

BrokerCheck Report

Sylvester Knox

CRD# 1625705

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Events	6

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.

Sylvester Knox

CRD# 1625705

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

FSC SECURITIES CORPORATION

CRD# 7461
SHORT HILLS, NJ
01/2017 - 08/2018

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

CRD# 7691
SHORT HILLS, NJ
08/2000 - 02/2017

FIRST UNION BROKERAGE SERVICES, INC.

CRD# 8112
CHARLOTTE, NC
01/1996 - 08/2000

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	3
Criminal	1
Customer Dispute	25
Termination	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

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

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 broker is not currently registered.



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.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	12/29/1995

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination	SIE	08/15/2018
General Securities Representative Examination	Series 7	07/15/1989

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination	Series 65	05/10/1999
Uniform Securities Agent State Law Examination	Series 63	03/12/1990

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
01/2017 - 08/2018	FSC SECURITIES CORPORATION	7461	SHORT HILLS, NJ
08/2000 - 02/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	SHORT HILLS, NJ
01/1996 - 08/2000	FIRST UNION BROKERAGE SERVICES, INC.	8112	CHARLOTTE, NC
08/1994 - 01/1996	MARKETING ONE SECURITIES, INC.	16611	PORTLAND, OR
08/1990 - 08/1994	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA
08/1990 - 08/1994	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY
03/1990 - 08/1990	MADISON CHAPIN ASSOCS., INC.	14483	
07/1989 - 07/1990	PAINWEBBER INCORPORATED	8174	WEEHAWKEN, NJ

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 Dates	Employer Name	Employer Location
01/2017 - 08/2018	FSC SECURITIES CORP	ATLANTA, GA
12/2009 - 01/2017	BANK OF AMERICA, N.A.	SHORT HILL, NJ
08/2000 - 01/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	SHORT HILL, NJ

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) I*31354
FOR PROFIT OR NOT FOR PROFIT: NON-PROFIT ORGANIZATION



Registration and Employment History

Other Business Activities, continued

NAME OF OUTSIDE BUSINESS ORGANIZATION: NEWARK EMERGENCY SERVICES FOR FAMILIES

INVESTMENT RELATED: N

ADDRESS OF BUSINESS:

982 BROAD STREET,
NEWARK, NEW JERSEY 7102

NATURE OF BUSINESS: CHARITABLE ORGANIZATION, NON PROFIT

POSITION, TITLE, ASSOCIATION: ADVISORY BOARD MEMBER,

START DATE OF RELATIONSHIP: 6/1/2009

NUMBER OF HOURS DEVOTED: 10 HOUR(S) MONTHLY

NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0

DUTIES: ADVISORY BOARD MEMBER DIRECTOR/BOARD MEMBER SUBCOMMITTEE MEMBER FEED & CARE FOR THE HOMELESS

2) I*37459

FOR PROFIT OR NOT FOR PROFIT: FOR-PROFIT ORGANIZATION

NAME OF OUTSIDE BUSINESS ORGANIZATION: SYLVESTER KNOX PROPERTIES

INVESTMENT RELATED: Y

ADDRESS OF BUSINESS:

FAIRVIEW, NEW JERSEY 70072

NATURE OF BUSINESS: SOLE PROPRIETORSHIP,

POSITION, TITLE, ASSOCIATION: OWNER,

START DATE OF RELATIONSHIP: 12/7/2010

NUMBER OF HOURS DEVOTED: 1 HOUR(S) MONTHLY

NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0

DUTIES: RENTAL PROPERTIES

3) SYLVESTER KNOX

POSITION: Managing Director NATURE: Insurance Services INVESTMENT RELATED: Yes NUMBER OF HOURS: 1

SECURITIES TRADING HOURS: 1 START DATE: 01/23/2017

ADDRESS: 51 JFK Parkway, 1st Floor West suite 151, Short Hills NJ 07078

DESCRIPTION: selling Insurance

4) RENTAL PROPERTIES

POSITION: owner NATURE: no structure/ rental properties INVESTMENT RELATED: No NUMBER OF HOURS: 1

