

BrokerCheck Report

JOHN WILLIAM BOUKAMP III

CRD# 1444222

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 6
Registration and Employment History	8 - 9
Disclosure Events	10



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.

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.



JOHN W. BOUKAMP III

CRD# 1444222

Currently employed by and registered with the following Firm(s):

IA MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
 9128 STRADA PL
 NAPLES, FL 34108
 CRD# 7691
 Registered with this firm since: 09/30/2008

B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
 9128 STRADA PL
 NAPLES, FL 34108
 CRD# 7691
 Registered with this firm since: 09/05/2008

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 6 Self-Regulatory Organizations
- 38 U.S. states and territories

This broker has passed:

- 3 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

- B CITIGROUP GLOBAL MARKETS INC.**
 CRD# 7059
 BLOOMFIELD HILLS, MI
 07/1993 - 10/2008
- B LEHMAN BROTHERS INC.**
 CRD# 7506
 NEW YORK, NY
 02/1988 - 07/1993
- B E. F. HUTTON & COMPANY INC**
 CRD# 235
 11/1986 - 02/1988

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

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

The following types of disclosures have been reported:

Type	Count
Customer Dispute	8



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 6 SROs and is licensed in 38 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Office Address: **ONE BRYANT PARK
NEW YORK, NY 10036**

Firm CRD#: **7691**

	SRO	Category	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B	Cboe Exchange, Inc.	General Securities Representative	Approved	09/05/2008
B	Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	09/05/2008
B	FINRA	General Securities Representative	Approved	09/05/2008
B	FINRA	General Securities Sales Supervisor	Approved	09/05/2008
B	Nasdaq Stock Market	General Securities Representative	Approved	09/05/2008
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	09/05/2008
B	New York Stock Exchange	General Securities Representative	Approved	09/05/2008
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018

	U.S. State/ Territory	Category	Status	Date
B	Alaska	Agent	Approved	02/08/2013
B	Arizona	Agent	Approved	10/06/2008
B	California	Agent	Approved	09/08/2008

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	04/02/2013
B	Connecticut	Agent	Approved	09/05/2008
B	Delaware	Agent	Approved	10/03/2008
B	District of Columbia	Agent	Approved	10/09/2019
B	Florida	Agent	Approved	10/02/2008
IA	Florida	Investment Adviser Representative	Approved	07/23/2020
B	Georgia	Agent	Approved	10/07/2008
B	Hawaii	Agent	Approved	06/03/2016
B	Idaho	Agent	Approved	06/06/2011
B	Illinois	Agent	Approved	09/08/2008
B	Indiana	Agent	Approved	10/03/2008
B	Iowa	Agent	Approved	10/03/2008
B	Kansas	Agent	Approved	09/05/2008
B	Kentucky	Agent	Approved	05/18/2022
B	Maryland	Agent	Approved	09/05/2008
B	Massachusetts	Agent	Approved	09/09/2008
B	Michigan	Agent	Approved	09/05/2008
B	Missouri	Agent	Approved	05/07/2015
B	Nevada	Agent	Approved	05/25/2012
B	New Jersey	Agent	Approved	07/02/2019
B	New York	Agent	Approved	09/05/2008

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	North Carolina	Agent	Approved	09/05/2008
B	Ohio	Agent	Approved	12/08/2008
B	Oklahoma	Agent	Approved	04/09/2013
B	Oregon	Agent	Approved	09/30/2008
B	Pennsylvania	Agent	Approved	09/05/2008
B	Rhode Island	Agent	Approved	09/05/2008
B	South Carolina	Agent	Approved	09/18/2008
B	Tennessee	Agent	Approved	10/03/2014
B	Texas	Agent	Approved	09/05/2008
IA	Texas	Investment Adviser Representative	Restricted Approval	09/30/2008
B	Utah	Agent	Approved	10/29/2020
B	Vermont	Agent	Approved	11/14/2008
B	Virginia	Agent	Approved	09/05/2008
B	Washington	Agent	Approved	09/08/2008
B	Wisconsin	Agent	Approved	09/05/2008
B	Wyoming	Agent	Approved	12/19/2024

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
 9128 STRADA PL
 NAPLES, FL 34108

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
 Naples, FL

Broker Qualifications



Employment 1 of 1, continued



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor - Options Module Examination	Series 9	01/02/2023
B General Securities Sales Supervisor - General Module Examination	Series 10	01/02/2023
B General Securities Sales Supervisor Examination (Options Module & General Module)	Series 8	07/26/1989

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Futures Managed Funds Examination	Series 31	01/08/2001
B General Securities Representative Examination	Series 7	12/14/1985

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	07/30/1992
B Uniform Securities Agent State Law Examination	Series 63	12/23/1985

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

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

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 07/1993 - 10/2008	CITIGROUP GLOBAL MARKETS INC.	7059	BLOOMFIELD HILLS, MI
B 02/1988 - 07/1993	LEHMAN BROTHERS INC.	7506	NEW YORK, NY
B 11/1986 - 02/1988	E. F. HUTTON & COMPANY INC	235	
B 01/1986 - 12/1986	PRUDENTIAL-BACHE SECURITIES INC.	7471	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
12/2009 - Present	BANK OF AMERICA, N.A.	FINANCIAL ADVISOR	Y	BLOOMFIELD HILLS, MI, United States
09/2008 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FA	Y	BLOOMFIELD HILLS, MI, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

