

BrokerCheck Report

SIGNATOR INVESTORS, INC.

CRD# 468

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About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

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

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)



SIGNATOR INVESTORS, INC.

CRD# 468

SEC# 8-13995

Main Office Location

200 BERKELEY ST 3RD FLOOR
BOSTON, MA 02117

Mailing Address

877 EXECUTIVE CENTER DRIVE WEST
SUITE 300
ST PETERSBURG, FL 33702

Business Telephone Number

(800) 543-6611

This firm is a brokerage firm and an investment adviser firm. For more information about investment adviser firms, visit the SEC's Investment Adviser Public Disclosure website at:

<https://www.adviserinfo.sec.gov>

Report Summary for this Firm

This report summary provides an overview of the brokerage firm. Additional information for this firm can be found in the detailed report.

Firm Profile

This firm is classified as a corporation.

This firm was formed in Delaware on 05/10/1968.

Its fiscal year ends in December.

Firm History

Information relating to the brokerage firm's history such as other business names and successions (e.g., mergers, acquisitions) can be found in the detailed report.

Firm Operations

This brokerage firm is no longer registered with FINRA or a national securities exchange.

Disclosure Events

Brokerage firms are required to disclose certain criminal matters, regulatory actions, civil judicial proceedings and financial matters in which the firm or one of its control affiliates has been involved.

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

The following types of disclosures have been reported:

Type	Count
Regulatory Event	13
Arbitration	12
Bond	1

Registration Withdrawal Information

This section provides information relating to the date the brokerage firm ceased doing business and the firm's financial obligations to customers or other brokerage firms.



**This firm terminated or
withdrew registration on:** 11/02/2018

**Does this brokerage firm owe
any money or securities to
any customer or brokerage
firm?** No



Firm Profile

This firm is classified as a corporation.

This firm was formed in Delaware on 05/10/1968.

Its fiscal year ends in December.

Firm Names and Locations

This section provides the brokerage firm's full legal name, "Doing Business As" name, business and mailing addresses, telephone number, and any alternate name by which the firm conducts business and where such name is used.

SIGNATOR INVESTORS, INC.

Doing business as SIGNATOR INVESTORS, INC.

CRD# 468

SEC# 8-13995

Main Office Location

200 BERKELEY ST 3RD FLOOR
BOSTON, MA 02117

Mailing Address

877 EXECUTIVE CENTER DRIVE WEST
SUITE 300
ST PETERSBURG, FL 33702

Business Telephone Number

(800) 543-6611



Firm Profile

This section provides information relating to all direct owners and executive officers of the brokerage firm.

Direct Owners and Executive Officers

Legal Name & CRD# (if any):	JOHN HANCOCK FINANCIAL NETWORK, INC.
Is this a domestic or foreign entity or an individual?	Domestic Entity
Position	PARENT COMPANY
Position Start Date	01/1999
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	ARMSTRONG, ABIGAIL MARIE 1239945
Is this a domestic or foreign entity or an individual?	Individual
Position	VICE PRESIDENT, COUNSEL AND ASST SECRETARY
Position Start Date	12/2005
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	CAPPUCCIO, PAUL ANTHONY 2151678
Is this a domestic or foreign entity or an individual?	Individual
Position	ASSISTANT VICE PRESIDENT
Position Start Date	04/2018

Firm Profile



Direct Owners and Executive Officers (continued)

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): COLLINS, BRIAN DOUGLAS
6445623

Is this a domestic or foreign entity or an individual? Individual

Position VICE PRESIDENT

Position Start Date 04/2016

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): DORVAL, STEVEN FRANCIS
4163630

Is this a domestic or foreign entity or an individual? Individual

Position DIRECTOR

Position Start Date 04/2017

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): HORACK, THOMAS JOSEPH

Firm Profile



Direct Owners and Executive Officers (continued)

	861315
Is this a domestic or foreign entity or an individual?	Individual
Position	VP & DIRECTOR
Position Start Date	09/2017
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No
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Legal Name & CRD# (if any):	KARMAN, MITCHELL ANDREW 2837307
Is this a domestic or foreign entity or an individual?	Individual
Position	DIRECTOR
Position Start Date	02/2005
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No
<hr/>	
Legal Name & CRD# (if any):	KWONG-LOI, YIU 6639555
Is this a domestic or foreign entity or an individual?	Individual
Position	ASSISTANT SECRETARY
Position Start Date	04/2016
Percentage of Ownership	Less than 5%

Firm Profile



Direct Owners and Executive Officers (continued)

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): LANNIGAN, TRACY KANE
6944688

Is this a domestic or foreign entity or an individual? Individual

Position SECRETARY

Position Start Date 04/2018

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): MARYANOPOLIS, CHRISTOPHER
3041077

Is this a domestic or foreign entity or an individual? Individual

Position PRESIDENT & DIRECTOR

Position Start Date 07/2007

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): REBMAN, JILL DENISE
6520386



Firm Profile

Direct Owners and Executive Officers (continued)

Is this a domestic or foreign entity or an individual? Individual

Position DIRECTOR

Position Start Date 04/2015

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): RIGATTI, MATTHEW FORREST
2461646

Is this a domestic or foreign entity or an individual? Individual

Position DIRECTOR

Position Start Date 03/2012

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): RISPOLI, FRANK JOSEPH
4364402

Is this a domestic or foreign entity or an individual? Individual

Position CHIEF FINANCIAL OFFICER & TREASURER

Position Start Date 11/2007

Percentage of Ownership Less than 5%

Firm Profile



Direct Owners and Executive Officers (continued)

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): SCORPIO, CARON MARIE
4275948

Is this a domestic or foreign entity or an individual? Individual

Position ASSISTANT VICE PRESIDENT

Position Start Date 04/2018

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): SPADAFORA, CRAIG ALAN
3184320

Is this a domestic or foreign entity or an individual? Individual

Position DIRECTOR

Position Start Date 04/2017

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): TERRY, JOSEPH DEAN
4612910



Firm Profile

Direct Owners and Executive Officers (continued)

Is this a domestic or foreign entity or an individual?	Individual
Position	CHIEF COMPLIANCE OFFICER & DIRECTOR
Position Start Date	03/2017
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any): TETA, ANTHONY MAURICE
4617856

Is this a domestic or foreign entity or an individual?	Individual
Position	DIRECTOR
Position Start Date	03/2012
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any): TUCKER, BRIAN THOMAS
2285090

Is this a domestic or foreign entity or an individual?	Individual
Position	ASSISTANT SECRETARY
Position Start Date	04/2016
Percentage of Ownership	Less than 5%

Firm Profile



Direct Owners and Executive Officers (continued)

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): VACON, MELISSA M
6189199

Is this a domestic or foreign entity or an individual? Individual

Position VICE PRESIDENT & DIRECTOR

Position Start Date 10/2015

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): WALTERS, GINA GOLDYCH
5095838

Is this a domestic or foreign entity or an individual? Individual

Position DIRECTOR

Position Start Date 04/2018

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No



Firm Profile

This section provides information relating to any indirect owners of the brokerage firm.

Indirect Owners

Legal Name & CRD# (if any):	JOHN HANCOCK FINANCIAL CORPORATION
Is this a domestic or foreign entity or an individual?	Domestic Entity
Company through which indirect ownership is established	THE MANUFACTURERS INVESTMENT CORPORATION
Relationship to Direct Owner	SH
Relationship Established	12/2009
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
Is this a domestic or foreign entity or an individual?	Domestic Entity
Company through which indirect ownership is established	JOHN HANCOCK SUBSIDIARIES LLC
Relationship to Direct Owner	SH
Relationship Established	12/2009
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	JOHN HANCOCK SUBSIDIARIES LLC
Is this a domestic or foreign entity or an individual?	Domestic Entity



Firm Profile

Indirect Owners (continued)

Company through which indirect ownership is established	JOHN HANCOCK FINANCIAL NETWORK, INC.
Relationship to Direct Owner	SH
Relationship Established	01/1999
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No
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Legal Name & CRD# (if any):	MANUFACTURERS LIFE INSURANCE COMPANY
Is this a domestic or foreign entity or an individual?	Foreign Entity
Company through which indirect ownership is established	MANULIFE HOLDINGS (ALBERTA) LIMITED
Relationship to Direct Owner	SH
Relationship Established	12/2009
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No
<hr/>	
Legal Name & CRD# (if any):	MANULIFE FINANCIAL CORPORATION
Is this a domestic or foreign entity or an individual?	Foreign Entity
Company through which indirect ownership is established	MANUFACTURERS LIFE INSURANCE COMPANY
Relationship to Direct Owner	SH
Relationship Established	10/2004



Firm Profile

Indirect Owners (continued)

Percentage of Ownership 75% or more

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? Yes

Legal Name & CRD# (if any): MANULIFE HOLDINGS (ALBERTA) LIMITED

Is this a domestic or foreign entity or an individual? Foreign Entity

Company through which indirect ownership is established JOHN HANCOCK FINANCIAL CORPORATION

Relationship to Direct Owner SH

Relationship Established 12/2009

Percentage of Ownership 75% or more

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): THE MANUFACTURERS INVESTMENT CORPORATION

Is this a domestic or foreign entity or an individual? Domestic Entity

Company through which indirect ownership is established JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

Relationship to Direct Owner SH

Relationship Established 12/2009

Percentage of Ownership 75% or more

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Firm Profile



Indirect Owners (continued) company?

