BrokerCheck Report

RONALD JAMES THERIAULT

CRD# 1651335

Section Title	Page(s)
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5 - 6
Disclosure Events	7

Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our investor alert on imposters.

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.
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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.

RONALD J. THERIAULT

CRD# 1651335

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
- 0 State Securities Law Exams

Registration History

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

B **FIRST ASSET FINANCIAL INC.**
CRD# 139107
SALINA, KS
03/2018 - 09/2018

B **FIRST ASSET FINANCIAL INC.**
CRD# 139107
Rumford, ME
04/2011 - 01/2018

B **LIFEMARK SECURITIES CORP.**
CRD# 16204
RUMFORD, ME
02/2006 - 04/2011

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
Judgment/Lien	13

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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.

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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 0 state securities law exams.

Principal/Supervisory Exams

Exam		Category	Date
B	Investment Company Products/Variable Contracts Principal Examination	Series 26	01/03/2003

General Industry/Product Exams

Exam		Category	Date
B	Securities Industry Essentials Examination	SIE	09/12/2018
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	03/28/1987

State Securities Law Exams

Exam		Category	Date
	No information reported.		

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/.

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Broker Qualifications

Professional Designations

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

No information reported.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	03/2018 - 09/2018	FIRST ASSET FINANCIAL INC.	139107	SALINA, KS
B	04/2011 - 01/2018	FIRST ASSET FINANCIAL INC.	139107	Rumford, ME
B	02/2006 - 04/2011	LIFEMARK SECURITIES CORP.	16204	RUMFORD, ME
B	04/2002 - 02/2006	CADARET, GRANT & CO., INC.	10641	RUMFORD, ME
B	10/2001 - 04/2002	INTERVEST INTERNATIONAL EQUITIES CORPORATION	20289	COLORADO SPRINGS, CO
B	04/1995 - 11/2001	WOODBURY FINANCIAL SERVICES, INC.	421	OAKDALE, MN
B	03/1987 - 04/1995	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA
B	03/1987 - 04/1995	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY

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
03/2018 - Present	Argo Call Center	Call Center Representative	N	Lewiston, ME, United States
05/2002 - Present	SUMMIT INSURANCE & FINANCIAL SERVICES	INDEPENDENT INSURANCE AGENT SELLING INSURANCE PRODUCTS	N	RUMFORD, ME, United States
03/2018 - 09/2018	First Asset Financial Inc.	REGISTERED REPRESENTATIVE SELLING SECURITIES PRODUCTS	Y	Salina, KS, United States

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Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
04/2011 - 01/2018	FIRST ASSET FINANCIAL INC.	REGISTERED REPRESENTATIVE SELLING SECURITIES PRODUCTS	Y	SALINA, KS, 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.

FIRST ASSET FINANCIAL INC. (FAF) APPROVES THE FOLLOWING OUTSIDE NON-SECURITIES BUSINESS ACTIVITIES THAT ARE NOT INVESTMENT RELATED: THERIAULT WILL BE ENGAGED IN INSURANCE SELLING VARIOUS INSURANCE PRODUCTS, INCLUDING, BUT NOT LIMITED TO, LIFE INSURANCE, FIXED ANNUITIES, EQUITY INDEX ANNUITIES, HEALTH INSURANCE, LONG-TERM CARE AND DISABILITY INSURANCE. RELATIONSHIPS WITH VARIOUS INSURANCE COMPANIES WILL BE MAINTAINED. THIS BUSINESS ACTIVITY IS CONDUCTED THROUGH AN ENTITY, SUMMIT INSURANCE AND FINANCIAL SERVICES LLC (WHICH OFFERS NO SECURITIES), THAT IS NOT CO-OWNED BY, NOR AN AFFILIATE OF FAF. ALL SERVICES AND PRODUCTS THAT ARE OFFERED BY THIS PERSON OR SUMMIT INSURANCE & FINANCIAL SERVICES LLC ARE THE SOLE RESPONSIBILITY OF THIS AGENT OR SUMMIT INSURANCE & FINANCIAL SERVICES LLC ALONE AND ARE NOT THE RESPONSIBILITY OF FAF. THERIAULT IS AN OUTGOING CALL CENTER REPRESENTATIVE AT ARGO CALL CENTER, 64 LISHON ST, LEWISTON, ME 04240 BEGINNING IN MARCH 2018, WORKING 160 HOURS PER MONTH, 130 HOURS PER MONTH DURING TRADING HOURS. THIS ACTIVITY IS NOT INVESTMENT RELATED. FAF IS NOT LIABLE IN ANY MANNER REGARDING THESE "OUTSIDE BUSINESS ACTIVITIES".

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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.
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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
Judgment/Lien	13	N/A	N/A

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Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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.

Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	State of Maine, Maine Revenue Services
Judgment/Lien Amount:	$6,570.65
Judgment/Lien Type:	Tax
Date Filed with Court:	02/03/2017
Date Individual Learned:	02/27/2017
Type of Court:	State Court
Name of Court:	Oxford East County
Location of Court:	South Paris, ME 04281
Docket/Case #:	1048
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$8,399.16
Judgment/Lien Type:	Tax
Date Filed with Court:	02/21/2017
Date Individual Learned:	02/27/2017

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Type of Court:	State Court
Name of Court:	Oxford East County
Location of Court:	South Paris, ME 04281
Docket/Case #:	1500
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 3 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$46,849.66
Judgment/Lien Type:	Tax
Date Filed with Court:	03/07/2016
Date Individual Learned:	03/12/2016
Type of Court:	State Court
Name of Court:	Oxford East County Court
Location of Court:	South Paris, ME 04281
Docket/Case #:	2069
Judgment/Lien Outstanding?	Yes
Broker Statement	Active offer and compromise pending with IRS

Disclosure 4 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$19,876.32
Judgment/Lien Type:	Tax
Date Filed with Court:	03/05/2012
Date Individual Learned:	03/15/2012

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Type of Court:	State Court
Name of Court:	OXFORD EAST COUNTY
Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	1904
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 5 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$20,975.60
Judgment/Lien Type:	Tax
Date Filed with Court:	02/03/2014
Date Individual Learned:	02/13/2014
Type of Court:	State Court
Name of Court:	OXFORD EAST COUNTY
Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	1170
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 6 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$8,554.07
Judgment/Lien Type:	Tax
Date Filed with Court:	12/14/2009
Date Individual Learned:	12/24/2009
Type of Court:	State Court

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Name of Court:	OXFORD EAST COUNTY
Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	15640
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 7 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$6,747.90
Judgment/Lien Type:	Tax
Date Filed with Court:	03/01/2010
Date Individual Learned:	03/11/2010
Type of Court:	State Court
Name of Court:	OXFORD EAST COUNTY
Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	2012
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 8 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$17,334.40
Judgment/Lien Type:	Tax
Date Filed with Court:	08/13/2012
Date Individual Learned:	08/23/2012
Type of Court:	State Court
Name of Court:	OXFORD EAST COUNTY

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Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	8423
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 9 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$2,577.81
Judgment/Lien Type:	Tax
Date Filed with Court:	08/18/2008
Date Individual Learned:	08/28/2008
Type of Court:	State Court
Name of Court:	OXFORD EAST COUNTY
Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	5676/9612
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS. THE DOCKET/CASE NUMBER ON THE DISCLOSURE LETTER IS 5676 BUT THE COURT DOCUMENTS HAVE THE DOCKET NUMBER AS 9612

Disclosure 10 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$21,120.58
Judgment/Lien Type:	Tax
Date Filed with Court:	06/29/2009
Date Individual Learned:	07/09/2009
Type of Court:	State Court

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Name of Court:	OXFORD EAST COUNTY
Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	7389
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 11 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$7,794.46
Judgment/Lien Type:	Tax
Date Filed with Court:	08/07/2007
Date Individual Learned:	08/17/2007
Type of Court:	State Court
Name of Court:	OXFORD EAST COUNTY
Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	9951
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 12 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$1,980.00
Judgment/Lien Type:	Tax
Date Filed with Court:	01/30/2012
Date Individual Learned:	02/09/2012
Type of Court:	State Court
Name of Court:	OXFORD EAST COUNTY

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Location of Court:	SOUTH PARIS, ME 04281
Docket/Case #:	827
Judgment/Lien Outstanding?	Yes
Broker Statement	ACTIVE "OFFER AND COMPROMISE" IS PENDING WITH IRS

Disclosure 13 of 13

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$102,146.00
Judgment/Lien Type:	Tax
Date Filed with Court:	10/01/2009
Date Individual Learned:	10/11/2009
Type of Court:	IRS
Name of Court:	NA
Location of Court:	NA
Docket/Case #:	VARIOUS-IT IS LIKELY THAT DOCKET #S 1904, 1170, 15640, 2012, 8423, 5676/9612, 7389, 9951 & 827 ARE INCLUDED IN THIS FILING
Judgment/Lien Outstanding?	Yes
Broker Statement	VARIOUS DOCKET NUMBERS-IT IS LIKELY THAT DOCKET #S 15640, 2012, 5676/9612, 7389, 9951 & 827 ARE INCLUDED IN THIS FILING, SO THERE MAY BE DUPLICATION IN FILINGS. I INITIALLY ENTERED INTO A PAYMENT AGREEMENT WITH THE IRS, $250 A MONTH FOR 10 YEARS (TOTAL OF $30,000). DUE TO FURTHER NEGATIVE FINANCIAL DEVELOPMENTS, I CEASED PAYMENTS AND AM CURRENTLY IN NEGOTIATIONS WITH THE IRS FOR A REVISED PAYMENT SCHEDULE. THE AMOUNT AND NUMBER OF PAYMENTS AND TOTAL AMOUNT HAS YET TO BE DETERMINED, THEREFORE THE AMOUNT IN ITEM 1 IS ONLY AN ESTIMATE BASED ON THE APPROXIMATE ORIGINAL AMOUNT INITIALLY OWED. THAT AMOUNT COULD VARY SIGNIFICANTLY (PERHAPS NEARER THE PRIOR $30,000 AMOUNT OR LESS) AFTER NEGOTIATIONS ARE FINALIZED. NEGOTIATIONS ARE EXPECTED TO BE FINALIZED IN THE NEXT 120 DAYS.

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End of Report

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