

BrokerCheck Report

CHRISTOPHER TODD BENOIT

CRD# 1583587

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

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:
 - 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
 - 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.

**CHRISTOPHER T. BENOIT**

CRD# 1583587

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

IA OSAIC WEALTH, INC.
 57 SCHOOL STREET
 2nd FLOOR
 CONCORD, NH 03301
 CRD# 23131
 Registered with this firm since: 11/02/2018

B OSAIC WEALTH, INC.
 57 SCHOOL STREET
 2nd FLOOR
 CONCORD, NH 03301
 CRD# 23131
 Registered with this firm since: 11/02/2018

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:**

- 1 Self-Regulatory Organization
- 21 U.S. states and territories

This broker has passed:

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

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

- IA SIGNATOR INVESTORS, INC.**
 CRD# 468
 BOSTON, MA
 05/1999 - 11/2018
- B SIGNATOR INVESTORS, INC.**
 CRD# 468
 CONCORD, NH
 12/1986 - 11/2018
- B JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY**
 CRD# 5181
 BOSTON, MA
 12/1986 - 05/1997

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 |
|------------------|-------|
| Regulatory Event | 1 |
| Customer Dispute | 2 |



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 1 SRO and is licensed in 21 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**

Main Office Address: **18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255**

Firm CRD#: **23131**

| | SRO | Category | Status | Date |
|---|-------|-----------------------------------|----------|------------|
| B | FINRA | Direct Participation Programs | Approved | 11/02/2018 |
| B | FINRA | General Securities Representative | Approved | 11/02/2018 |
| B | FINRA | Invest. Co and Variable Contracts | Approved | 11/02/2018 |

| | U.S. State/ Territory | Category | Status | Date |
|----|-----------------------|-----------------------------------|----------|------------|
| B | California | Agent | Approved | 11/02/2018 |
| B | Connecticut | Agent | Approved | 02/11/2021 |
| B | Florida | Agent | Approved | 11/02/2018 |
| IA | Florida | Investment Adviser Representative | Approved | 07/31/2023 |
| B | Georgia | Agent | Approved | 05/14/2019 |
| B | Idaho | Agent | Approved | 06/14/2024 |
| B | Illinois | Agent | Approved | 12/15/2023 |
| B | Indiana | Agent | Approved | 06/14/2024 |
| B | Maine | Agent | Approved | 11/02/2018 |
| B | Maryland | Agent | Approved | 11/16/2020 |



Broker Qualifications

Employment 1 of 1, continued

| | U.S. State/ Territory | Category | Status | Date |
|----|-----------------------|-----------------------------------|---------------------|------------|
| B | Massachusetts | Agent | Approved | 11/02/2018 |
| IA | Massachusetts | Investment Adviser Representative | Approved | 08/09/2023 |
| B | New Hampshire | Agent | Approved | 11/02/2018 |
| IA | New Hampshire | Investment Adviser Representative | Approved | 11/02/2018 |
| B | New York | Agent | Approved | 11/02/2018 |
| B | North Carolina | Agent | Approved | 11/02/2018 |
| B | Pennsylvania | Agent | Approved | 01/13/2025 |
| B | Rhode Island | Agent | Approved | 11/02/2018 |
| B | South Carolina | Agent | Approved | 05/25/2021 |
| B | Texas | Agent | Approved | 08/16/2022 |
| IA | Texas | Investment Adviser Representative | Restricted Approval | 07/28/2023 |
| B | Vermont | Agent | Approved | 11/02/2018 |
| B | Virginia | Agent | Approved | 02/13/2019 |
| B | Washington | Agent | Approved | 11/02/2018 |
| B | Wyoming | Agent | Approved | 01/29/2020 |

Branch Office Locations

OSAIC WEALTH, INC.
 57 SCHOOL STREET
 2nd FLOOR
 CONCORD, NH 03301



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

Principal/Supervisory Exams

| Exam | Category | Date |
|--------------------------|----------|------|
| No information reported. | | |

General Industry/Product Exams

| Exam | Category | Date |
|--|-----------|------------|
| B Securities Industry Essentials Examination | SIE | 10/01/2018 |
| B General Securities Representative Examination | Series 7 | 09/02/1998 |
| B Direct Participation Programs Representative Examination | Series 22 | 03/28/1989 |
| B Investment Company Products/Variable Contracts Representative Examination | Series 6 | 11/25/1986 |

State Securities Law Exams

| Exam | Category | Date |
|---|-----------|------------|
| IA Uniform Investment Adviser Law Examination | Series 65 | 03/11/1999 |
| B Uniform Securities Agent State Law Examination | Series 63 | 12/08/1986 |

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 **1** professional designation(s).