Firm History

This section provides information relating to any successions (e.g., mergers, acquisitions) involving the firm.

No information reported.



Firm Operations



Registrations

This section provides information about the regulators (Securities and Exchange Commission (SEC), self-regulatory organizations (SROs), and U.S. states and territories) with which the brokerage firm is currently registered and licensed, the date the license became effective, and certain information about the firm's SEC registration.

This firm is no longer registered.

The firm's registration was from 07/23/1968 to 01/07/2019.



Firm Operations

Types of Business

This section provides the types of business, including non-securities business, the brokerage firm is engaged in or expects to be engaged in.

This firm currently conducts 13 types of businesses.

Types of Business

- Broker or dealer retailing corporate equity securities over-the-counter
- Broker or dealer selling corporate debt securities
- Mutual fund retailer
- U S. government securities dealer
- Municipal securities broker
- Broker or dealer selling variable life insurance or annuities
- Solicitor of time deposits in a financial institution
- Put and call broker or dealer or option writer
- Investment advisory services
- Broker or dealer selling tax shelters or limited partnerships in primary distributions
- Non-exchange member arranging for transactions in listed securities by exchange member
- Private placements of securities
- Broker or dealer involved in a networking, kiosk or similar arrangement with a: bank, savings bank or association, or credit union



Firm Operations

Clearing Arrangements

This firm does not hold or maintain funds or securities or provide clearing services for other broker-dealer(s).

Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

Name: PERSHING LLC
CRD #: 7560
Business Address: ONE PERSHING PLAZA
JERSEY CITY, NJ 07399
Effective Date: 12/31/2015
Description: SIGNATOR INVESTORS, INC. HAS ENTERED INTO A FULLY DISCLOSED CLEARING ARRANGEMENT WITH PERSHING LLC.

Name: NATIONAL FINANCIAL SERVICES LLC
CRD #: 13041
Business Address: 200 SEAPORT LANE
BOSTON, MA 02110
Effective Date: 03/01/1995
Description: SIGNATOR INVESTORS, INC. HAS ENTERED INTO A FULLY DISCLOSED CLEARING ARRANGEMENT WITH NATIONAL FINANCIAL SERVICES LLC.

Firm Operations

Industry Arrangements



This firm does have books or records maintained by a third party.

Name:	PERSHING LLC
CRD #:	7560
Business Address:	ONE PERSHING PLAZA JERSEY CITY, NJ 07399
Effective Date:	12/31/2015
Description:	ALL BOOKS/RECORDS NORMALLY MAINTAINED BY A CLEARING BROKER/DEALER ARE MAINTAINED BY PERSHING LLC ON BEHALF OF THE APPLICANT AND ITS CLIENTS.
Name:	JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
Business Address:	201 TOWNSEND STREET, SUITE 900 LANSING, MI 48933
Effective Date:	11/20/2012
Description:	JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) MAINTAINS CERTAIN BOOKS AND RECORDS ON BEHALF OF THE APPLICANT, SIGNATOR INVESTORS, INC.
Name:	JOHN HANCOCK SIGNATURE SERVICES, INC.
Business Address:	164 CORPORATE DRIVE PORTSMOUTH, NH 03801
Effective Date:	03/24/2017
Description:	BOOKS & RECORDS PRIOR TO MAY 2003 RELATING TO SUITABILITY DETERMINATION REGARDING MUTUAL FUND PURCHASES BY CUSTOMERS OF APPLICANT ARE MAINTAINED ON BEHALF OF APPLICANT BY JOHN HANCOCK SIGNATURE SERVICES, INC., AN AFFILIATED COMPANY.
Name:	NATIONAL FINANCIAL SERVICES LLC
CRD #:	13041
Business Address:	200 SEAPORT LANE BOSTON, MA 02110
Effective Date:	03/01/1995
Description:	ALL BOOKS/RECORDS NORMALLY MAINTAINED BY A CLEARING BROKER/DEALER ARE MAINTAINED BY NATIONAL FINANCIAL SERVICES

Firm Operations



Industry Arrangements (continued)

LLC ON BEHALF OF THE APPLICANT AND ITS CLIENTS.

This firm does have accounts, funds, or securities maintained by a third party.

Name: PERSHING LLC
CRD #: 7560
Business Address: ONE PERSHING PLAZA
 JERSEY CITY, NJ 07399
Effective Date: 12/31/2015
Description: PERSHING, LLC MAINTAINS ACCOUNTS ON BEHALF OF SIGNATOR INVESTORS, INC.

This firm does have customer accounts, funds, or securities maintained by a third party.

Name: PERSHING LLC
CRD #: 7560
Business Address: ONE PERSHING PLAZA
 JERSEY CIY, NJ 07399
Effective Date: 12/31/2015
Description: PERSHING LLC MAINTAINS ACCOUNTS ON BEHALF OF THE FIRM'S CLIENTS.

Name: NATIONAL FINANCIAL SERVICES LLC
CRD #: 13041
Business Address: 200 SEAPORT LANE
 BOSTON, MA 02110
Effective Date: 03/01/1995
Description: NATIONAL FINANCIAL SERVICES LLC MAINTAINS ACCOUNTS ON BEHALF OF SIGNATOR INVESTORS, INC. AND ITS CLIENTS.

Control Persons/Financing

This firm does not have individuals who control its management or policies through agreement.

This firm does not have individuals who wholly or partly finance the firm's business.



Firm Operations

Organization Affiliates

This section provides information on control relationships the firm has with other firms in the securities, investment advisory, or banking business.

This firm is, directly or indirectly:

- in control of
 - controlled by
 - or under common control with
- the following partnerships, corporations, or other organizations engaged in the securities or investment advisory business.

JOHN HANCOCK PERSONAL FINANCIAL SERVICES, LLC is under common control with the firm.

CRD #:	174433
Business Address:	601 CONGRESS STREET BOSTON, MA 02210
Effective Date:	04/01/2017
Foreign Entity:	No
Country:	
Securities Activities:	Yes
Investment Advisory Activities:	Yes
Description:	MANULIFE FINANCIAL CORPORATION IS SOLE OWNER OF JOHN HANCOCK HOLDINGS (DELAWARE) LLC, WHICH IS SOLE SHAREHOLDER OF THE MANUFACTURERS INVESTMENT CORPORATION WHICH IS THE SOLE SHAREHOLDER OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) WHICH IS THE SOLE OWNER OF JOHN HANCOCK SUBSIDIARIES LLC, WHICH IN TURN WHOLLY OWNS A NUMBER OF SUBSIDIARIES INCLUDING JOHN HANCOCK PERSONAL FINANCIAL SERVICES, LLC, A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH THE APPLICANT.

MANULIFE ASSET MANAGEMENT (NORTH AMERICA) LIMITED is under common control with the firm.

CRD #:	125142
Business Address:	200 BLOOR STREET EAST NORTH TOWER TORONTO, ON, CANADA M4W 1E5
Effective Date:	04/28/2004
Foreign Entity:	Yes
Country:	CANADA

Firm Operations



Organization Affiliates (continued)

Securities Activities:	No
Investment Advisory Activities:	Yes
Description:	MANULIFE FINANCIAL CORPORATION WHOLLY OWNS MANULIFE ASSET MANAGEMENT (NORTH AMERICA) LIMITED, A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH APPLICANT.

HANCOCK CAPITAL INVESTMENT MANAGEMENT LLC is under common control with the firm.

CRD #:	145508
Business Address:	197 CLARENDON STREET BOSTON, MA 02116
Effective Date:	03/31/2008
Foreign Entity:	No
Country:	
Securities Activities:	No
Investment Advisory Activities:	Yes
Description:	MANULIFE FINANCIAL CORPORATION IS SOLE OWNER OF JOHN HANCOCK HOLDINGS (DELAWARE) LLC, WHICH IS SOLE SHAREHOLDER OF THE MANUFACTURERS INVESTMENT CORPORATION WHICH IS THE SOLE SHAREHOLDER OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) WHICH IS THE SOLE OWNER OF JOHN HANCOCK SUBSIDIARIES LLC, WHICH IN TURN WHOLLY OWNS A NUMBER OF SUBSIDIARIES INCLUDING HANCOCK CAPITAL INVESTMENT MANAGEMENT, LLC, A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH THE APPLICANT.

HANCOCK NATURAL RESOURCE GROUP, INC is under common control with the firm.