SECURITIES TRADING HOURS: 1 START DATE: 08/10/2007

ADDRESS: 178 Maple Street, Fairview NJ 07022

DESCRIPTION: landlord

5) BOARD MEMBER

POSITION: Board Member NATURE: non- profit business: Newark emergency For Families INVESTMENT RELATED:

No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 04/01/2016

ADDRESS: 982 Broad street, newark NJ 07102, United States; DESCRIPTION: board meetings



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
Regulatory Event	0	3	0



Criminal	0	1	0
Customer Dispute	0	25	N/A
Termination	N/A	1	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 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Denial
Date Initiated:	03/30/2018
Docket/Case Number:	87481-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	FSC Securities Corporation
Product Type:	No Product
Allegations:	Making a material misstatement on the application for registration.
Current Status:	Final
Resolution:	Order



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

Resolution Date: 12/18/2018

Sanctions Ordered: Denial

Regulator Statement On 12/18/2018, the Office of Financial Regulation entered a Final Order adopting the stipulation and consent agreement in the matter of Sylvester Knox. Mr. Knox neither admitted nor denied the findings but consented to the entry of findings by the Office. The Office found that Sylvester Knox made a material misstatement on the application for registration. Pursuant to the Order Sylvester Knox's application for registration as an associated person of FSC Securities Corporation is denied. Mr. Knox agreed to withdraw/dismiss his pending Petition for Administrative Hearing.

Reporting Source: Broker

Regulatory Action Initiated By: FLORIDA OFFICE OF FINANCIAL REGULATION

Sanction(s) Sought: Denial

Date Initiated: 03/30/2018

Docket/Case Number: 87481-SR

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

Product Type: No Product

Allegations: Making a material misstatement on the application for registration.

Current Status: Pending

Broker Statement On 3/30/2018, the Office of Financial Regulation issued a Notice of Intent to Deny the application of Sylvester Knox as an associated person of FSC Securities Corporation. Mr. Knox may request a hearing to contest this action filed by the Office. The request for hearing must be filed within twenty-one (21) days of receipt of the Notice of Intent to Deny Application for Registration.



Disclosure 2 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	Michigan
Sanction(s) Sought:	Cease and Desist
Date Initiated:	01/10/2018
Docket/Case Number:	332047
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Allegations:	Respondent Sylvester Knox filed false or misleading information with the Bureau, in violation of section 505 of the Securities Act, MCL 451.2505, by submitting correspondence to the Bureau on or around April 14, 2017 and May 18, 2017 in which he denied knowledge of any internal review or investigation by his former employer, Merrill, Lynch, Pierce, Fenner, and Smith, Inc. Evidence gathered during the investigation shows that Respondent was aware of and actually cooperated with the internal investigation. The statements made in the April 14, 2017 and May 18, 2017 correspondence to the Bureau were false or misleading, contrary to section 505 of the Securities Act, MCL 451.2505.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/24/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: Within fifteen calendar days after the date this Administrative Consent Order is entered, Respondent will withdraw his registration as a securities agent in Michigan.



Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$1,500.00

Portion Levied against individual: \$1,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 07/23/2018

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Firm

Regulatory Action Initiated By: Michigan

Sanction(s) Sought: Cease and Desist

Date Initiated: 01/10/2018

Docket/Case Number: 332047

Employing firm when activity occurred which led to the regulatory action: Merrill Lynch, Pierce, Fenner & Smith Incorporated

Product Type: No Product

Allegations: Respondent Sylvester Knox filed false or misleading information with the Bureau, in violation of section 505 of the Securities Act, MCL 451.2505, by submitting correspondence to the Bureau on or around April 14, 2017 and May 18, 2017 in which he denied knowledge of any internal review or investigation by his former employer, Merrill, Lynch, Pierce, Fenner, and Smith, Inc. Evidence gathered during the investigation shows that Respondent was aware of and actually cooperated with the internal investigation. The statements made in the April 14, 2017 and May 18, 2017 correspondence to the Bureau were false or misleading, contrary to section 505 of the Securities Act, MCL 451.2505.

