BrokerCheck Report

JEFFERY DALE CHADDOCK

CRD# 1837499

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.
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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.

JEFFERY D. CHADDOCK

CRD# 1837499

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

IA **AMERIPRISE FINANCIAL SERVICES, LLC**
92 N COURT STREET
ATHENS, OH 45701
CRD# 6363
Registered with this firm since: 10/06/1999

B **AMERIPRISE FINANCIAL SERVICES, LLC**
81 MILL ST
STE 100
GAHANNA, OH 43230-3011
CRD# 6363
Registered with this firm since: 08/22/1988

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
- 51 U.S. states and territories

This broker has passed:

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

Registration History

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

B **IDS LIFE INSURANCE COMPANY**
CRD# 6321
MINNEAPOLIS, MN
08/1988 - 07/2006

B **PRUCO SECURITIES CORPORATION**
CRD# 5685
07/1988 - 09/1988

B **THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**
CRD# 680
07/1988 - 09/1988

Disclosure Events

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

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

The following types of disclosures have been reported:

Type	Count
Customer Dispute	5

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 51 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name:	**AMERIPRISE FINANCIAL SERVICES, LLC**
Main Office Address:	**9013RD AVENUE SOUTH MINNEAPOLIS, MN 55402**
Firm CRD#:	**6363**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	08/22/1988
B	FINRA	General Securities Representative	Approved	12/12/2001

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	02/23/2013
B	Alaska	Agent	Approved	01/28/2014
B	Arizona	Agent	Approved	12/04/2003
B	Arkansas	Agent	Approved	01/22/2013
B	California	Agent	Approved	10/28/2004
IA	California	Investment Adviser Representative	Approved	01/21/2025
B	Colorado	Agent	Approved	03/09/1998
B	Connecticut	Agent	Approved	08/03/2001
B	Delaware	Agent	Approved	07/24/2014
B	District of Columbia	Agent	Approved	06/21/2013
B	Florida	Agent	Approved	04/23/1998

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Georgia	Agent	Approved	04/19/2006
B	Hawaii	Agent	Approved	03/02/2021
B	Idaho	Agent	Approved	12/15/2014
B	Illinois	Agent	Approved	03/06/1998
B	Indiana	Agent	Approved	01/23/2001
B	Iowa	Agent	Approved	11/05/2007
B	Kansas	Agent	Approved	07/14/2014
B	Kentucky	Agent	Approved	08/31/1999
B	Louisiana	Agent	Approved	11/04/2010
B	Maine	Agent	Approved	01/19/2017
B	Maryland	Agent	Approved	09/04/2003
B	Massachusetts	Agent	Approved	11/22/1999
B	Michigan	Agent	Approved	03/05/1998
B	Minnesota	Agent	Approved	05/04/1999
B	Mississippi	Agent	Approved	03/25/2010
B	Missouri	Agent	Approved	01/23/2003
B	Montana	Agent	Approved	08/03/2021
B	Nebraska	Agent	Approved	10/09/2018
B	Nevada	Agent	Approved	07/23/2013
B	New Hampshire	Agent	Approved	09/25/2018
B	New Jersey	Agent	Approved	11/13/2006

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	New Mexico	Agent	Approved	01/15/2013
B	New York	Agent	Approved	04/03/2002
B	North Carolina	Agent	Approved	05/22/2000
B	Ohio	Agent	Approved	08/22/1988
IA	Ohio	Investment Adviser Representative	Approved	10/06/1999
B	Oklahoma	Agent	Approved	04/10/2013
B	Oregon	Agent	Approved	03/22/2012
B	Pennsylvania	Agent	Approved	10/26/1998
B	Puerto Rico	Agent	Approved	09/23/2021
B	Rhode Island	Agent	Approved	08/15/2014
B	South Carolina	Agent	Approved	07/06/2000
B	South Dakota	Agent	Approved	04/24/2018
B	Tennessee	Agent	Approved	08/21/2009
B	Texas	Agent	Approved	04/03/2002
IA	Texas	Investment Adviser Representative	Restricted Approval	09/28/2006
B	Utah	Agent	Approved	09/22/2021
B	Vermont	Agent	Approved	01/25/2013
B	Virginia	Agent	Approved	10/09/2002
B	Washington	Agent	Approved	02/22/2010
B	West Virginia	Agent	Approved	08/06/1991
B	Wisconsin	Agent	Approved	07/15/2008

