUGH PHONE:(212)816-9665

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: THE CLIENT COMPLAINED IT WAS NOTIFIED BY INTEGRITY LIFE'S ANNUAL REPORT DATED JANUARY 4, 1994 OF A REDUCTION IN A RENEWAL RATE. THE CLIENT ALLEGES TAHT THE COMPANY'S LATE NOTIFICATION DID NOT ALLOW FOR SUFFICIENT TIME TO DETERMINE, AS A COMMITTEE, WHETHER TO KEEP THE INVESTMENTS WITH INTEGRITY AT A CONSIDERABLY LOWER QUOTED RATE OF RETURN OR TO SEARCH OUT OTHER INVESTMENT ALTERNATIVES. THE CLIENT CONCLUDED THAT IT WAS ENTITLED TO THE DIFFERENCE BETWEEN THE RATE IT HAD BEEN RECEIVING, 8.62% AND THE REDUCED RENEWAL RATE, 5.35%.



Product Type: Annuity(ies) - Fixed

Alleged Damages: \$80,146.00

Customer Complaint Information

Date Complaint Received: 03/03/1994

Complaint Pending? No

Status: Settled

Status Date: 03/03/1994

Settlement Amount: \$38,528.00

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON, SMITH BARNEY SHEARSON HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$38,528.00. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE NOR DID HE. MR. NIXON NOTES THAT THE DECISION OF SMITH BARNEY SHEARSON TO SETTLE WITH THE CLIENT IS IN NO WAY A RELECTION ON MR. NIXON AND HE DENIES ANY ALLEGATION OF WRONGDOING AND FURTHER NOTES THAT THE CLIENT'S ACCOUNT WAS HANDLED JOINTLY WITH MR. CRAIG HUNDT. ALL COMMISSIONS WERE SPLIT 50-50 BETWEEN MR. NIXON AND MR. HUNDT. MR. NIXON AND MR. HUNDT'S NAME BOTH APPEARED ON ALL THE CLIENT'S ACCOUNT STATEMENTS.

Disclosure 5 of 9

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: EXCESSIVE FEES AND COMMISSIONS, INAPPROPRIATE RECOMMENDATIONS AND TRANSFER OF FUNDS WITHIN BENEFIT PLANS.

Product Type:

Alleged Damages: \$45,000.00

Customer Complaint Information

Date Complaint Received: 03/23/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$24,000.00

Individual Contribution Amount: \$0.00

Firm Statement PAYMENT OF \$24,000.00
COMPLAINANT MADE ALLEGATIONS AS ABOVE. WHILE RESEARCH DISCLOSED GOOD DEFENSES AND LACK OF SUBSTANTIATION, SETTLEMENT AVOIDS PROTRACTED DISPUTE. CONTACT GREGORY TAYLOR (212) 816-8563.



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: MISREPRESENTATION AND RECOMMENDING AN UNSUITABLE INVESTMENT. DAMAGES OF \$45,000.00 WERE ALLEGED.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$45,000.00

Customer Complaint Information

Date Complaint Received: 03/23/1995

Complaint Pending? No

Status: Settled

Status Date: 12/13/1995

Settlement Amount: \$24,000.00

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON, SMITH BARNEY HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$24,000.00. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE TO THE SETTLEMENT, NOR DID HE. THE DECISION OF SMITH BARNEY TO SETTLE WITH THE CLIENT IS IN NO WAY A REFLECTION ON MR. NIXON AND HE DENIES THE ALLEGATIONS.

Disclosure 6 of 9

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: THE CLIENT ALLEGED MISREPRESENTATION; DAMAGES WERE UNSPECIFIED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 12/29/1994

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$20,000.00

Individual Contribution Amount:

Firm Statement THE MATTER WAS SETTLED FOR \$20,000.00

CONTACT:KATHRYN ASHBAUGH. PHONE:(212)816-9665.
.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SMITH BARNEY

Allegations: MISREPRESENTATION. NO SPECIFIC AMOUNT OF DAMAGES WERE ALLEGED.

Product Type: Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 12/29/1994

Complaint Pending? No

Status: Settled

Status Date: 06/20/1995

Settlement Amount: \$20,000.00

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON, SMITH BARNEY HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$20,000.00. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE TO THE SETTLEMENT NOR DID HE. MR. NIXON NOTES THAT ALTHOUGH SMITH BARNEY SETTLED WITH THE CLIENT ON 6/20/95, HE WAS NOT NOTIFIED OF SUCH SETTLEMENT UNTIL 8/11/95. THE DECISION OF SMITH BARNEY TO SETTLE WITH THE CLIENT IS IN NO WAY A REFLECTION ON MR. NIXON AND HE DENIES THE ALLEGATIONS.

Disclosure 7 of 9

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: THE CLIENT ALLEGED UNSUITABILITY, MISREPRESENTATION. NO SPECIFIC DAMAGES WERE ALLEGED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 11/04/1994

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$11,000.00

Individual Contribution \$0.00

**Amount:****Firm Statement**

MATTER SETTLED FOR \$11,000.00
CONTACT:KATHRYN ASHBAUGH. PHONE:(212)816-9665.

.....

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

SMITH BARNEY SHEARSON, INC.

Allegations:

MISREPRESENTATION

Product Type:

Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages:

\$0.00

Customer Complaint Information**Date Complaint Received:**

11/04/1994

Complaint Pending?