CRD #:	109641
Business Address:	197 CLARENDON STREET BOSTON, MA 02110
Effective Date:	02/01/2002
Foreign Entity:	No
Country:	
Securities Activities:	No

Firm Operations



Organization Affiliates (continued)

Investment Advisory Activities: Yes

Description: MANULIFE FINANCIAL CORPORATION IS SOLE OWNER OF JOHN HANCOCK HOLDINGS (DELAWARE) LLC, WHICH IS SOLE SHAREHOLDER OF THE MANUFACTURERS INVESTMENT CORPORATION WHICH IS THE SOLE SHAREHOLDER OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) WHICH IS THE SOLE OWNER OF JOHN HANCOCK SUBSIDIARIES LLC, WHICH IN TURN WHOLLY OWNS A NUMBER OF SUBSIDIARIES INCLUDING HANCOCK NATURAL RESOURCE GROUP, INC. WHICH IS A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH THE APPLICANT.

JOHN HANCOCK DISTRIBUTORS LLC is under common control with the firm.

CRD #: 5249

Business Address: 200 BLOOR STREET
TORONTO, CANADA M4W 1E5

Effective Date: 04/28/2004

Foreign Entity: No

Country:

Securities Activities: Yes

Investment Advisory Activities: No

Description: MANULIFE FINANCIAL CORPORATION WHOLLY OWNS JOHN HANCOCK DISTRIBUTORS LLC, A REGISTERED BROKER/DEALER UNDER COMMON CONTROL WITH THE APPLICANT.

JOHN HANCOCK ASSET MANAGEMENT is under common control with the firm.

CRD #: 125142

Business Address: 200 BLOOR ST. EAST
NORTH TOWER
TORONTO, CANADA M4W1E5

Effective Date: 04/28/2004

Foreign Entity: Yes

Country: CANADA

Securities Activities: No

Firm Operations



Organization Affiliates (continued)

Investment Advisory Activities: Yes

Description: MANULIFE FINANCIAL CORPORATION WHOLLY OWNS MANULIFE ASSET MANAGEMENT (NORTH AMERICA) LIMITED, A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH THE APPLICANT.

JOHN HANCOCK INVESTMENT MANAGEMENT SERVICES, LLC is under common control with the firm.

CRD #: 16009

Business Address: 601 CONGRESS STREET
11TH FLOOR
BOSTON, MA 02210-2805

Effective Date: 04/28/2004

Foreign Entity: No

Country:

Securities Activities: No

Investment Advisory Activities: Yes

Description: MANULIFE FINANCIAL CORPORATION WHOLLY OWNS JOHN HANCOCK INVESTMENT MANAGEMENT SERVICES LLC, A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH THE APPLICANT.

JOHN HANCOCK SIGNATURE SERVICES, INC. is under common control with the firm.

Business Address: 164 CORPORATE DRIVE
PORTSMOUTH, NH 03801

Effective Date: 10/11/1999

Foreign Entity: No

Country:

Securities Activities: Yes

Investment Advisory Activities: No

Description: JOHN HANCOCK SIGNATURE SERVICES, INC.(UNDER COMMON CONTROL WITH THE APPLICANT) IS A REGISTERED TRANSFER AGENT WITH THE

Firm Operations



Organization Affiliates (continued)

WITH THE APPLICANT) IS A REGISTERED TRANSFER AGENT WITH THE SECURITIES AND EXCHANGE COMMISSION AND IS INDIRECTLY WHOLLY-OWNED BY THE MANUFACTURERS INVESTMENT CORPORATION WHICH ALSO INDIRECTLY WHOLLY OWNS APPLICANT.

HANCOCK VENTURE PARTNERS, INC. is under common control with the firm.

CRD #: 109783

Business Address: ONE FINANCIAL CENTER
BOSTON, MA 02109

Effective Date: 10/11/1999

Foreign Entity: No

Country:

Securities Activities: No

Investment Advisory Activities: Yes

Description: MANULIFE FINANCIAL CORPORATION IS SOLE OWNER OF JOHN HANCOCK HOLDINGS (DELAWARE) LLC, WHICH IS SOLE SHAREHOLDER OF THE MANUFACTURERS INVESTMENT CORPORATION WHICH IS THE SOLE SHAREHOLDER OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) WHICH IS THE SOLE OWNER OF JOHN HANCOCK SUBSIDIARIES LLC, WHICH IN TURN WHOLLY OWNS A NUMBER OF SUBSIDIARIES INCLUDING HANCOCK VENTURE PARTNERS, INC. WHICH IS A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH THE APPLICANT.

JOHN HANCOCK ADVISERS, LLC is under common control with the firm.

CRD #: 105790

Business Address: 601 CONGRESS STREET
BOSTON, MA 02210-2805

Effective Date: 10/11/1999

Foreign Entity: No

Country:

Securities Activities: No

Investment Advisory Activities: Yes

Description: MANULIFE FINANCIAL CORPORATION IS SOLE OWNER OF JOHN HANCOCK HOLDINGS (DELAWARE) LLC, WHICH IS SOLE SHAREHOLDER OF THE

Firm Operations**Organization Affiliates (continued)**

MANUFACTURERS INVESTMENT CORPORATION WHICH IS THE SOLE SHAREHOLDER OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) WHICH IS THE SOLE OWNER OF JOHN HANCOCK SUBSIDIARIES LLC, WHICH IN TURN WHOLLY OWNS A NUMBER OF SUBSIDIARIES INCLUDING THE BERKELEY FINANCIAL GROUP, LLC WHICH WHOLLY OWNS JOHN HANCOCK ADVISERS, LLC WHICH IS A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL WITH APPLICANT.

MANULIFE ASSET MANAGEMENT (US) LLC is under common control with the firm.

CRD #: 106435

Business Address: 197 CLARENDON STREET
BOSTON, MA 02110

Effective Date: 10/11/1999

Foreign Entity: No

Country:

Securities Activities: No

Investment Advisory Activities: Yes

Description: MANULIFE FINANCIAL CORPORATION IS SOLE OWNER OF JOHN HANCOCK HOLDINGS (DELAWARE) LLC, WHICH IS SOLE SHAREHOLDER OF THE MANUFACTURERS INVESTMENT CORPORATION WHICH IS THE SOLE SHAREHOLDER OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) WHICH IS SOLE OWNER OF JOHN HANCOCK SUBSIDIARIES LLC, WHICH IN TURN WHOLLY OWNS A NUMBER OF SUBSIDIARIES INCLUDING THE BERKELEY FINANCIAL GROUP, LLC WHICH WHOLLY OWNS MANULIFE ASSET MANAGEMENT (U.S.) LLC, A REGISTERED INVESTMENT ADVISER UNDER COMMON CONTROL W/APPLICANT.

JOHN HANCOCK FUNDS, LLC is under common control with the firm.

CRD #: 28262

Business Address: 601 CONGRESS STREET
BOSTON, MA 02210-2805

Effective Date: 10/11/1999

Foreign Entity: No

Country:

Securities Activities: Yes

Firm Operations



Organization Affiliates (continued)

Investment Advisory Activities: No

Description: MANULIFE FINANCIAL CORPORATION IS SOLE OWNER OF JOHN HANCOCK HOLDINGS (DELAWARE) LLC, WHICH IS SOLE SHAREHOLDER OF THE MANUFACTURERS INVESTMENT CORPORATION WHICH IS THE SOLE SHAREHOLDER OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) WHICH IS THE SOLE OWNER OF JOHN HANCOCK SUBSIDIARIES LLC, WHICH IN TURN WHOLLY OWNS A NUMBER OF SUBSIDIARIES INCLUDING THE BERKELEY FINANCIAL GROUP, LLC WHICH WHOLLY OWNS JOHN HANCOCK ADVISERS, LLC WHICH IN TURN WHOLLY OWNS JOHN HANCOCK FUNDS, LLC, A REGISTERED BROKER/DEALER.

This firm is not directly or indirectly, controlled by the following:

- bank holding company
- national bank
- state member bank of the Federal Reserve System
- state non-member bank
- savings bank or association
- credit union
- or foreign bank



Disclosure Events

All firms registered to sell securities or provide investment advice are required to disclose regulatory actions, criminal or civil judicial proceedings, and certain financial matters in which the firm or one of its control affiliates has been involved. For your convenience, below is a matrix of the number and status of disclosure events involving this brokerage firm or one of its control affiliates. Further information regarding these events can be found in the subsequent pages of this report.

	Pending	Final	On Appeal
Regulatory Event	0	13	0
Arbitration	N/A	12	N/A
Bond	N/A	1	N/A



Disclosure Event Details

What you should know about reported disclosure events:

1. **BrokerCheck provides details for any disclosure event that was reported in CRD. It also includes summary information regarding FINRA arbitration awards in cases where the brokerage firm was named as a respondent.**
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a brokerage firm is required to disclose a particular criminal event.
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o Disclosure events for this brokerage firm were reported by the firm and/or regulators. When the firm and a regulator report information for the same event, both versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - § A "pending" event involves allegations that have not been proven or formally adjudicated.
 - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - § A "final" event has been concluded and its resolution is not subject to change.
 - o A final 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 involves an agreement by the parties to resolve the matter. Please note that firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.
5. **You may wish to contact the brokerage firm to obtain further information regarding any of the disclosure events contained in this BrokerCheck report.**

Regulatory - Final

This type of disclosure event involves (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the U.S. Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of the authority of a brokerage firm or its control affiliate to act as an attorney, accountant or federal contractor.