Current Status: Final



Resolution: Consent
Resolution Date: 05/24/2018
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$1,500.00
Portion Levied against individual: \$1,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Broker
Regulatory Action Initiated By: MICHIGAN
Sanction(s) Sought: Cease and Desist
Date Initiated: 01/10/2018
Docket/Case Number: 332047
Employing firm when activity occurred which led to the regulatory action: MERRILL LYNCH

Product Type: No Product

Allegations: THE STATE OF MICHIGAN CORPORATIONS, SECURITIES & COMMERCIAL LICENSING BUREAU ALLEGES THAT FINANCIAL REPRESENTATIVE PROVIDED IT WITH FALSE OR MISLEADING INFORMATION.

Current Status: Final

Resolution: Consent



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

Resolution Date: 05/24/2018

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Other: WITHIN 15 CALENDAR DAYS AFTER THE DATE THIS ADMINISTRATIVE CONSENT ORDER IS ENTERED, RESPONDENT WILL WITHDRAW HIS REGISTRATION AS A SECURITIES AGENT IN MICHIGAN.

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$1,500.00

Portion Levied against individual: \$1,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Disclosure 3 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: Michigan

Sanction(s) Sought: Other: Notice of Intent to Revoke, Suspend, Condition, or Limit Securities Agent Registration

Date Initiated: 01/10/2018

Docket/Case Number: 332047

URL for Regulatory Action:



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

Product Type: No Product

Allegations: The Administrator intends TO REVOKE, SUSPEND, CONDITION, OR LIMIT THE SECURITIES AGENT REGISTRATION OF SYLVESTER KNOX under section 412(2) of the Securities Act, MCL 451.2412(2), because he is subject to a cease and desist order by a state securities regulator, and because he has engaged in dishonest or unethical business practices in the securities industry within the previous 10 years, which support the revocation of his securities agent registration under the above-cited provisions of the Michigan Uniform Securities Act (2002), 2008 PA 551, MCL 451.2101 et seq.

Current Status: Final

Resolution: Consent

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

Resolution Date: 05/24/2018

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Other: Within fifteen calendar days after the date this Administrative Consent Order is entered, Respondent will withdraw his registration as a securities agent in Michigan.

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$1,500.00

Portion Levied against individual: \$1,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No


Amount Waived:

Reporting Source:	Firm
Regulatory Action Initiated By:	Michigan
Sanction(s) Sought:	Other: Notice of Intent to Revoke, Suspend, Condition, or Limit Securities Agent Registration
Date Initiated:	01/10/2018
Docket/Case Number:	332047
Employing firm when activity occurred which led to the regulatory action:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Product Type:	No Product
Allegations:	The Administrator intends TO REVOKE, SUSPEND, CONDITION, OR LIMIT THE SECURITIES AGENT REGISTRATION OF SYLVESTER KNOX under section 412(2) of the Securities Act, MCL 451.2412(2), because he is subject to a cease and desist order by a state securities regulator, and because he has engaged in dishonest or unethical business practices in the securities industry within the previous 10 years, which support the revocation of his securities agent registration under the above-cited provisions of the Michigan Uniform Securities Act (2002), 2008 PA 551, MCL 451.2101 et seq.
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/24/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$1,500.00
Portion Levied against individual:	\$1,500.00
Payment Plan:	
Is Payment Plan Current:	

**Date Paid by individual:**

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Broker

Regulatory Action Initiated By: MICHIGAN

Sanction(s) Sought: Other: NOTICE OF INTENT TO REVOKE, SUSPEND, CONDITION OR LIMIT SECURITIES AGENT REGISTRATION

Date Initiated: 01/10/2018

Docket/Case Number: 332047

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

Product Type: No Product

Allegations: THE STATE OF MICHIGAN CORPORATIONS, SECURITIES & COMMERCIAL LICENSING BUREAU ALLEGES THAT FINANCIAL REPRESENTATIVE PROVIDED IT WITH FALSE OR MISLEADING INFORMATION.