Certified Financial Planner

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



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

| Registration Dates | Firm Name | CRD# | Branch Location |
|-----------------------------|--|------|-----------------|
| IA 05/1999 - 11/2018 | SIGNATOR INVESTORS, INC. | 468 | CONCORD, NH |
| B 12/1986 - 11/2018 | SIGNATOR INVESTORS, INC. | 468 | CONCORD, NH |
| B 12/1986 - 05/1997 | JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY | 5181 | BOSTON, MA |

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 |
|-------------------|--------------------------|----------------|--------------------|----------------------------|
| 11/2018 - Present | OSAIC WEALTH, INC. | Registered Rep | Y | CONCORD, NH, United States |
| 10/1986 - 11/2018 | SIGNATOR INVESTORS, INC. | REGISTERED REP | Y | BOSTON, MA, 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.

1. CAPITAL ADVISORY GROUP, LLC.

POSITION: CEO - Senior Advisor

NATURE: LLC

INVESTMENT RELATED: Yes

NUMBER OF HOURS: 160

SECURITIES TRADING HOURS: 160

START DATE: 02/25/2022

ADDRESS: 57 School Street - 2nd Floor, Concord, NH 03301

DESCRIPTION: Comprehensive financial planning practice.

2. CAPITAL ADVISORY GROUP, LLC - FIXED INSURANCE



Registration and Employment History

Other Business Activities, continued

POSITION: Broker

NATURE: LLC

INVESTMENT RELATED: Yes

NUMBER OF HOURS: 5

SECURITIES TRADING HOURS: 5

START DATE: 02/25/2022

ADDRESS: 57 School Street, 2nd Floor, Concord, NH 03301

DESCRIPTION: Sales/Marketing of fixed annuities and non-variable insurance.

3. FINANCIAL POA - MOTHER

POSITION: POA

NATURE: N/A

INVESTMENT RELATED: No

NUMBER OF HOURS: 1

SECURITIES TRADING HOURS: 1

START DATE: 06/01/2025

ADDRESS: 63 brown hill road, bow, NH 0330

DESCRIPTION: Financial POA for mother when she is unable to make financial decisions in the future

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:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - 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.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - 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.
 -
4. **There are different statuses and dispositions for disclosure events:**
 - 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.
 - 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 |
|------------------|---------|-------|-----------|
| Regulatory Event | 0 | 1 | 0 |
| Customer Dispute | 0 | 2 | 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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

| | |
|--|---|
| Reporting Source: | Regulator |
| Regulatory Action Initiated By: | VERMONT SECURITIES DIVISION |
| Sanction(s) Sought: | Civil and Administrative Penalt(ies) /Fine(s) |
| Other Sanction(s) Sought: | NONE |
| Date Initiated: | 10/01/2002 |
| Docket/Case Number: | DOCKET NO. 03-022-S |
| Employing firm when activity occurred which led to the regulatory action: | SIGNATOR INVESTORS, INC. |
| Product Type: | Other |
| Other Product Type(s): | BROKER-DEALER/INVESTMENT ADVISER FIRM. |
| Allegations: | BENOIT FILED SIX FORM U4 AMENDMENTS BETWEEN MAY 3, 2002 AND FEBRUARY 14, 2003, ALL OF WHICH CONTAINED A "NO" ANSWER TO QUESTION 14I(3), WHICH ASKED WHETHER WITHIN THE PAST 24 MONTHS THE APPLICANT HAD BEEN THE SUBJECT OF AN INVESTMENT-RELATED, CONSUMER-INITIATED, WRITTEN COMPLAINT ALLEGING INVOLVEMENT IN ONE OR MORE SALES PRACTICE VIOLATIONS THAT CONTAINED A CLAIM FOR COMPENSATORY DAMAGES OF \$5,000 OR MORE. HOWEVER, AN INVESTIGATION BY THE VERMONT SECURITIES DIVISION |



REVEALED THAT BENOIT HAD BEEN THE SUBJECT OF TWO SUCH COMPLAINTS (ONE OF WHICH WAS FILED IN VERMONT AND INITIATED THE INVESTIGATION), REQUIRING THAT HE ANSWER "YES" TO FORM U4 QUESTION 14I(3). AS SUCH, BENOIT VIOLATED 9 V.S.A. SECTIONS 4221A(A)(1) AND 4224A(D) OF THE VERMONT SECURITIES ACT BY FILING A FALSE STATEMENT WITH RESPECT TO A MATERIAL FACT. EACH FORM U4 AMENDMENT THAT CONTAINED A FALSE STATEMENT (A TOTAL OF 6) IS A DISTINCT AND SEPERATE VIOLATION.