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Wyoming	Agent	Approved	05/14/2013

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
81 MILL ST
STE 100
GAHANNA, OH 43230-3011

AMERIPRISE FINANCIAL SERVICES, LLC
92 N COURT STREET
ATHENS, OH 45701

AMERIPRISE FINANCIAL SERVICES, LLC
571 S 3rd St
Columbus, OH 43215

AMERIPRISE FINANCIAL SERVICES, LLC
8008 N HIGH ST
COLUMBUS, OH 43235

AMERIPRISE FINANCIAL SERVICES, LLC
168 W Main St
Lancaster, OH 43130

AMERIPRISE FINANCIAL SERVICES, LLC
Columbus, OH

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, 3 general industry/product exams, and 1 state securities law exam.

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	12/11/2001
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	07/25/1988

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination	Series 63	07/22/1991

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

Broker Qualifications

Professional Designations

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

No information reported.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	08/1988 - 07/2006	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B	07/1988 - 09/1988	PRUCO SECURITIES CORPORATION	5685	
B	07/1988 - 09/1988	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	680	

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
03/2020 - Present	AMERIPRISE FINANCIAL SERVICES, LLC	Registered Rep	Y	Gahanna, OH, United States
09/2005 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Gahanna, OH, 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.

Real Estate Ownership; Single Family; 30 Utah Place Athens, OH 45701, ,; Not Investment-Related; 08/20/2015 / Commercial; 8008 North High Street, , Columbus, OH, 43235; Not Investment-Related; 02/02/2022 / Commercial; 571 S. Third Street Columbus, OH 43215Commercial property that I, ,; Not Investment-Related; 09/30/2017. Business Ownership; CEO; checking account opened to participate in Ameriprise GDC program through Employshare - allows us to pay GDC compensation to AFA's; 81 Mill Street, , Gahanna, OH, 43230; Investment-Related; 07/19/2013; 60 hours per month; 60 during trading hours / President - oversee the running of the property ; Per our CPA's recommendation, Zenner House LLC owns the 30 Utah Place now. It will rent to Chaddock Enterprises LLC use of the space at a monthly rate of $10k. Chaddock Enterprises LLC can then lease space to community as a venue option in that area. Chaddock Enterprises LLC will also utilize the space for meetings/employee outings and client events.; 30 Utah Place, , Athens, OH, 45701; Not Investment-Related; 12/01/2016; 1 to 9 hours per month; 1 to 9 during trading hours / A mortgage was needed for the purchase of the property. It is currently through Telhio Credit Union; used for tax purposes to title real estate ownership - property will be owned by LLC and lease to Chaddock Enterprises LLC for office space; 571 S Third Street, , Columbus, OH, 43215; Investment-Related; 09/29/2017; 1 to 9 hours per month; 0 during trading hours / Owner; Created an LLC for tax/liability purposes; 571 S 3rd St, , Columbus, OH, 43215; Not Investment-Related; 07/14/2014; 60 hours per month; 40 to 59 during trading hours / A bank loan will