Current Status: Final

Resolution: Consent

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

Resolution Date: 05/24/2018

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Other: WITHIN 15 CALENDAR DAYS AFTER THE DATE THIS ADMINISTRATIVE CONSENT ORDER IS ENTERED, RESPONDENT WILL WITHDRAW HIS REGISTRATION AS A SECURITIES AGENT IN MICHIGAN

Monetary Sanction 1 of 1



Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$1,500.00

Portion Levied against individual: \$1,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
If charge(s) were brought against an organization over which broker exercised control:	
Organization Name:	
Investment Related Business:	No
Broker's Position:	
Formal Charges were brought in:	State Court
Name of Court:	NEW JERSEY SUPERIOR COURT-ATLANTIC CITY COUNTY
Location of Court:	MAYS LANDING, NJ
Docket/Case #:	15-03-00-745-B-D-V
Charge Date:	09/16/2014
Charge(s) 1 of 1	
Formal Charge(s)/Description:	AGG ASLT-BODILY INJURY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	RETURNING TO COURT ON 03/06/2017 TO ADVISE THE JUDGE OF THE STATUS OF NEGOTIATIONS.
Current Status:	Final
Status Date:	05/14/2018
Disposition Date:	05/14/2018
Sentence/Penalty:	THE COURT AGREED FOR ME TO ENTER INTO A PRETRIAL INTERVENTION



PROGRAM WITOUTH ENTERING A GUILTY PLEA.



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 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The Customer alleges unauthorized trading on January 22, 2013.
Product Type:	Debt-Municipal
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified.
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:	05/29/2018
Complaint Pending?	No
Status:	Settled
Status Date:	12/03/2018
Settlement Amount:	\$5,000.00
Individual Contribution Amount:	\$0.00
Firm Statement	Complaint was initially closed/no action; however, the customer came back and the matter has been settled.

Reporting Source:	Broker
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Employing firm when activities occurred which led to the complaint: Merrill Lynch, Pierce, Fenner & Smith Incorporated

Allegations: The Customer alleges unauthorized trading on January 22, 2013.

Product Type: Debt-Municipal

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: 05/29/2018

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Broker Statement I did not receive a copy of this Complaint. The client has never expressed dissatisfaction with my services.

Disclosure 2 of 21

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unsuitable investment recommendations, misrepresentation and omission of material facts from 2008-2016.

Product Type: Options
Other: Annuity

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified



Is this an oral complaint? Yes
 Is this a written complaint? No
 Is this an arbitration/CFTC
 reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 11/14/2016
 Complaint Pending? No
 Status: Settled
 Status Date: 12/20/2017
 Settlement Amount: \$1,569,114.00
 Individual Contribution
 Amount: \$0.00

Reporting Source: Broker
 Employing firm when
 activities occurred which led
 to the complaint: MERRILL LYNCH PIERCE, FENNER & SMITH, INCORPORATED

Allegations: THE CUSTOMER ALLEGES UNSUITABLE INVESTMENT
 RECOMMENDATIONS, MISREPRESENTATION AND OMISSION OF MATERIAL
 FACTS FROM 2008-2016.

Product Type: Options
 Other: ANNUITY

Alleged Damages: \$0.00
 Alleged Damages Amount
 Explanation (if amount not
 exact): DAMAGES ARE NOT SPECIFIED

Is this an oral complaint? Yes
 Is this a written complaint? No
 Is this an arbitration/CFTC
 reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 11/14/2016



Complaint Pending?	No
Status:	Settled
Status Date:	12/20/2017
Settlement Amount:	\$1,569,114.00
Individual Contribution Amount:	\$0.00
Broker Statement	I do not know this complaint. I was not informed of any information of this allegation . As far as I know the client was very happy with my services. Merrill lynch made this settlement for themselves and to damage my reputation.

Disclosure 3 of 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH, INCORPORATED
Allegations:	The Customer alleges misrepresentation and omission of material facts from August 2012 to May 2017.
Product Type:	Debt-Municipal
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages not specified
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:	05/18/2017
Complaint Pending?	No
Status:	Settled
Status Date:	07/12/2017



Settlement Amount: \$300,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH, INCORPORATED

Allegations: The Customer alleges misrepresentation and omission of material facts from August 2012 to May 2017.