I*75340 FOR-PROFIT ORGANIZATION - TRUST, BIRMINGHAM, MICHIGAN 48009 - INVESTMENT RLT'D - NO, HRS DEVOTED TO ACTIVITY - 2 HOUR(S) QUARTERLY, HRS DURING TRADING - 0, DATE ACTIVITY BEGAN 09/15/14, POSITION - FINANCIAL ADVISOR & SON OF CLIENT; POA - ASSIST IN TRADING ACCT, GIFTING, ETC.

I*99944

FOR PROFIT OR NOT FOR PROFIT: NON-PROFIT ORGANIZATION

NAME OF OUTSIDE BUSINESS ORGANIZATION: ROSE HILL

INVESTMENT RELATED: Y

ADDRESS OF BUSINESS:

HOLLY, MICHIGAN 48442



Registration and Employment History

Other Business Activities, continued

NATURE OF BUSINESS: CHARITABLE ORGANIZATION,
 POSITION, TITLE, ASSOCIATION: OTHER, ADVISING/REVIEW OF INVESTMENTS
 START DATE OF RELATIONSHIP: 11/18/2016
 NUMBER OF HOURS DEVOTED: 10 HOUR(S) ANNUALLY
 NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0
 DUTIES: ENTITY PROVIDES SUPPORT FOR THE MENTALLY ILL. I WOULD BE ON THE BOARD, ADVISING/OVERSEEING INVESTMENTS.
 THIS ACCOUNT WOULD NOT BE HELD HERE AT MERRILL. IT IS CURRENTLY AT NORTHERN TRUST.

I*969301

For profit or not for profit: Entity For Profit
 Name of outside business organization: LLC
 Investment related: N
 Address of business: Clawson, Michigan, 48017
 Nature of business: ["Limited Liability Company"]
 Position, title, association: ["General Partner/Managing Member"],
 Start date of relationship: 8/25/2022
 Number of hours devoted: 1 hour(s) Yearly
 Number of hours devoted during trading hours: 0
 Duties: , Rental Property

I*1116263

For profit or not for profit: Entity For Profit
 Name of outside business organization: Shepardbush LLC
 Investment related: N
 Address of business: birmingham, Michigan, 48009
 Nature of business: ["Limited Liability Company"]
 Position, title, association: ["Owner"],
 Start date of relationship: 12/25/2022
 Number of hours devoted: 0 hour(s) Monthly
 Number of hours devoted during trading hours: 0
 Duties: , House real estate funds

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
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 broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
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 brokers and brokerage 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.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	8	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 4

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	THE CUSTOMERS ALLEGE UNSUITABLE INVESTMENT RECOMMENDATIONS AND UNAUTHORIZED TRADING IN JUNE 2012 AND SEPTEMBER 2012. ALLEGATION ACTIVITY PERIOD FROM 6/1/2012 TO 9/30/2012.
Product Type:	Index Option
Alleged Damages:	\$522,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/16/2013
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	12/30/2013
Settlement Amount:	
Individual Contribution	



Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	13-03655
Date Notice/Process Served:	12/30/2013
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/17/2014
Monetary Compensation Amount:	\$275,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITI
Allegations:	ALLEGED FA FAILED TO PROVIDE CLAIMANT WILL ALL THE PROPER OPTIONS RELATING TO AN ANNUITY PURCHASED 01/01/03.
Product Type:	Annuity-Fixed
Alleged Damages:	\$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/29/2008
Complaint Pending?	No
Status:	Settled



Status Date: 07/13/2009

Settlement Amount: \$14,999.00

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CITI

Allegations: ALLEGED FA FAILED TO PROVIDE CLAIMANT WILL ALL THE PROPER OPTIONS RELATING TO AN ANNUITY PURCHASED 01/01/03.

Product Type: Annuity-Fixed

Alleged Damages: \$0.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 09/29/2008

Complaint Pending? No

Status: Settled

Status Date: 07/13/2009

Settlement Amount: \$14,599.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 4

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CITIGROUP GLOBAL MARKETS INC.



Allegations: CLIENT ALLEGED FAILURE TO FOLLOW INSTRUCTIONS - 2002.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$70,000.00

Customer Complaint Information

Date Complaint Received: 07/01/2003

Complaint Pending? No

Status: Settled

Status Date: 02/02/2005

Settlement Amount: \$8,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE CLAIM WAS SETTLED FOR \$8,000.

Disclosure 4 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PSI

Allegations: THE ABOVE CLIENT(S) SUBMITTED CLAIM FORM(S) TO THE CLAIMS RESOLUTION PROCESS RELATING TO LIMITED PARTNERSHIP PURCHASE(S) DURING THE PERIOD :3/86 - 5/86. THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASE(S) NO DAMAGES WERE ALLEGED BUT THE AMOUNT(S) ACTUAL LOSS (OUT-OF-POCKET) IS/ARE APPROX: \$16,300.