Disclosure 1 of 13

Reporting Source: Firm
Current Status: Final



Allegations: AN ORDER INSTITUTING ADMINISTRATIVE PROCEEDINGS CONTAINS ALLEGATIONS THAT SIGNATOR FAILED TO ADOPT AND IMPLEMENT WRITTEN POLICIES AND PROCEDURES REGARDING THE USE OF CONSOLIDATED REPORTS THAT WERE REASONABLY DESIGNED TO PREVENT VIOLATION OF SECTION 203(E) OF THE ADVISERS ACT, SECTION 15(B)(4)(E) OF THE EXCHANGE ACT AND RULES THEREUNDER AND THAT SUCH FAILURE CONTRIBUTED TO SIGNATOR'S FAILING TO PREVENT TWO FORMER ASSOCIATED PERSONS FROM SOLICITING INVESTMENTS NOT OFFERED OR APPROVED BY SIGNATOR. THE ORDER ALSO ALLEGES THAT SIGNATOR'S REGISTERED PRINCIPAL FAILED TO FOLLOW THE FIRM'S POLICIES AND PROCEDURES REGARDING CLIENT FILES REVIEWS AND BRANCH AUDIT PROGRAM.

Initiated By: SECURITIES AND EXCHANGE COMMISSION

Date Initiated: 05/31/2012

Docket/Case Number: 3-16753

Principal Product Type: No Product

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Censure

Other Sanction(s)/Relief Sought: FINE IMPOSED OF \$450,000

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 08/13/2015

Sanctions Ordered: Censure
Monetary/Fine \$450,000.00

Other Sanctions Ordered:

Sanction Details: A \$450,000 FINE WAS IMPOSED ON SIGNATOR AND THE FINE WAS PAID ON AUGUST 13, 2015.

Firm Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, SIGNATOR CONSENTED TO THE ENTRY OF AN ORDER IMPOSING SANCTIONS FOR SIGNATOR'S ALLEGES FAILURE TO ADOPT AND IMPLEMENT WRITTEN POLICIES AND PROCEDURES REGARDING THE CREATION, USE AND REVIEW OF CONSOLIDATED REPORTS THAT WERE REASONABLY DESIGNED TO PREVENT VIOLATION OF SECTION 203(E) OF THE ADVISERS ACT AND SECTION 15(B) OF THE EXCHANGE ACT. AND RULES THEREUNDER. SIGNATOR ALSO CONSENTED TO THE IMPOSITION OF A FINE OF \$450,000 AND A CENSURE.

**Disclosure 2 of 13****Reporting Source:** Regulator**Current Status:** Final

Allegations: WITHOUT ADMITTING OR DENYING THE FINDINGS, THE FIRM CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT IT FAILED TO ESTABLISH, MAINTAIN, AND ENFORCE A REASONABLE SUPERVISORY SYSTEM, INCLUDING WRITTEN SUPERVISORY PROCEDURES (WSPS) REGARDING THE USE OF CONSOLIDATED REPORTS BY ITS REGISTERED REPRESENTATIVES. THE FINDINGS STATED THAT THE FIRM MADE A CONSOLIDATED REPORTING SYSTEM AVAILABLE TO ITS REGISTERED REPRESENTATIVES THAT ALLOWED THE REPRESENTATIVES TO ENTER CUSTOMIZED VALUES FOR ASSETS AND ACCOUNTS HELD AWAY FROM THE FIRM INTO A CONSOLIDATED REPORT; HOWEVER, THE FIRM DID NOT HAVE AN ADEQUATE SUPERVISORY SYSTEM TO REVIEW THE REPORTS, INCLUDING THE ACCURACY OF MANUALLY ENTERED VALUATIONS PROVIDED TO THE CUSTOMERS. THE FIRM'S PROCEDURES DID NOT CONTAIN ANY REFERENCE TO, OR DISCUSSION OF, SUPERVISING CONSOLIDATED REPORTS OR THE USE OF THE SYSTEM. IN FACT, THE FIRM DID NOT HAVE A REVIEW PROCESS FOR THE CONSOLIDATED REPORTS. THE LACK OF PROCEDURES LED TO CONFUSION AMONG THE FIRM'S SUPERVISORS REGARDING WHO WAS RESPONSIBLE FOR REVIEWING THE CONSOLIDATED REPORTS. THE FINDINGS ALSO STATED THAT THE FIRM FAILED TO FOLLOW ITS PROCEDURES REGARDING THE REVIEW OF INCOMING AND OUTGOING CORRESPONDENCE. THE FIRM, THROUGH TWO INDIVIDUALS, FAILED TO ADEQUATELY SUPERVISE A REGISTERED REPRESENTATIVE'S USE OF A FAX MACHINE, AS ONE OF THE INDIVIDUALS NEVER REVIEWED ANY INCOMING OR OUTGOING FAXES FROM THAT MACHINE AND THOUGHT THAT THE OTHER INDIVIDUAL WAS REVIEWING THEM. HOWEVER, THAT INDIVIDUAL WAS UNAWARE THAT THE REGISTERED REPRESENTATIVE HAD A FAX MACHINE. IN ADDITION, THE FIRM'S PROCEDURES DID NOT REQUIRE A REVIEW OF THE FAX MACHINES LOG ON A REGULAR BASIS, NOR DID IT REQUIRE A DUPLICATE COPY OF FAXED MATERIAL TO BE SENT TO AUTOMATICALLY FOR REVIEW. THEREFORE, ANY COMMUNICATIONS SENT FROM THE REGISTERED REPRESENTATIVE'S FAX MACHINE WERE NOT REVIEWED. THE FINDINGS ALSO INCLUDED THAT THE FIRM'S PROCEDURES DID NOT REQUIRE THAT THE VALUE OF OUTSIDE HOLDINGS MANUALLY ENTERED INTO THE CONSOLIDATED REPORTS BE VERIFIED OR REVIEWED BY A SUPERVISOR BEFORE BEING PROVIDED TO CUSTOMERS. AS A RESULT, NO SUPERVISOR VERIFIED OR REVIEWED VALUATIONS ASSOCIATED WITH MANUAL ENTRIES MADE IN ANY OF THE REPORTS. FINRA FOUND THAT THE FIRM FAILED TO MAINTAIN CERTAIN CONSOLIDATED REPORTS SENT



TO ITS CUSTOMERS. CONSEQUENTLY, THE FIRM HAS NO RECORD OF CERTAIN CONSOLIDATED REPORTS DISTRIBUTED TO CUSTOMERS. FINRA ALSO FOUND THAT THE FIRM FAILED TO ESTABLISH, MAINTAIN AND ENFORCE WSPS REGARDING ITS CLIENT FILE REVIEW AND BRANCH AUDIT PROGRAMS. WHILE THE FIRM DID NOT HAVE WRITTEN POLICIES OR PROCEDURES ADDRESSING WHETHER REGISTERED REPRESENTATIVES SHOULD BE PROVIDED WITH ADVANCE NOTICE OF WHICH FILES WOULD BE REVIEWED, THE FIRM'S DIRECTOR OF COMPLIANCE FOR SURVEILLANCE BELIEVED THAT THE FIRM'S UNWRITTEN POLICY WAS NOT TO GIVE REGISTERED REPRESENTATIVES ADVANCE NOTICE OF THE SPECIFIC FILES TO BE REVIEWED; RATHER THE SUPERVISOR SHOULD PICK THE FILES AT THE TIME OF THE REVIEW. HOWEVER, WHILE AN INDIVIDUAL WAS CONDUCTING FILE REVIEWS, MANY TIMES HE WOULD HAVE THE REGISTERED REPRESENTATIVES SEND HIM THE FILES TO BE REVIEWED, OR LET THEM KNOW AHEAD OF TIME WHICH FILES HE WOULD BE REVIEWING. DESPITE REPRIMANDING THE INDIVIDUAL, THE INDIVIDUAL CONTINUED TO PROVIDE REGISTERED REPRESENTATIVES WITH ADVANCE NOTICE OF WHICH FILES WOULD BE REVIEWED AND THE FIRM TOOK NO ADDITIONAL STEPS TO MONITOR THE INDIVIDUAL'S PROCEDURES IN THIS AREA OR ENACT ADDITIONAL POLICIES OR PROCEDURES.

Initiated By: FINRA

Date Initiated: 08/13/2015

Docket/Case Number: [2012032782402](#)

Principal Product Type: No Product

Other Product Type(s):

Principal Sanction(s)/Relief Sought:

Other Sanction(s)/Relief Sought:

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 08/13/2015

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Sanctions Ordered: Censure



Monetary/Fine \$450,000.00

Other Sanctions Ordered:

Sanction Details: THE FIRM WAS CENSURED AND FINED \$450,000. FINE PAID IN FULL ON AUGUST 19, 2015.