Product Type: Debt-Municipal

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages not specified

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: 05/18/2017

Complaint Pending? No

Status: Settled

Status Date: 07/12/2017

Settlement Amount: \$300,000.00

Individual Contribution Amount: \$0.00

Broker Statement The (Puerto Rico) muni Bonds in question were investment grade at the time purchased and were recommended by Merrill lynch to offer to our clients.

Disclosure 4 of 21

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/31/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$85,722.34
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00



Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/31/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$85,722.34

Individual Contribution Amount: \$0.00

Disclosure 5 of 21

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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



Customer Complaint Information

Date Complaint Received: 10/17/2016
Complaint Pending? No
Status: Settled
Status Date: 01/23/2017
Settlement Amount: \$118,244.76
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/17/2016
Complaint Pending? No
Status: Settled
Status Date: 01/23/2017
Settlement Amount: \$118,244.76



Individual Contribution Amount: \$0.00

Disclosure 6 of 21

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/18/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$86,326.34

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated



Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/18/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$86,326.34
Individual Contribution Amount:	\$0.00

Disclosure 7 of 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00



Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 11/28/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$105,947.26

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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



Customer Complaint Information

Date Complaint Received:	11/28/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$105,947.26
Individual Contribution Amount:	\$0.00

Disclosure 8 of 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/20/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$110,844.36



Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/20/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$110,844.36

Individual Contribution Amount: \$0.00

Disclosure 9 of 21

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	08/31/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$95,899.91
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00



Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 08/31/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$95,899.91

Individual Contribution Amount: \$0.00

Disclosure 10 of 21

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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



Customer Complaint Information

Date Complaint Received: 10/27/2016
Complaint Pending? No
Status: Settled
Status Date: 01/23/2017
Settlement Amount: \$146,685.31
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/27/2016
Complaint Pending? No
Status: Settled
Status Date: 01/23/2017
Settlement Amount: \$146,685.31



Individual Contribution Amount: \$0.00

Disclosure 11 of 21

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/20/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$69,753.55

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated



Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/20/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$69,753.55
Individual Contribution Amount:	\$0.00

Disclosure 12 of 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00



Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/17/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$66,092.05

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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



Customer Complaint Information

Date Complaint Received:	10/17/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$66,092.05
Individual Contribution Amount:	\$0.00

Disclosure 13 of 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/24/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$69,011.13



Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 10/24/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$69,011.13

Individual Contribution Amount: \$0.00

Disclosure 14 of 21

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated



Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/13/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$67,607.80
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations:	The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified



Is this an oral complaint? Yes
Is this a written complaint? No
**Is this an arbitration/CFTC
 reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 10/13/2016
Complaint Pending? No
Status: Settled
Status Date: 01/23/2017
Settlement Amount: \$67,607.80
**Individual Contribution
 Amount:** \$0.00

Disclosure 15 of 21

Reporting Source: Firm
**Employing firm when
 activities occurred which led
 to the complaint:** Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type: Equity Listed (Common & Preferred Stock)
Alleged Damages: \$0.00
**Alleged Damages Amount
 Explanation (if amount not
 exact):** Damages are not specified
Is this an oral complaint? Yes
Is this a written complaint? No
**Is this an arbitration/CFTC
 reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 11/28/2016



Complaint Pending? No
Status: Settled
Status Date: 01/23/2017
Settlement Amount: \$69,344.40
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations: The Customer alleges unauthorized account activity and misrepresentation from August 2016 - September 2016.
Product Type: Equity Listed (Common & Preferred Stock)
Alleged Damages: \$0.00
Alleged Damages Amount Explanation (if amount not exact): Damages are not specified
Is this an oral complaint? Yes
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 11/28/2016
Complaint Pending? No
Status: Settled
Status Date: 01/23/2017
Settlement Amount: \$69,344.40
Individual Contribution Amount: \$0.00



Disclosure 16 of 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customer alleges misrepresentation from May 2013 to August 2016 and unauthorized account activity from August 2016 to September 2016
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
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:	08/13/2016
Complaint Pending?	No
Status:	Settled
Status Date:	01/23/2017
Settlement Amount:	\$76,961.10
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The Customer alleges misrepresentation from May 2013 to August 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00



Alleged Damages Amount Explanation (if amount not exact): Damages are not specified.