Current Status: Final

Resolution: Consent

Resolution Date: 04/24/2003

Sanctions Ordered: Monetary/Fine \$2,000.00

Other Sanctions Ordered:

Sanction Details: FINE WAS PAID ON APRIL 24, 2002. NO OTHER SANCTIONS WERE IMPOSED.

Regulator Statement THE CONSENT ORDER WAS SIGNED BY THE COMMISSIONER OF THE VERMONT DEPARTMENT OF BANKING, INSURANCE, SECURITIES AND HEALTH CARE ADMINISTRATION ON APRIL 14, 2003. CASE CLOSED OUT ON APRIL 24, 2003, AFTER PAYMENT OF FINE WAS RECEIVED ON TIME.

Reporting Source: Broker

Regulatory Action Initiated By: ST OF VT, DEPARTMENT OF BANKING, INSURANCE, SECURITIES AND HEALTH CARE ADMINISTRATION; SECURITIES DIVISION; CHARLES R. CONROY

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

Other Sanction(s) Sought:

Date Initiated: 10/01/2002

Docket/Case Number: 03-022-S

Employing firm when activity occurred which led to the regulatory action: SIGNATOR INVESTORS, INC.

Product Type: Mutual Fund(s)

Other Product Type(s):



| | |
|---------------------------------|--|
| Allegations: | <p>I'M FILING THIS AMENDMENT TO DISCLOSE THE STATE OF VERMONT ADJUDICATORY ACTION. I RECEIVED THE VERMONT ACTION ON THE PAULINE LABRIE COMPLAINT FILED WITH THE STATE ON SEPTEMBER 16, 2002. WHILE I UNDERSTOOD THE REQUIREMENT TO AMEND MY U-4 TO ADD THE PAULINE LABRIE COMPLAINT, I WAS NOT SURE WHETHER TO LIST THIS ACTION AS A CUSTOMER COMPLAINT OR AS A STATE ADJUDICATORY ACTION AND I ASKED FOR CLARIFICATION. I WAS ADVISED BY OUR HOME OFFICE THAT IT SHOULD BE LISTED AS A CUSTOMER COMPLAINT. I COMPLETED THE ONLINE MODIFICATION TO DISCLOSE THIS CUSTOMER COMPLAINT ON OCTOBER 18, 2002. I FOLLOWED THE INSTRUCTION PROVIDED BY OUR HOME OFFICE AND MAILED THE SIGNED PAPER COPY OF THE AMENDMENT TO THE HOME OFFICE. DURING THE PERIOD FROM SEPTEMBER 1, 2002 THROUGH NOVEMBER 20, 2002, MY OSJ ADDRESS IN ANDOVER, MA AND MY BUSINESS ADDRESS IN CONCORD, NH CHANGED. I ALSO FILED AN OUTSIDE BUSINESS ACTIVITY WITH OUR COMPLIANCE DEPARTMENT AS REQUIRED UNDER OUR COMPLIANCE PROCEDURES. OUR FIRM DOES BUSINESS ADDRESS CHANGES AND OUTSIDE BUSINESS ACTIVITY DISCLOSURE UPDATES FOR US UNDER OUR CURRENT COMPLIANCE PROCEDURES. ON MARCH 12, 2003, I RECEIVED A FAX COPY OF A CONSENT ORDER FROM THE STATE OF VERMONT ALLEGING I HAD FAILED, ON SIX OCCASIONS, TO DISCLOSE REPORTABLE CUSTOMER COMPLAINTS WHEN AMENDING MY U-4. IN AN EFFORT TO RESOLVE ALL MATTERS OF CONCERN WITH THE STATE OF VERMONT, I SIGNED AN ORDER TO PAY AN ADMINISTRATIVE PENALTY IN THE AMOUNT OF \$2000.00 TO THE STATE OF VERMONT. IN BOTH OF THE CUSTOMER COMPLAINT CASES, NO MONIES WERE PAID TO THESE CUSTOMERS FROM THE COMPANY OR FROM ME AND IT IS MY UNDERSTANDING THERE WAS NO FINDING AGAINST ME.</p> |
| Current Status: | Final |
| Resolution: | Consent |
| Resolution Date: | 04/24/2003 |
| Sanctions Ordered: | Monetary/Fine \$2,000.00 |
| Other Sanctions Ordered: | |
| Sanction Details: | <p>THE TOTAL AMOUNT OF THE FINE WAS \$2000.00 LEVIED AGAINST ME. I PAID THE FULL AMOUNT AND RECEIVED A RECEIPT FOR MY PAYMENT DATED APRIL 24, 2003.</p> |
| Broker Statement | DISCLOSED IN #7. |



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 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: SIGNATOR INVESTORS, INC.