No

Status:

Settled

Status Date:

12/12/1994

Settlement Amount:

\$11,000.00

Individual Contribution Amount:

\$0.00

Broker Statement

WITHOUT THE KNOWLEDGE OR CONSENT OR MR. NIXON,SMITH BARNEY SHEARSON HAS CHOSEN TO SETTLED WITH THE CLIENT IN THE AMOUNT OF \$11,000.00. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE TO THE SETTLEMENT NOR DID HE. THE DECISION OF SMITH BARNEY SHEARSON TO SETTLE WITH THE CLIENT IS IN NO WAY A REFLECTION ON MR. NIXON AND HE DENIES THE ALLEGATIONS.

Disclosure 8 of 9**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

SALOMON SMITH BARNEY INC.

Allegations:

THE CLIENT ALLEGED UNSUITABILITY. DAMAGES WERE UNSPECIFIED.

Product Type:**Alleged Damages:****Customer Complaint Information****Date Complaint Received:**

07/11/1994

Complaint Pending?

No

Status:

Settled

Status Date:**Settlement Amount:**

\$26,310.00

Individual Contribution

**Amount:****Firm Statement**

THE MATTER WAS SETTLED FOR \$26,310.00
CONTACT:KATHRYN ASHBAUGH. PHONE:(212)816-9665.

.....

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

SALOMON SMITH BARNEY INC.

Allegations:

PERFORMING ADMINISTRATIVE FUNCTIONS IN A RETIREMENT ACCOUNT.
MISTAKES REGARDING A PROFIT SHARING PLAN
AND 5500 FORM.

Product Type:

Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages:

\$0.00

Customer Complaint Information**Date Complaint Received:**

07/11/1994

Complaint Pending?

No

Status:

Settled

Status Date:

02/21/1995

Settlement Amount:

\$26,310.00

Individual Contribution Amount:

\$0.00

Broker Statement

WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON,SMITH BARNEY SHEARSON HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$26,310 FOR LOSSES INCURRED IN CONNECTION WITH LIMITED PARTNERSHIP INVESTMENTS IN PRINCIPAL GROWTH L.P. I AND II. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE TO THE SETTLEMENT NOR DID HE. THE DECISION OF SMITH BARNEY TO SETTLE WITH THE CLIENT IS IN NO WAY A REFLECTI ON ON MR. NIXON AND HE DENIES THE ALLEGATIONS.

Disclosure 9 of 9**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

SALOMON SMITH BARNEY INC.

Allegations:

UNSUITABILITY. NO DAMAGES ALLEGED.

Product Type:**Alleged Damages:****Customer Complaint Information****Date Complaint Received:**

03/03/1994

Complaint Pending?

No

Status:

Settled

Status Date:



Settlement Amount: \$15,630.00

Individual Contribution Amount: \$0.00

Firm Statement MATTER SETTLED FOR \$15,630.00. FC NIXON DID NOT CONTRIBUTE TOWARD THE SETTLEMENT.
CONTACT:KATHRYN ASHBAUGH. PHONE:(212)816-9665

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY INC.

Allegations: MISLEADING PORTFOLIO REVIEWS, QUESTIONABLE PURCHASES, CHURNING, INAPPROPRIATE INVESTMENTS FOR A RETIREMENT PLAN.

Product Type: Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 03/03/1994

Complaint Pending? No

Status: Settled

Status Date: 10/04/1994

Settlement Amount: \$15,630.00

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT THE KNOWLEDGE OR CONSENT OF MR. NIXON, SMITH BARNEY SHEARSON HAS CHOSEN TO SETTLE WITH THE CLIENT IN THE AMOUNT OF \$18,630.00. MR. NIXON WAS NEITHER ASKED TO CONTRIBUTE NOR DID HE. MR. NIXON NOTES THAT THE DECISION OF SMITH BARNEY SHEARSON TO SETTLE WITH THE CLIENT IS IN NO WAY A RELECTION ON MR. NIXON HE DENIES THE ALLEGATIONS.



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:	Individual
Firm Name:	SMITH BARNEY SHEARSON INC
Termination Type:	Discharged
Termination Date:	01/20/1994
Allegations:	ENTRY OF MUTUAL FUND ORDERS AS SWITCHES INSTEAD OF EXCHANGES RESULTING IN NEW CONTINGENT DEFERRED SALES CHARGES.
Product Type:	Mutual Fund(s)
Other Product Types:	
Broker Statement	MR. NIXON ATTEMPTED TO BENEFIT HIS CLIENTS BY DIVERSIFYING THEIR PORTFOLIOS THROUGH PARTIAL SURRENDERS FROM VARIOUS SBS MUTUAL FUNDS AND INVESTMENTS IN SBS FUNDAMENTAL VALUE FUND. ALL TRADES WERE APPROVED BY MR NIXON'S BRANCH MANAGER. AT THE TIME, MR. NIXON BELIEVED IT WAS APPROPRIATE AND REASONABLE TO EXECUTE THE TRANSACTIONS AS SWITCHES. THEREAFTER, THE COMMISSIONS WERE REVERSED AND THE CONTINGENT DEFERRED SALES CHARGES WERE WAIVED PUTTING THE CLIENTS IN THE SAME POSITION AS IF THE TRANSACTIONS HAD BEEN EXECUTED AS EXCHANGES.



End of Report

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