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: 08/13/2016

Complaint Pending? No

Status: Settled

Status Date: 01/23/2017

Settlement Amount: \$76,961.10

Individual Contribution Amount: \$0.00

Disclosure 17 of 21

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Merrill Lynch, Pierce, Fenner & Smith Incorporated

Allegations: The Customers, through their attorney, allege misrepresentation and unsuitable investment recommendations from August 2013 to November 2015.

Product Type: Debt-Municipal

Alleged Damages: \$386,864.96

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: 05/04/2016



Complaint Pending?	No
Status:	Settled
Status Date:	09/21/2016
Settlement Amount:	\$155,000.00
Individual Contribution Amount:	\$0.00

Disclosure 18 of 21

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Allegations:	The Customers allege misrepresentation, unauthorized transactions, unsuitable investment strategy and failure to follow instructions from August 2002 to November 2010.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$999,999.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	16-02177
Filing date of arbitration/CFTC reparation or civil litigation:	07/28/2016

Customer Complaint Information

Date Complaint Received:	07/29/2016
Complaint Pending?	No
Status:	Settled
Status Date:	10/12/2017



Settlement Amount: \$140,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: The Customers allege misrepresentation, unauthorized transactions, unsuitable investment strategy and failure to follow instructions from August 2002 to November 2010.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$999,999.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 16-02177

Filing date of arbitration/CFTC reparation or civil litigation: 07/28/2016

Customer Complaint Information

Date Complaint Received: 07/29/2016

Complaint Pending? No

Status: Settled

Status Date: 10/12/2017

Settlement Amount: \$140,000.00

Individual Contribution Amount: \$0.00



Disclosure 19 of 21

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	THE CUSTOMER ALLEGES FAILURE TO FOLLOW INSTRUCTIONS, UNSUITABLE INVESTMENT RECOMMENDATIONS AND MISREPRESENTATION AND OMISSION OF MATERIAL FACTS FROM JANUARY 2008 TO NOVEMBER 2010. ALLEGATION ACTIVITY PERIOD FROM 1/02/2008 TO 11/30/2010.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$300,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	13-02675
Filing date of arbitration/CFTC reparation or civil litigation:	09/09/2013

Customer Complaint Information

Date Complaint Received:	09/24/2013
Complaint Pending?	No
Status:	Settled
Status Date:	04/24/2015
Settlement Amount:	\$53,000.00
Individual Contribution Amount:	\$0.00

Broker Statement ALL ALLEGATIONS OF WRONGDOING ARE DENIED. THIS CASE WAS SETTLED TO AVOID THE EXPENSE AND UNCERTAINTY OF ARBITRATION. THE INVESTMENT STRATEGY WAS FULLY CONSISTENT WITH THE



CLAIMANT'S STATED OBJECTIVES.

Disclosure 20 of 21

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER, & SMITH INCORPORATED
Allegations:	CLIENT QUESTIONS THE SUITABILITY OF HER ANNUITY IN AN IRA ACCOUNT.
Product Type:	Annuity-Variable
Alleged Damages:	\$10,000.00
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:	07/08/2009
Complaint Pending?	No
Status:	Settled
Status Date:	07/29/2009
Settlement Amount:	\$6,343.00
Individual Contribution Amount:	\$0.00
Broker Statement	THIS CUSTOMER VERBALLY COMPLAINED TO THE FIRM REGARDING THE SAME MATTER IN 2004. IN ORDER TO AVOID THE COST AND UNCERTAINTY OF FURTHER DISPUTE REGARDING THIS MATTER, THIS MATTER WAS SETTLED FOR \$6343.33 ON 01/21/2005.