Registration and Employment History

Other Business Activities, continued

be acquired for the purchase of the building from Telhio Credit Union; Used for managing property; 8008 N High Street, , Columbus, OH, 43235; Investment-Related; 12/08/2021; 1 to 9 hours per month; 0 during trading hours / CEO - source clients and consulting; Consulting; 571 S Third St, , Columbus, OH, 43215; Not Investment-Related; 03/07/2014; 10 to 19 hours per month; 1 to 9 during trading hours / Owner; This is a design company --- room and furniture layout and design to create a perfect space to live or work in. ; 1632 S Ocean Blvd, , Palm Beach, FL, 33480; Not Investment-Related; 03/27/2024; 1 to 9 hours per month; 0 during trading hours / Co-owner; Manage Ameriprise Business; 8008 N High St, , Columbus, OH, 43235; Investment-Related; 11/07/2024; 60 hours per month; 40 to 59 during trading hours. Board of Directors; Chaddock; Jeffery; Member Advancement Committee; 480 E Broad Street, , Columbus, OH, 43215; Not Investment-Related; 06/19/2020; 1 to 9 hours per month; 0 during trading hours / Chaddock; Jeffery D; emeriti - no longer attend meetings; athens, oh 45701, ,; Not Investment-Related; 05/14/2015; 1 to 9 hours per month; 0 during trading hours / Chaddock; Jeffery D; Board Member; PO Box 456; Not Investment-Related; 02/15/2014; 1 to 9 hours per month; 1 to 9 during trading hours / Chaddock; Jeffery D; trustee; Lin Hall, Ohio University Athens, OH 45701, ,; Not Investment-Related; 06/01/2015; 1 to 9 hours per month; 0 during trading hours. Other Business Activities; Publish a book through Achieving WOW ONE LLC; plan to publish a book written by me with regards to growing your business through low cost, high impact marketing ideas - 5/14/15 UPDATE: book is in editing now and should have a publish date soon - name of book is called THE MARTINI EFFECT - no website yet, but will be creating one as part of achieving wow llc (see notes in business ownership tab); 81 Mill St. Ste 100Gahanna, OH 43230, ,; 10/01/2014; 0 during trading hours; 1 to 9 hours per month / Passion Works Fundraising Committee; Co-chairing fundraising campaign for Passion Works, a non-profit supporting individuals with special needs. ; 30 Utah Place , , Athens, OH, 45701; Not Investment-Related; 08/01/2024; 1 to 9 during trading hours; 10 to 19 hours per month.

Disclosure Events

What you should know about reported disclosure events:

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

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
   - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
   - o
4. **There are different statuses and dispositions for disclosure events:**
   - o A disclosure event may have a status of *pending, on appeal,* or *final.*
     - A "pending" event involves allegations that have not been proven or formally adjudicated.
     - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
     - A "final" event has been concluded and its resolution is not subject to change.
   - o A final event generally has a disposition of *adjudicated, settled* or *otherwise resolved.*
     - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
     - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
     - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

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

	Pending	Final	On Appeal
Customer Dispute	0	5	N/A

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.

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 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADIVSORS
Allegations:	CLAIMANT ALLEGES SHE IS AN UNSOPHISTICATED INVESTOR WITH LITTLE RISK TOLERANCE. CLAIMANT ALLEGES THAT IN SEPTEMBER 2000 HER ADVISOR AND AEFA WRONGFULLY ADVISSED HER AND RECOMMENDED UNSUITABLE, RISKY INVESTMENTS THAT RESULTED IN LARGE LOSSES. CLAIMANT REQUESTS $97884.00 IN DAMAGES.
Product Type:	Mutual Fund(s)
Other Product Type(s):	ANNUITY CONTRACT, BROKERAGE ACCOUNT
Alleged Damages:	$97,884.00

Customer Complaint Information

Date Complaint Received:	09/16/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	09/12/2003
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD DISPUTE RESOLUTION CASE NO.:03-06664
Date Notice/Process Served:	09/12/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	09/09/2004
Monetary Compensation Amount:	$55,000.00
Individual Contribution Amount:	$0.00
Broker Statement	AEFA SETTLED THIS MATTER FOR $55,000 TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AND CONTRIBUTED NOTHING TO THE SETTLEMENT.