Product Type:

Alleged Damages: \$16,300.00

Customer Complaint Information

Date Complaint Received: 10/21/1993

Complaint Pending? No

Status: Settled



Status Date: 10/21/1993

Settlement Amount: \$25,984.00

Individual Contribution Amount:

Firm Statement

SETTLEMENT(S) WITH THE ABOVE CLIENT(S) HAS/HAVE BEEN REACHED IN THE CLAIMS RESOLUTION PROCESS. THE DOLLAR AMOUNT(S) OF THE SETTLEMENT(S) IS/ARE APPROX.: \$25,984. THIS MATTER RESULTED FROM THE UNPRECEDENTED, UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JAN 1, 1980 TO JAN 1, 1991. THE ABOVE REFERENCE CLIENT(S) SUBMITTED CLAIM FORM(S) IN RESPONSE TO THIS MAILING. THE CLAIM FORM(S) WAS/WERE EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, NASD AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT(S) AROSE OUT OF THIS UNIQUE PROCESS.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PSI

Allegations: THE ABOVE CLIENT(S) SUBMITTED CLAIM FORM(S) TO THE CLAIMS RESOLUTION PROCESS RELATING TO LIMITED PARTNERSHIP PURCHASE(S) DURING THE PERIOD: 3/86-5/86. THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASE(S). NO DAMAGES WERE ALLEGED BUT THE AMOUNT(S) ACTUAL LOSS (OUT-OF-POCKET) IS/ARE APPROXIMATELY \$16,300.

Product Type:

Alleged Damages: \$16,300.00

Customer Complaint Information

Date Complaint Received: 10/21/1993

Complaint Pending? No

Status: Settled



Status Date: 10/21/1993

Settlement Amount: \$25,984.00

Individual Contribution Amount:

Broker Statement

SETTLEMENT(S) WITH THE ABOVE CLIENT(S) HAS/HAVE BEEN REACHED IN THE CLAIMS RESOLUTION PROCESS THE DOLLAR AMOUNT(S) OF THE SETTLEMENT(S) IS/ARE APPROXIMATELY \$25,984. THIS MATTER RESULTED FROM THE UNPRECEDENTED, UNSOLICITED, MAKING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JAN 1,1980 TO JAN 1,1991. THE ABOVE REFERENCE CLIENT(S) FORM(S) WAS/WERE EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SFC, NASD AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT(S) AROSE OUT OF THIS UNIQUE PROCESS.



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	CLIENTS ALLEGE FA DID NOT ACT IN CLIENTS' BEST INTEREST WHEN RECOMMENDING INVESTMENTS - 3/1/2004. DAMAGES UNSPECIFIED.
Product Type:	Debt-Corporate
Alleged Damages:	\$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/14/2009
Complaint Pending?	No
Status:	Denied
Status Date:	11/22/2010
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	CLAIM DENIED

Reporting Source:	Broker
--------------------------	--------



Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS, INC
Allegations:	CLIENTS ALLEGE FA DID NOT ACT IN CLIENTS' BEST INTEREST WHEN RECOMMENDING INVESTMENTS - 3/1/2004. DAMAGES UNSPECIFIED.
Product Type:	Debt-Corporate
Alleged Damages:	\$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/14/2009
Complaint Pending?	No
Status:	Denied
Status Date:	11/22/2010
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLAIM DENIED

Disclosure 2 of 4

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CITI
Allegations:	CLIENT COMPLAINS ABOUT THE PERFORMANCE OF CITIGROUP PROPRIETARY ALTERNATIVE INVESTMENT PRODUCTS THAT SUSTAINED SIGNIFICANT DECLINE DURING RECENT VOLATILE MARKETS. CLIENT ALLEGES THAT THE PRODUCTS WERE MISREPRESENTED. DAMAGES UNSPECIFIED
Product Type:	Other



Other Product Type(s): PROPRIETARY ALTERNATIVE INVESTMENT

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 04/25/2008

Complaint Pending? No

Status: Denied

Status Date: 08/26/2008

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CITIGROUP GLOBAL MARKETS INC.

Allegations: CLIENT'S ATTORNEY ALLEGED FA FAILED TO ADVISE CLIENT OF ALL RENEWAL PROVISIONS AT THE END OF THE GUARANTEE PERIOD OF ANNUITY-AUGUST 2006.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$60,000.00

Customer Complaint Information

Date Complaint Received: 07/06/2007

Complaint Pending? No

Status: Denied

Status Date: 11/26/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED.

**Disclosure 4 of 4**

Reporting Source: Broker

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

Allegations: THE CLIENT ALLEGED UNSUITABILITY WITH REGARD TO EQUITIES. JANUARY 2000 THROUGH JANUARY 2001. ALLEGED DAMAGES UNSPECIFIED.

Product Type: Equity - OTC

Other Product Type(s): EQUITY - LISTED

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/25/2001

Complaint Pending? No

Status: Denied

Status Date: 03/22/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLIENT'S CLAIM WAS DENIED.

End of Report



This page is intentionally left blank.