Reporting Source: Firm

Current Status: Final

Allegations: THE AWC CONTAINS ALLEGATIONS THAT SIGNATOR FAILED TO ESTABLISH, MAINTAIN AND ENFORCE A REASONABLE SUPERVISORY SYSTEM, INCLUDING WRITTEN SUPERVISORY PROCEDURES, REGARDING THE USE OF CONSOLIDATED REPORTS BY ITS REGISTERED REPRESENTATIVES, THAT THE FIRM FAILED TO FOLLOW ITS PROCEDURES REGARDING THE REVIEW OF CORRESPONDENCE, AND FAILED TO RETAIN CERTAIN CONSOLIDATED REPORTS IN CONTRAVENTION OF SEC AND FINRA RECORDKEEPING REQUIREMENTS. IN ADDITION, THE AWC CONTAINS ALLEGATIONS THAT SIGNATOR FAILED TO ESTABLISH, MAINTAIN AND ENFORCE WRITTEN SUPERVISORY PROCEDURES REGARDING ITS CLIENT FILE REVIEW AND BRANCH AUDIT PROGRAMS.

Initiated By: FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA")

Date Initiated: 11/15/2012

Docket/Case Number: 20120327824-02

Principal Product Type: No Product

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Censure

Other Sanction(s)/Relief Sought: FINE IMPOSED OF \$450,000

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 08/13/2015

Sanctions Ordered: Censure
Monetary/Fine \$450,000.00

Other Sanctions Ordered:

Sanction Details: A FINE OF \$450,000 WAS IMPOSED AND THE FINE WAS PAID ON AUGUST 19, 2015.

**Firm Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, SIGNATOR CONSENTED TO THE ENTRY OF FINDINGS THAT IT VIOLATED CERTAIN FINRA AND NASD RULES RELATING TO THE ESTABLISHMENT, MAINTENANCE AND ENFORCEMENT OF A SUPERVISORY SYSTEM, INCLUDING WRITTEN SUPERVISORY PROCEDURES, AND RECORDKEEPING REQUIREMENTS AND VIOLATED THE RECORDKEEPING REQUIREMENTS OF THE SECURITIES EXCHANGE ACT AND RULES THEREUNDER. SIGNATOR ALSO CONSENTED TO THE IMPOSITION OF A FINE IN THE AMOUNT OF \$450,000 AND A CENSURE.

Disclosure 3 of 13

Reporting Source:	Firm
Current Status:	Final
Allegations:	VIOLATION OF THE REGISTRATION PROVISIONS OF SECTION 201(A) OF THE ACT, MCL 451.60(A); SECTION 201(B) OF THE ACT, MCL 451.601(B) & ADMINISTRATIVE RECORDKEEPING PROVISIONS OF SECTION 203(A) OF THE ACT, MCL 451.603(A) & RULE 603.1, R451.603.1.
Initiated By:	MICHIGAN OFFICE OF FINANCIAL & INSURANCE SERVICES
Date Initiated:	05/11/2007
Docket/Case Number:	06-04279
Principal Product Type:	Mutual Fund(s)
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Order
Resolution Date:	05/16/2007
Sanctions Ordered:	Monetary/Fine \$1,500.00 Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	\$1500.00 FINE PAID ON OR ABOUT MAY 16, 2007.
Firm Statement	THE MI SEC. DIV. ISSUED A SANCTION AGAINST THE APPLICANT FOR EMPLOYMENT OF A REPRESENTATIVE WHO TRANSACTED SECURITIES BUSINESS IN MI FROM APPROX. 6/28/00 THRU 9/14/00. REPRESENTATIVE



WAS APPROPRIATELY REGISTERED WITH THE NASD AND OTHER STATES AT ALL TIMES. REPRESENTATIVE HAD APPLIED FOR A MI MUTUAL FUND LICENSE AND WAS MISTAKENLY TOLD BY APPLICANT THAT HE HAD A VALID VA APPOINTMENT AND MUTUAL FUND LICENSE IN MI. FIRM ALSO FAILED TO MAINTAIN CERTAIN BOOKS & RECORDS RELATED TO THE SECURITIES TRANSACTIONS.

Disclosure 4 of 13

Reporting Source:	Regulator
Current Status:	Final
Allegations:	SIGNATOR INVESTORS, INC. EMPLOYED AN UNREGISTERED AGENT TO TRANSACT SECURITIES BUSINESS IN PA IN VIOLATION OF THE REGISTRATION PROVISIONS OF THE PA SECURITIES ACT OF 1972.
Initiated By:	PENNSYLVANIA CONTACT: JOSEPH MINISI (215)-560-2088
Date Initiated:	12/20/2005
Docket/Case Number:	2005-05-27
URL for Regulatory Action:	
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Other
Other Sanction(s)/Relief Sought:	SIGNATOR INVESTORS, INC. IS ORDERED TO PAY \$20,000.00 ADMINISTRATIVE ASSESSMENT AND \$1,500.00 INVESTIGATIVE AND LEGAL COSTS.
Resolution:	Settled
Resolution Date:	12/20/2005
Sanctions Ordered:	Monetary/Fine \$21,500.00
Other Sanctions Ordered:	
Sanction Details:	SIGNATOR INVESTORS, INC. IS ORDERED TO PAY \$20,000.00 ADMINISTRATIVE ASSESSMENT AND \$1,500.00 INVESTIGATIVE AND LEGAL COSTS.
Regulator Statement	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER ISSUED TO SIGNATOR INVESTORS, INC.



Reporting Source:	Firm
Current Status:	Final
Allegations:	VIOLATION OF THE REGISTRATION PROVISIONS OF THE PA SECURITIES ACT OF 1972.
Initiated By:	PENNSYLVANIA SECURITIES DIVISION
Date Initiated:	12/20/2005
Docket/Case Number:	2005-05-27
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/20/2005
Sanctions Ordered:	Monetary/Fine \$21,500.00
Other Sanctions Ordered:	
Sanction Details:	THE FIRM WAS ORDERED TO PAY \$20,000.00 ADMINISTRATIVE ASSESSMENT AND \$1,500.00 INVESTIGATIVE AND LEGAL COSTS. THE FINES WERE PAID ON OR ABOUT JAN. 25, 2006.
Firm Statement	THE PA SECURITIES DIVISION ISSUED A SANCTION AGAINST APPLICANT FOR EMPLOYMENT OF AN UNREGISTERED AGENT WHO TRANSACTED SECURITIES BUSINESS IN PA. SUCH AGENT WAS APPROPRIATELY REGISTERED WITH THE NASD AND ANOTHER STATE; HOWEVER, DUE TO AN ADMININSTRATIVE ERROR APPLICANT HAD NOT REGISTERED THE AGENT IN QUESTION IN PENNSYLVANIA.

Disclosure 5 of 13

Reporting Source:	Regulator
Current Status:	Final
Allegations:	NASD RULES 2110, 3010 - A REGISTERED REPRESENTATIVE OF THE MEMBER FIRM MISUSED AND CONVERTED AT LEAST \$260,000 OF MUNICIPAL EMPLOYEE FUNDS BY PLACING THEM INTO NON-PARTICIPANT ACCOUNTS AND INTO HIS OWN ACCOUNT. THE RESPONDENT MEMBER



HAD INADEQUATE WRITTEN SUPERVISORY PROCEDURES RELATING TO THE SUPERVISION OF ACCOUNTS FUNDED THROUGH EMPLOYER PAYROLL WITHHOLDING; THE FIRM'S SUPERVISORY SYSTEM WAS NOT REASONABLY DESIGNED TO PREVENT AND DETECT DIVERSION OF FUNDS BY REGISTERED REPRESENTATIVES RESPONSIBLE FOR THE FIRM'S EMPLOYER SALARY WITHHOLDING ACCOUNTS; AND THE FIRM'S SUPERVISORY SYSTEM HAD INADEQUATE CHECK AND BALANCES TO, AMONG OTHER THINGS, CONFIRM WHETHER PARTICULAR PARTICIPANTS WERE ENTITLED TO CERTAIN ALLOCATIONS AND WHETHER INDIVIDUALS RECEIVING FUNDS WERE ACTUALLY LEGITIMATE EMPLOYEE PARTICIPANTS.

Initiated By: NASD

Date Initiated: 10/22/2003

Docket/Case Number: C11030038

Principal Product Type: Other

Other Product Type(s): PARTICIPANT FUNDS

Principal Sanction(s)/Relief Sought:

Other Sanction(s)/Relief Sought:

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 10/22/2003

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Sanctions Ordered: Censure
Monetary/Fine \$35,000.00

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, SIGNATOR INVESTORS, INC. CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, THE FIRM IS CENSURED AND FINED \$35,000.