Disclosure 2 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS INC
Allegations:	CLAIMANT ALLEGES THAT BASED ON THE ADVICE AND REPRESENTATIONS MADE BY ME, SHE ELECTED TO CHOOSE A $400,000.00 LUMP SUM SETTLEMENT FROM HER HUSBAND IN ABOUT MAY 2000 AS A RESULT OF THE DISSOLUTIN OF THEIR MARRIAGE RATHER THAN BEING PAID THE SETTLEMENT IN MONTHLY INSTALLMENTS ALONG WITH INTEREST OF 8%. SHE CLAIMS I USED DISCRETIONARY AUTORITY AND INVESTED THE MONEY IN UNSUITABLE AND RESKY INVESTMENTS, CAUSING HRE MARKET LOSSES EXCEEDING $133,000.00. CLAIMANT REQUESTED $133,000.00 PLUS $450.000 IN PUNITIVE DAMAGES. AEFA AND I ADEMENTLY DENY CLAIMANTS CLAIMS AND INTEND TO VIGOROUSLY DEFEND THIS MATTER.
Product Type:	Mutual Fund(s)
Other Product Type(s):	BROKERAGE ACCOUNT, ANNUITY
Alleged Damages:	$133,000.00

Customer Complaint Information

Date Complaint Received:	09/12/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	09/12/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION FILE NO 02-05085
Date Notice/Process Served:	09/12/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/18/2003
Monetary Compensation Amount:	$85,000.00
Individual Contribution Amount:	$0.00
Broker Statement	AEFA SETTLED THIS MATTER FOR $85000.00 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION/LITIGATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Disclosure 3 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	CLAIMANT ALLEGES THAT SHE IS AN UNSOPHISTICATED INVESTOR WHOSE OBJECTIVE WAS TO INVEST CONSERVATIVELY WITH LOW RISK. SHE CLIAMS AEFA AND HER ADVISOR WRONGFULLY RECOMMENDED HIGHLY SPECULATIVE INVESTMENTS AND, AS A RESULT, SHE LOST MORE THAN $150000.00. CLAIMANT REQUESTS $150000.00 AND PUNITIVE

	DAMAGES OF NO LESS THAN $500000.00.
Product Type:	Mutual Fund(s)
Other Product Type(s):	ANNUITIES, IMA (INVESTMENT MANAGMENT ACCOUNT)
Alleged Damages:	$150,000.00

Customer Complaint Information

Date Complaint Received:	02/07/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	02/07/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION NASD-DR CASE NO.: 02-00504
Date Notice/Process Served:	02/07/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/16/2003
Monetary Compensation Amount:	$84,575.00
Individual Contribution Amount:	$0.00
Broker Statement	IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATING THIS MATTER, AEFA SETTLED WITH THE CLIENT FOR $84575.00. I WAS DISMISSED FROM THE CASE AND CONTRIBUTED NOTHING TO THE SETTLEMENT.

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: AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations: THE CLIENT ALLEGED I MADE UNAUTHORIZED TRANSACTIONS RESULTING IN INVESTMENT LOSSES OF $50,000.

Product Type: Mutual Fund(s)

Alleged Damages: $50,000.00

Customer Complaint Information

Date Complaint Received: 08/01/2005

Complaint Pending? No

Status: Denied

Status Date: 09/13/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND THE CLIENT FULLY AUTHOIRIZED RACH TRANSACTION PLACED WITHIN HER ACCOUNTS.

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGES THAT I FAILED TO DISCLOSE THE FEES RELATED TO THE B-SHARE AND ANNUITY INVESTMENTS INCLUDING FINANCIAL PLANNING FEES. THE CLIENT HAS REQUESTED REIMBURSEMENT OF ALL FEES AND A WAIVER OF SURRENDER CHARGES

Product Type:	Mutual Fund(s)
Other Product Type(s):	MUTUAL FUND B SHARES, WEALTH MANAGEMENT SERVICES, ANNUITIES
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	02/27/2004
Complaint Pending?	No
Status:	Denied
Status Date:	08/08/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM FOUND THAT I PROVIDED APPROPRIATE DISCLOSURE OF FEES FOR B-SHARE, ANNITY INVESTMENTS, AND FINANCIAL PLANNING FEES. THE CLIENT WAS PROVIDED AN EXPLANATION AND SUPPORTING DOCUMENTATION.

End of Report

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