Disclosure 21 of 21

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint: FIRST UNION BROKERAGE SERVICES, INC.

Allegations: CUSTOMER ALLEGED THAT THE PRODUCT THEY PURCHASED WAS NOT COMPATIBLE WITH THEIR RISK TOLERANCE. CUSTOMER ALSO THOUGHT THE PRODUCT MATURED IN A YEAR AND THAT THE PRINCIPAL WAS PROTECTED.

Product Type: Other

Other Product Type(s): EATON VANCE NJ MUNI CLOSED END FUND

Alleged Damages: \$13,912.10

Customer Complaint Information

Date Complaint Received: 11/03/1999

Complaint Pending? No

Status: Settled

Status Date: 12/13/1999

Settlement Amount: \$13,912.90

Individual Contribution Amount: \$5,147.48

Firm Statement THE CLIENTS POSITION WAS SOLD AND THE FULL PURCHASE AMOUNT WAS RETURNED TO THE CUSTOMER.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: FIRST UNION BROKERAGE SERVICES, INC.

Allegations: CUSTOMERS ALLEGED THAT THE PRODUCT THEY PURCHASED WAS NOT COMPATIBLE WITH THEIR RISK TOLERANCE. CUSTMERS THOUGHT THAT PRODUCT MATURED IN A YEAR AND THAT THE PRINCIPAL WAS PROTECTED.

Product Type: Other

Other Product Type(s): EATON VANCE JN MUNI CLOSED END FUND

Alleged Damages: \$13,912.10



Customer Complaint Information

Date Complaint Received: 11/03/1999

Complaint Pending? No

Status: Settled

Status Date: 12/13/1999

Settlement Amount: \$13,912.90

Individual Contribution Amount: \$5,147.48

Broker Statement THE CLIENTS POSITION WAS SOLD AND THE FULL PURCHASE AMOUNT WAS RETURNED TO THE CUSTOMER.



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:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	Customer alleges unauthorized trading from July 2011 through December 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
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:	04/10/2017
Complaint Pending?	No
Status:	Denied
Status Date:	05/08/2017
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source: Broker



Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	Customer alleges unauthorized trading from July 2011 through December 2016.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are not specified
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:	04/10/2017
Complaint Pending?	No
Status:	Denied
Status Date:	05/08/2017
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Merrill Lynch Pierce, Fenner & Smith, Incorporated
Allegations:	The Customers allege unsuitable investment recommendations and misrepresentation and omission of material fact from January 2010 to January 2017.
Product Type:	Other: Managed/Wrap Accounts (In House Money Manager)
Alleged Damages:	\$0.00



Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

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: 03/13/2017

Complaint Pending? No

Status: Denied

Status Date: 06/02/2017

Settlement Amount:

Individual Contribution Amount:

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 misrepresentation and omission of material fact from January 2010 to January 2017.

Product Type: Other: Managed account

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

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: 03/13/2017

Complaint Pending? No

Status: Denied

Status Date: 06/02/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement

[Customer's] were my clients at Merrill Lynch for over 7 years. The clients were contacted to confirm all transactions. The Merrill Lynch trades were completed according to client instruction. The clients expressed they were very happy with our services over the years.

I have hired an attorney and am in the process of disputing these allegations to have them removed from my U5. I have never received a written or verbal complaint from this client. Customer Withdrawn complaint-Managed Wrap Account/In House Money Manager

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized trading, unsuitable investment recommendations and failure to follow instructions from June 2008 to January 2017.

Product Type: Equity Listed (Common & Preferred Stock)
Options

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No



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

Customer Complaint Information

Date Complaint Received: 03/13/2017

Complaint Pending? No

Status: Denied

Status Date: 04/13/2017

Settlement Amount:

**Individual Contribution
Amount:**

Reporting Source: Broker

**Employing firm when
activities occurred which led
to the complaint:** Merrill Lynch Pierce, Fenner & Smith, Incorporated

Allegations: The Customer alleges unauthorized trading, unsuitable investment recommendations and failure to follow instructions from June 2008 to January 2017.