Reporting Source: Firm



Current Status:	Final
Allegations:	ON OCTOBER 22, THE NASD REGULATION FILED AN AWC AGAINST THE FIRM FOR VIOLATIONS OF RULES 2110 & 3010.
Initiated By:	NASD REGULATION, INC.
Date Initiated:	10/22/2003
Docket/Case Number:	C11030038
Principal Product Type:	Mutual Fund(s)
Other Product Type(s):	LIFE INSURANCE & VARIABLE PRODUCTS
Principal Sanction(s)/Relief Sought:	Other
Other Sanction(s)/Relief Sought:	CAUSE OF ACTION: VIOLATION OF NASD CONDUCT RULES 3010 & 2110
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	10/22/2003
Sanctions Ordered:	Censure Monetary/Fine \$35,000.00
Other Sanctions Ordered:	
Sanction Details:	THE FINE IN THE AMOUNT OF \$35,000.00 WILL BE PAID ON OR ABOUT NOVEMBER 10, 2003.
Firm Statement	THE FIRM WAS SANCTIONED FOR FAILURE TO HAVE ESTABLISHED ADEQUATE WRITTEN SUPERVISORY PROCEDURES REGARDING THE PROCESSING OF CERTAIN MUTUAL FUND AND VARIABLE LIFE BUSINESS.

Disclosure 6 of 13

Reporting Source:	Regulator
Current Status:	Pending
Allegations:	FAILURE TO SUPERVISE; DISHONEST AND UNETHICAL PRACTICES
	SIGNATOR FAILED TO ADEQUATELY SUPERVISE THE PRINCIPAL OF ONE OF ITS TOP-PRODUCING OFFICES. THE PRINCIPAL ALLOWED TWO SERIES 6 REGISTERED REPRESENTATIVES TO CONDUCT WHAT THEY DESCRIBED AS A VENTURE CAPITAL INVESTMENT BANK. THE PRINCIPAL, JEREMIAH HEALEY, SIGNED AN OUTSIDE BUSINESS ACTIVITY FORM APPROVING OF THE ACTIVITY.



Initiated By: MASSACHUSETTS
Date Initiated: 05/29/2003
Docket/Case Number: E-2003-086
URL for Regulatory Action:
Principal Product Type: No Product
Other Product Type(s):
Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought: ADMINSTRATIVE FINE

Reporting Source: Firm
Current Status: Final
Allegations: THE MASSACHUSETTS DIVISION OF SECURITIES FILED A COMPLAINT ALLEGING FAILURE TO SUPERVISE AND A VIOLATION OF MASSACHUSETTS STATE LAW WHICH PROHIBITS VIOLATION OF THE NASD LAWS.
Initiated By: MASSACHUSETTS SECURITIES DIVISION OF THE OFFICE OF THE SECRETARY OF THE COMMONWEALTH
Date Initiated: 05/28/2003
Docket/Case Number: E-2002-086
Principal Product Type: Insurance
Other Product Type(s): SECURITIES PRODUCTS
Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought: CEASE & DESIST ORDER
Resolution: Order
Resolution Date: 01/14/2004
Sanctions Ordered: Monetary/Fine \$175,000.00
 Cease and Desist/Injunction
Other Sanctions Ordered:
Sanction Details: PERMANENT CEASE AND DESIST ORDER ISSUED. SIGNATOR MADE OFFER OF SETTLEMENT TO DIVISION, WHICH THE DIVISION ACCEPTED,



RESULTING IN THE ISSUANCE OF A CONSENT ORDER ON 1/14/04. FIRM AGREES TO COOPERATE IN ONGOING INVESTIGATION AND ADMINISTRATIVE PROCEEDINGS OF INDIVIDUALS IN THIS MATTER. FINE IN AMOUNT OF \$175,000 PAID ON 1/28/04.

Firm Statement

MA SEC. DIV. ISSUED A SANCTION FOR FAILURE TO SUPERVISE THE ACTIONS OF 3 FORMER REPRESENTATIVES, 2 WHO HAD ENGAGED IN UNAPPROVED OUTSIDE BUSINESS ACTIVITIES, AND THE 3RD WHO ENGAGED IN MISAPPROPRIATION OF CUSTOMER FUNDS. FINAL CHARGES DO NOT INCLUDE THE ORIGINAL CHARGE OF VIOLATION OF MA LAW WHICH PROHIBITS VIOLATIONS OF THE NASD LAWS.

Disclosure 7 of 13

Reporting Source:	Regulator
Current Status:	Final
Allegations:	NASD RULES 1031 AND 2110 - RESPONDENT MEMBER ALLOWED AN INDIVIDUAL WHO WAS TERMINATED FROM THE FIRM VIA FORM U-5, TO PARTICIPATE IN THE SECURITIES BUSINESS OF THE FIRM AND FUNCTION AS A REGISTERED REPRESENTATIVE WHILE NOT PROPERLY REGISTERED IN THE APPROPRIATE CAPACITY TO ENGAGE IN SUCH ACTIVITY.
Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS
Date Initiated:	04/02/2001
Docket/Case Number:	C9B010022
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	
Other Sanction(s)/Relief Sought:	
Resolution:	Decision & Order of Offer of Settlement
Resolution Date:	06/27/2001
Sanctions Ordered:	Monetary/Fine \$5,000.00
Other Sanctions Ordered:	
Sanction Details:	OFFER OF SETTLEMENT RECEIVED WHEREIN RESPONDENT IS FINED \$5,000.



Reporting Source:	Firm
Current Status:	Final
Allegations:	ON APRIL 2, 2001 THE NASD REGULATION FILED A COMPLAINT AGAINST FIRM FOR VIOLATIONS OF NASD RULES 1031 AND 2110. FOR AN EIGHT MONTH PERIOD IN 1999, THE FIRM PAID APPROXIMATELY \$1500 IN COMMISSIONS TO A PERSON WHILE HIS REGISTRATION WAS INADVERTENTLY TERMINATED.
Initiated By:	NASD REGULATION, INC.
Date Initiated:	04/02/2001
Docket/Case Number:	C9B010022
Principal Product Type:	Mutual Fund(s)
Other Product Type(s):	VARIABLE LIFE INVESTMENTS
Principal Sanction(s)/Relief Sought:	Other
Other Sanction(s)/Relief Sought:	CAUSE OF ACTION: REGISTRATION VIOLATION (NASD RULES 1031 AND 2110)
Resolution:	Decision & Order of Offer of Settlement
Resolution Date:	05/17/2001
Sanctions Ordered:	Monetary/Fine \$5,000.00
Other Sanctions Ordered:	
Sanction Details:	FINE IN AMOUNT OF \$5,000.00 WAS PAID ON 7/17/01.
Firm Statement	ON MAY 17, 2001, SIGNATOR INVESTORS, INC. SUBMITTED AN OFFER OF SETTLEMENT WHICH WAS ACCEPTED BY THE NASD. IN THE SETTLEMENT, THE FIRM CONSENTED TO THE ISSUANCE OF AN ORDER OF ACCEPTANCE WHICH ENTERED FINDINGS OF VIOLATIONS OF REGISTRATION RULE 1031 AND CONDUCT RULE 2110 AND FINED SIGNATOR INVESTORS, INC. \$5,000.00.

Disclosure 8 of 13

Reporting Source:	Firm
Current Status:	Final
Allegations:	APPLICANT AND CONTROL AFFILIATES WERE ALLEGED TO HAVE ENGAGED IN IMPROPER SALES/MARKETING PRACTICES INVOLVING MISREPRESENTATIONS/OMISSIONS REGARDING INSURANCE PRODUCTS



(SOURCE & USE OF PREMIUM PAYMENTS, SURRENDER/LAPSE OF LIFE INSURANCE POLICIES, CONTINUING OBLIGATION TO MAKE PREMIUM PAYMENTS, AND IMPROPER REPLACEMENT DISCLOSURES).

Initiated By: STATE OF FLORIDA, OFFICE OF THE ATTORNEY GENERAL

Date Initiated: 04/01/1997

Docket/Case Number: AG L96-3-1088

Principal Product Type: Insurance

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Consent

Resolution Date: 10/30/1997

Sanctions Ordered: Monetary/Fine \$6,000,000.00

Other Sanctions Ordered:

Sanction Details: MANDATORY PAYMENT OF \$6,000,000 MADE ON OR ABOUT OCTOBER 30, 1997.

Firm Statement THE APPLICANT AND CONTROL AFFILIATES MADE A MANDATORY PAYMENT OF \$6,000,000 AND AGREED TO IMPLEMENT A NEW COMPLAINT REVIEW PROCEDURE, AUDIT AND MONITORING PROGRAM AND A PLAN FOR MISREPRESENTATION AND FRAUD.

Disclosure 9 of 13

Reporting Source: Firm

Current Status: Final

Allegations: ORDER WITHDRAWING COMMISSIONER'S OBJECTIONS TO SETTLEMENT OF CLASS ACTION LAWSUIT IN DUHAIME, ET AL V. JH MUTUAL LIFE INSUR. CO., JH VARIABLE LIFE INS. CO., AND JH DISTRIBUTORS, INC. RESOLVING FOR CA POLICYHOLDERS ALL MATTERS GOVERNED BY THE SETTLEMENT AND SO NOTIFYING THE US DISTRICT COURT FOR THE DISTRICT OF MASSACHUSETTS.