Allegations: [CUSTOMER] SUBMITTED A COMPLAINT ON THE INSURANCE POLICIES OWNED BY CUSTOMER TO THE NH INSURANCE COMMISSION. THE COMPLAINT CONTAINS A NUMBER OF ISSUES INCLUDING THAT BOTH SONS OF THE INSURED SHOULD HAVE BEEN CONSULTED BEFORE THEIR PARENTS SIGNED ANY INSURANCE APPLICATIONS. THE SPECIFIC COMPLAINTS RELATED TO THE INSURANCE POLICIES INCLUDE: 1) CONFUSION OVER THE 100 DAY ELIMINATION PERIOD ON THE FATHER'S LONG TERM CARE INSURANCE POLICY; 2) A DEMAND FOR A REDUCED PAYOFF AMOUNT FOR THE VARIABLE ESTATE PROTECTION POLICY; AND 3) A REQUEST THAT THE VARIABLE ESTATE PROTECTION POLICY END IMMEDIATELY, AND THERE SHOULD BE NO MORE PREMIUM PAYMENTS PAID TOWARD THE POLICY. THE COMPLAINT WAS INVESTIGATED BY JOHN HANCOCK AND VIA AN APRIL 18TH, 2001 LETTER TO [THIRD PARTY], THE MATTER WAS CLOSED BY JOHN HANCOCK WITH NO FURTHER ACTION. THE LETTER TO [THIRD PARTY] INCLUDED THE FOLLOWING: 1) THE VARIABLE ESTATE PROTECTION POLICY WAS ISSUED ON 4/2/1998 ON THE LIVES OF CUSTOMERS IN THE AMOUNT OF \$500,000 WITH THE DEATH BENEFIT PAYABLE ON THE DEATH OF THE SECOND INSURED; POLICY VALUES WERE BASED ON THE PERFORMANCE OF SUBACCOUNTS CHOSEN; AND A PROSPECTUS WAS PROVIDED AT THE TIME OF APPLICATION; 2) A LONG TERM CARE POLICY WAS ISSUED MARCH 16, 1993 ON CUSTOMER (MR); 3) A LONG TERM CARE POLICY WAS ISSUED MARCH 19, 1994 ON THE LIFE OF CUSTOMER (MRS); 4) THE VARIABLE ESTATE PROTECTION LIFE INSURANCE POLICY AND THE LONG TERM CARE POLICIES WERE AS A RESULT OF CUSTOMERS' DESIRE TO PROTECT THEIR ASSETS; 5) CUSTOMERS WERE AWARE OF THE CONDITIONS AND BENEFITS OF THE POLICIES PURCHASED AND PROPER DISCLOSURE WAS PROVIDED.

Product Type: Other

Other Product Type(s): LONG TERM CARE INSURANCE AND VARIABLE ESTATE PROTECTION



Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 04/05/2001

Complaint Pending? No

Status: Closed/No Action

Status Date: 04/18/2001

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: SIGNATOR INVESTORS, INC.

Allegations: AFTER HER HUSBAND'S DEATH, IN MAY 2000 CUSTOMER INVESTED DEATH BENEFIT PROCEEDS FROM AN EXISTING VARIABLE ANNUITY AND LIFE POLICY INTO IDEX MUTUAL FUNDS. AT THE TIME THE CUSTOMER ALSO HAD AN EXISTING MUTUAL INVESTMENT IN JH STRATEGIC INCOME FNDS AS WELL AS MONEY INVESTED IN MONEY MARKETS AND CDS WHICH SHE KEPT. CUSTOMER IS SEEKING REOUP ON HER MARKET LOSES.

Product Type: Mutual Fund

Alleged Damages: \$9,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

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

Customer Complaint Information

Date Complaint Received: 09/10/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 09/23/2002



Settlement Amount:

**Individual Contribution
Amount:**

End of Report



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