Product Type: Equity Listed (Common & Preferred Stock)
Options

Alleged Damages: \$0.00

**Alleged Damages Amount
Explanation (if amount not
exact):** Damages are not specified

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 03/13/2017

Complaint Pending? No



Status: Denied
Status Date: 04/13/2017
Settlement Amount:
Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: FIRST UNION BROKERAGE SERVICES, INC.
Allegations: CUSTOMER ALLEGED THAT SHE THOUGHT SHE PURCHASED A MUTUAL FUND THAT HAD THE SAME SALES CHARGES AS THE C SHARE MUTUAL FUND SHE HAD PURCHASED PREVIOUSLY. THE CUSTOMER ALSO ALLEGED THAT SHE SIGNED INCOMPLETE ACCOUNT TRANSFER FORMS AND AN INCOMPLETE DISCLOSURE.
Product Type: Mutual Fund(s)
Alleged Damages: \$15,000.00

Customer Complaint Information

Date Complaint Received: 04/12/1999
Complaint Pending? No
Status: Closed/No Action
Status Date: 11/22/1999
Settlement Amount:
Individual Contribution Amount:

Firm Statement CUSTOMER WAS CONTACTED TO NEGOTIATE A SETTLEMENT. THE CUSTOMER ADVISED US THAT SHE DID NOT WANT TO SPEAK WITH US. SHE STATED THAT HER ATTORNEY WOULD BE IN CONTACT WITH US. TO DATE WE HAVE NOT RECEIVED ANY FURTHER CORRESPONDENCE. WE HAVE SENT A LETTER TO THE CUSTOMER NOTIFYING HER THAT WE CONSIDER THE MATTER CLOSED UNTIL FURTHER NOTIFICATION FROM HER.



Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: FIRST UNION BROKERAGE SERVICES, INC.

Allegations: CUSTOMER ALLEGED THAT SHE THOUGHT SHE PURCHASED A MUTUAL FUND THAT HAD THE SALES CHARGES AS THE C SHARE MUTUAL SHE HAD PURCHASE PREVIOUSY. THE CUSTOMER ALSO ALLEGED THAT SHE SINGED INCOMPLETE ACCOUNT TRANSFER FORMS AND AN INCOMPLETE DISCLOSURE.

Product Type: Mutual Fund(s)

Alleged Damages: \$15,000.00

Customer Complaint Information

Date Complaint Received: 04/12/1999

Complaint Pending? No

Status: Closed/No Action

Status Date: 11/22/1999

Settlement Amount:

Individual Contribution Amount:

Broker Statement

CUSTOMER WAS CONTACTED TO NEGOTIATED A SETTLEMENT. THE CUSTOMER ADVISED US THAT SHE DID NOT WANT TO SPEAK WITH US. SHE STATED THAT HER ATTORNEY WOULD BE IN CONTACT WITH US. TO DATE WE HAVE NOT RECEIVED ANY FURTHER CORRESPONDENCE. WE HAVE SENT A LETTER TO THE CUSTOMER NOTIFYING HER THAT WE CONSIDER THAT MATTER CLOSED UNTIL FURTHER NOTIFICATION FROM HER.



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Employer Name: Merrill Lynch, Pierce, Fenner & Smith Incorporated

Termination Type: Voluntary Resignation

Termination Date: 01/05/2017

Allegations: Conduct including engaging in unauthorized transactions in certain client accounts, making misrepresentations to certain clients and conduct inconsistent with Firm policies related to client complaints and outside speaking engagements.

Product Type: Equity Listed (Common & Preferred Stock)
Options

Reporting Source: Broker

Employer Name: Merrill Lynch, Pierce, Fenner & Smith Incorporated

Termination Type: Voluntary Resignation

Termination Date: 01/05/2017

Allegations: Conduct including engaging in unauthorized transactions in certain client accounts, making misrepresentations to certain clients and conduct inconsistent with Firm policies related to client complaints and outside speaking engagements.

Product Type: Equity Listed (Common & Preferred Stock)
Options

End of Report



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