Initiated By: CALIFORNIA DEPT. OF INSURANCE

Date Initiated: 10/01/1997

**Docket/Case Number:****Principal Product Type:** Insurance**Other Product Type(s):****Principal Sanction(s)/Relief Sought:** Civil and Administrative Penalt(ies) /Fine(s)**Other Sanction(s)/Relief Sought:****Resolution:** Acceptance, Waiver & Consent(AWC)**Resolution Date:** 10/23/1997**Sanctions Ordered:** Monetary/Fine \$750,000.00
Disgorgement/Restitution**Other Sanctions Ordered:****Sanction Details:** RESTITUTION PAID ON OR ABOUT OCTOBER 23, 1997.**Firm Statement** CONSENT ORDER SIGNED AND ACCEPTED. THE APPLICANT AND CONTROL AFFILIATES ACCEPTED THE STIPULATION AND CONSENT ORDER AND AGREED TO PAY THE COMMISSIONER \$200,000 FOR COSTS INCURRED AND \$550,000 WAS PAID DIRECTLY TO VENDORS SELECTED BY THE CA INSURANCE COMMISSIONER FOR MASS MEDIA OUTREACH COMMUNICATION.**Disclosure 10 of 13****Reporting Source:** Firm**Current Status:** Final**Allegations:** APPLICANT AND CONTROL AFFILIATES WERE ALLEGED TO HAVE ENGAGED IN PRACTICES IN THE SALE OF LIFE INSURANCE AND ANNUITIES THAT VIOLATED THE FLORIDA INSURANCE CODE.**Initiated By:** FLORIDA DEPT. OF INSURANCE**Date Initiated:** 05/01/1997**Docket/Case Number:** CASE NO. 18900-96-C**Principal Product Type:** Insurance**Other Product Type(s):** LIFE INSURANCE AND ANNUITIES**Principal Sanction(s)/Relief Sought:** Civil and Administrative Penalt(ies) /Fine(s)



Other Sanction(s)/Relief Sought:

Resolution: Consent

Resolution Date: 10/20/1997

Firm Statement THE FLORIDA INSURANCE DEPT. INSTITUTED THE FLORIDA REMEDIATION PLAN FOR FLORIDA CLASS MEMBERS TO ASSURE THAT RELIEF PROVIDED UNDER THE TERMS OF THE SETTLEMENT OF THE CLASS LAWSUIT DUHAIME, ET AL. V. JH MUTUAL LIFE INSURANCE CO., JH VARIABLE LIFE INSURANCE CO. & JH DISTRIBUTORS, INC. WAS RESPONSIVE TO ISSUES UNIQUE TO FLORIDA POLICYHOLDERS.

Disclosure 11 of 13

Reporting Source: Regulator

Current Status: Final

Allegations:

Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Date Initiated: 10/15/1998

Docket/Case Number: C11970038

Principal Product Type:

Other Product Type(s):

Principal Sanction(s)/Relief Sought:

Other Sanction(s)/Relief Sought:

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 10/15/1998

Sanctions Ordered: Censure
Monetary/Fine \$100,000.00

Other Sanctions Ordered:

Sanction Details:

Regulator Statement ON OCTOBER 15, 1998, DISTRICT NO. 11 NOTIFIED RESPONDENT JOHN HANCOCK DISTRIBUTORS, INC. THAT THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C11970038 WAS ACCEPTED; THEREFORE, THE



FIRM IS CENSURED AND FINED \$100,000 - (NASD RULES 2110 AND 2210(d)(1)(A) & (B) - RESPONDENT MEMBER, IN CONNECTION WITH THE OFFER AND SALES OF INTERESTS IN VARIOUS LIMITED PARTNERSHIPS, DISTRIBUTED CERTAIN "INTERNAL USE ONLY" SALES COMMUNICATIONS TO ITS REGISTERED REPRESENTATIVES WHO IN TURN PROVIDED CERTAIN SALES COMMUNICATIONS TO THE PUBLIC THAT OMITTED MATERIAL INFORMATION AND INCLUDED EXAGGERATED, UNWARRANTED OR MISLEADING STATEMENTS OR CLAIMS).

04-12-99, \$100,000 PAID ON 11/13/98, INVOICE #98-11-815

Reporting Source: Firm

Current Status: Final

Allegations: IN CONNECTION WITH THE OFFER & SALE OF INTERESTS IN VARIOUS LIMITED PARTNERSHIPS IN THE EARLY TO MID-1980S, THE FIRM DISTRIBUTED CERTAIN "INTERNAL USE ONLY" SALES COMMUNICATIONS TO ITS REGISTERED REPRESENTATIVES AND TO THE PUBLIC THAT CONTAINED FALSE AND/OR MISLEADING STATEMENTS OR CLAIMS REGARDING INVESTMENTS IN CERTAIN LIMITED PARTNERSHIPS

Initiated By: NASD REGULATION, INC.

Date Initiated: 02/01/1997

Docket/Case Number: C11970038

Principal Product Type: Other

Other Product Type(s): LIMITED PARTNERSHIPS

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 10/29/1998

Sanctions Ordered: Monetary/Fine \$100,000.00

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGED VIOLATIONS, THE COMPANY ACCEPTED AND CONSENTED TO THE ENTRY OF THE FINDINGS



BY NASD REGULATION, INC., CENSURE AND A FINE IN THE AMOUNT OF \$100,000.

Firm Statement

TOGETHER WITH THE AWC SIGNED BY THE FIRM, THE NASD ACCEPTED A STATEMENT OF CORRECTIVE MEASURES AND MITIGATING FACTORS SIGNED BY THE FIRM. THE STATEMENT DETAILED HOW THE FIRM HAD CHANGED SIGNIFICANTLY SINCE THE EARLY TO MID-1980'S WHEN THIS OCCURRED AND OUTLINED MEASURES IN PLACE TO ENSURE COMPLIANCE OF SALES MATERIALS WITH SECURITIES LAWS/RULES.

Disclosure 12 of 13

Reporting Source: Regulator

Current Status: Final

Allegations: RESPONDENT AS REGISTERED DEALER FAILED TO TIMELY REPORT THE REVISED DISCLOSURE REPORTING PAGE TO AGENTS U4 IN VIOLATION OF SECTION 12.D OF THE ACT.

Initiated By: ILLINOIS SECURITIES DEPARTMENT

Date Initiated: 03/16/1995

Docket/Case Number: 9500133

URL for Regulatory Action:

Principal Product Type:

Other Product Type(s):

Principal Sanction(s)/Relief Sought:

Other Sanction(s)/Relief Sought:

Resolution: Consent

Resolution Date: 03/30/1995

Sanctions Ordered: Censure
Monetary/Fine \$2,500.00

Other Sanctions Ordered:

Sanction Details: CONSENT ORDER OF CENSURE AND FINE WAS ISSUED ON MARCH 30, 1995, AND \$2,500 FINE ASSESSED.

Regulator Statement CONTACT: 217-785-4940



Reporting Source: Firm
Current Status: Final
Allegations: FAILURE TO TIMELY REPORT A REVISED DRP PAGE OF AN AGENT'S U-4.
Initiated By: ILLINOIS SECURITIES DEPARTMENT
Date Initiated: 03/28/1995
Docket/Case Number: 9500133
Principal Product Type: No Product
Other Product Type(s):
Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:
Resolution: Settled
Resolution Date: 03/30/1995
Sanctions Ordered: Monetary/Fine \$2,500.00
Other Sanctions Ordered:
Sanction Details: FINE IN AMOUNT OF \$2500.00 WAS PAID ON MARCH 30, 1995.
Firm Statement THE STATE OF IL ISSUED A SANCTION AGAINST APPLICANT FOR FAILING TO TIMELY REPORT A REVISED DRP PAGE OF AN AGENT'S U-4. IT WAS A VIOLATION OF SECTION 12.D OF THE ACT.

Disclosure 13 of 13

Reporting Source: Regulator
Current Status: Final
Allegations:
Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Date Initiated: 07/21/1992
Docket/Case Number: C11920003
Principal Product Type:

**Other Product Type(s):****Principal Sanction(s)/Relief Sought:****Other Sanction(s)/Relief Sought:****Resolution:** Acceptance, Waiver & Consent(AWC)**Resolution Date:** 07/21/1992**Sanctions Ordered:** Censure
Monetary/Fine \$5,000.00**Other Sanctions Ordered:****Sanction Details:****Regulator Statement**

ON JULY 21, 1992, THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C11920003 (DISTRICT NO. 11) SUBMITTED BY JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY AND JOHN HANCOCK DISTRIBUTORS, INC. WAS ACCEPTED; THEREFORE, THEY ARE CENSURED AND FINED \$5,000, JOINTLY AND SEVERALLY - (ARTICLE III, SECTIONS 1, 2 AND 27(a) & (b)(1) OF THE RULES OF FAIR PRACTICE - RESPONDENT MEMBERS RECOMMENDED AND EXECUTED TRANSACTIONS ON BEHALF OF PUBLIC CUSTOMERS THAT WERE UNSUITABLE IN RELATION TO THE CUSTOMERS' FINANCIAL SITUATION AND NEEDS; AND, FAILED TO ADEQUATELY SUPERVISE AND ENFORCE ITS WRITTEN SUPERVISORY PROCEDURES).

\$5,00.00 J&S PAID ON 8/5/92 INVOICE #92-11-738

Reporting Source: Firm**Current Status:** Final**Allegations:** WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE APPLICANT AND CONTROL AFFILIATE CONSENTED TO THE ALLEGATIONS OF UNSUITABLE RECOMMENDATIONS AND INADEQUATE SUPERVISION IN CONNECTION WITH THE SALE OF A TAX-EXEMPT MUTUAL FUND AND THE PURCHASE OF A COMBINED FIXED/VARIABLE ANNUITY FOR ONE CUSTOMER.**Initiated By:** NASD, INC.**Date Initiated:** 07/01/1992**Docket/Case Number:** C11920003



Principal Product Type: Mutual Fund(s)

Other Product Type(s): COMBINED FIXED/VARIABLE ANNUITY

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 07/21/1992

Sanctions Ordered: Monetary/Fine \$5,000.00

Other Sanctions Ordered:

Sanction Details: THE FIRMS WERE CENSURED & FINED \$5000.00 JOINTLY AND SEVERALLY. FINES WERE PAID ON JULY 21, 1992.

Firm Statement THE NASD ACCEPTED A LETTER OF ACCEPTANCE, WAIVER & CONSENT (AWC) SUBMITTED BY THE FIRMS IN WHICH THEY WERE CENSURED AND FINED \$5000 JOINTLY AND SEVERALLY. ALONG WITH THE AWC, THE NASD ACCEPTED A STATEMENT OF CORRECTIVE MEASURES & MITIGATING FACTORS SUBMITTED BY THE FIRMS IN CONNECTION WITH THIS ACTION.



Arbitration Award - Award / Judgment

Brokerage firms are not required to report arbitration claims filed against them by customers; however, BrokerCheck provides summary information regarding FINRA arbitration awards involving securities and commodities disputes between public customers and registered securities firms in this section of the report.

The full text of arbitration awards issued by FINRA is available at www.finra.org/awardsonline.

Disclosure 1 of 12

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-FAILURE TO SUPERVISE
Arbitration Forum:	NASD
Case Initiated:	05/15/2002
Case Number:	02-02736
Disputed Product Type:	COMMON STOCK; CORPORATE BONDS; DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; MUTUAL FUNDS
Sum of All Relief Requested:	\$2,400,000.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	12/08/2003
Sum of All Relief Awarded:	\$341,000.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 2 of 12

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-FAILURE TO SUPERVISE; ACCOUNT RELATED-NEGLIGENCE
Arbitration Forum:	NASD
Case Initiated:	07/12/2005
Case Number:	05-02830

Disputed Product Type: COMMON STOCK; DO NOT USE-NO OTHER TYPE OF SEC INVOLVE;
MUTUAL FUNDS

Sum of All Relief Requested: \$210,301.00

Disposition: AWARD AGAINST PARTY

Disposition Date: 02/14/2007

Sum of All Relief Awarded: \$106,500.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 3 of 12

Reporting Source: Regulator

Type of Event: ARBITRATION

Allegations: ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-FAILURE TO SUPERVISE; DO NOT USE-NO OTHER CONTROVERSY INVOLVED

Arbitration Forum: NASD

Case Initiated: 07/20/2005

Case Number: [05-03690](#)

Disputed Product Type: ANNUITIES; DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; MUTUAL FUNDS

Sum of All Relief Requested: \$177,000.00

Disposition: AWARD AGAINST PARTY

Disposition Date: 04/10/2006

Sum of All Relief Awarded: \$40,000.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 4 of 12

Reporting Source: Regulator

Type of Event: ARBITRATION

Allegations: ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-FAILURE TO SUPERVISE



Arbitration Forum: NASD
Case Initiated: 07/05/2007
Case Number: [07-01953](#)
Disputed Product Type: DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; MUTUAL FUNDS
Sum of All Relief Requested: \$300,000.00
Disposition: AWARD AGAINST PARTY
Disposition Date: 05/28/2008
Sum of All Relief Awarded: \$42,859.08

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 5 of 12

Reporting Source: Regulator
Type of Event: ARBITRATION
Allegations: ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-NEGLIGENCE
Arbitration Forum: FINRA
Case Initiated: 03/08/2013
Case Number: [13-00579](#)
Disputed Product Type: OTHER TYPES OF SECURITIES
Sum of All Relief Requested: Unspecified Damages
Disposition: AWARD AGAINST PARTY
Disposition Date: 03/04/2014
Sum of All Relief Awarded: \$1,589,146.02

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 6 of 12

Reporting Source: Regulator
Type of Event: ARBITRATION



Allegations:	ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-OMISSION OF FACTS; ACCOUNT ACTIVITY-SUITABILITY; DO NOT USE-NO OTHER CONTROVERSY INVOLVED
Arbitration Forum:	NASD
Case Initiated:	02/17/1993
Case Number:	92-02421
Disputed Product Type:	DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; LIMITED PARTNERSHIPS
Sum of All Relief Requested:	\$2,459.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	08/11/1993
Sum of All Relief Awarded:	\$2,000.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 7 of 12

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-NEGLIGENCE
Arbitration Forum:	NASD
Case Initiated:	03/19/1993
Case Number:	92-04046
Disputed Product Type:	DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; LIMITED PARTNERSHIPS
Sum of All Relief Requested:	\$275,033.52
Disposition:	AWARD AGAINST PARTY
Disposition Date:	03/11/1994
Sum of All Relief Awarded:	\$25,000.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 8 of 12



Reporting Source: Regulator
Type of Event: ARBITRATION
Allegations: ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-OTHER; ACCOUNT ACTIVITY-SUITABILITY
Arbitration Forum: NASD
Case Initiated: 03/31/1993
Case Number: [92-04070](#)
Disputed Product Type: DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; LIMITED PARTNERSHIPS
Sum of All Relief Requested: \$799,133.00
Disposition: AWARD AGAINST PARTY
Disposition Date: 09/28/1995
Sum of All Relief Awarded: \$44,270.28

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 9 of 12

Reporting Source: Regulator
Type of Event: ARBITRATION
Allegations: ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-OMISSION OF FACTS; ACCOUNT ACTIVITY-OTHER; ACCOUNT ACTIVITY-SUITABILITY
Arbitration Forum: NASD
Case Initiated: 10/11/1993
Case Number: [93-03925](#)
Disputed Product Type: DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; MUTUAL FUNDS
Sum of All Relief Requested: \$9,802.00
Disposition: AWARD AGAINST PARTY
Disposition Date: 05/05/1994
Sum of All Relief Awarded: \$5,000.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 10 of 12

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-FAILURE TO SUPERVISE; DO NOT USE-NO OTHER CONTROVERSY INVOLVED
Arbitration Forum:	NASD
Case Initiated:	04/08/1994
Case Number:	94-00785
Disputed Product Type:	DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; LIMITED PARTNERSHIPS
Sum of All Relief Requested:	\$84,477.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	03/03/1995
Sum of All Relief Awarded:	\$14,000.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 11 of 12

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-MANIPULATION; DO NOT USE-NO OTHER CONTROVERSY INVOLVED
Arbitration Forum:	NASD
Case Initiated:	11/17/1995
Case Number:	95-03933
Disputed Product Type:	ANNUITIES; DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; MUNICIPAL BOND FUNDS
Sum of All Relief Requested:	\$10,000.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	04/19/1996
Sum of All Relief Awarded:	\$10,150.00



There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 12 of 12

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-NEGLIGENCE
Arbitration Forum:	NASD
Case Initiated:	02/10/1998
Case Number:	98-00342
Disputed Product Type:	DO NOT USE-NO OTHER TYPE OF SEC INVOLVE; UNKNOWN TYPE OF SECURITIES
Sum of All Relief Requested:	\$207,118.40
Disposition:	AWARD AGAINST PARTY
Disposition Date:	05/27/1999
Sum of All Relief Awarded:	\$1,118.40

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.



Civil Bond

This type of disclosure event involves a civil bond for the brokerage firm that has been denied, paid, or revoked by a bonding company.

Disclosure 1 of 1

Reporting Source:	Firm
Policy Holder:	SIGNATOR INVESTORS, INC.
Bonding Company Name:	NATIONAL FIRE INSURANCE COMPANY
Disposition:	Payout
Disposition Date:	07/01/1987
Payout Details:	PAYOUT IN THE AMOUNT OF \$28,788.38 (PAID ON 09/23/1987).
Firm Statement	SETTLEMENT OF A CLAIM REGARDING MISAPPROPRIATION BY REGISTERED REPRESENTATIVE SARAH MILAGROS CALDERON OF FUNDS IN AMOUNT OF \$36,759.67 FROM CUSTOMER HELEN DRECSLER.

End of Report



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