

BrokerCheck Report

MARK JOSEPH FLANAGAN

CRD# 1949836

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

Please contact FINRA with any concerns.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

For more information about FINRA, visit www.finra.org.

MARK J. FLANAGAN

CRD# 1949836

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:

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

Registration History

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

- B CITIGROUP GLOBAL MARKETS INC.**
CRD# 7059
HIGHLAND PARK, IL
01/2014 - 03/2017
- B WELLS FARGO ADVISORS, LLC**
CRD# 19616
LAKE FOREST, IL
01/2011 - 01/2014
- B FIFTH THIRD SECURITIES, INC.**
CRD# 628
LAKE FOREST, IL
11/2006 - 01/2011

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
Regulatory Event	3
Criminal	1
Customer Dispute	5
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. 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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	03/15/2017
B General Securities Representative Examination	Series 7	09/06/2005

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	11/15/2005
B Uniform Securities Agent State Law Examination	Series 63	09/10/2005

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 01/2014 - 03/2017	CITIGROUP GLOBAL MARKETS INC.	7059	HIGHLAND PARK, IL
B 01/2011 - 01/2014	WELLS FARGO ADVISORS, LLC	19616	LAKE FOREST, IL
B 11/2006 - 01/2011	FIFTH THIRD SECURITIES, INC.	628	LAKE FOREST, IL
B 09/2005 - 11/2006	UVEST FINANCIAL SERVICES GROUP, INC.	13787	CHICAGO, IL
B 02/2002 - 03/2003	TCF SECURITIES, INC.	34954	MINNEAPOLIS, MN
B 09/1989 - 02/1990	OPPENHEIMER & CO., INC.	630	

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
01/2014 - Present	CITIGROUP GLOBAL MARKETS INC.	FINANCIAL ADVISOR	Y	HIGHLAND PARK, IL, 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.

No information reported.

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.
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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
Regulatory Event	0	3	0
Criminal	0	1	0
Customer Dispute	0	5	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: FINRA

Sanction(s) Sought:

Date Initiated: 11/27/2018

Docket/Case Number: [2017053609202](#)

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

Product Type: No Product

Allegations: Without admitting or denying the findings, Flanagan consented to the sanction and to the entry of findings that he refused to appear for FINRA on-the-record testimony during the course of an investigation initiated by FINRA after it received a Form U5 filed by his former member firm wherein the firm disclosed that he had been discharged for the firm's loss of confidence in him following an internal investigation into allegations in a customer complaint, violation of firm policy by using personal email to communicate with the client, and failure to obtain firm approval for a letter verifying investment income on behalf of the client.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



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:

11/27/2018

Sanctions Ordered:

Bar (Permanent)

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Bar (Permanent)

Capacities Affected: All Capacities

Duration: Indefinite

Start Date: 11/27/2018

End Date:



Disclosure 2 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	06/07/2018
Docket/Case Number:	17-01353
Employing firm when activity occurred which led to the regulatory action:	n/a
Product Type:	No Product
Allegations:	Respondent Flanagan failed to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance.
Current Status:	Final
Resolution:	letter
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:	06/07/2018
Sanctions Ordered:	Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: all capacities

Duration: Indefinite

Start Date: 06/07/2018

End Date:

Regulator Statement Pursuant to Article VI, Section 3 of FINRA By-Laws, and FINRA Rule 9554, Respondent Flanagan is suspended on June 7, 2018, for failure to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance.

Disclosure 3 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Suspension

Date Initiated: 06/01/2017

Docket/Case Number: 2017053609201



Employing firm when activity occurred which led to the regulatory action:	N/A
Product Type:	No Product
Allegations:	Respondent Flanagan failed to respond to FINRA request for information.
Current Status:	Final
Resolution:	Letter
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:	06/26/2017
Sanctions Ordered:	Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	N/A
Start Date:	06/26/2017
End Date:	07/12/2017

**Regulator Statement**

Pursuant to FINRA Rule 9552 and in accordance with FINRA's Notice of Suspension letter dated June 1, 2017, Flanagan is suspended on June 26, 2017 from associating with any FINRA member firm in all capacities. If Flanagan fails to request termination of the suspension within three months of the date of the Notice of Suspension, he will automatically be barred on September 5, 2017 from association with any FINRA member in all capacities pursuant to FINRA Rule 9552(h).

Suspension lifted on July 12, 2017.



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
Organization Name (if charge(s) were brought against an organization over which broker exercised control):	PEDIGREE SKI SHOP- NOT AN ORGINAZATION OVER WHICH MARK FLANAGAN HAD CONTROL NOT INVESTMENT RELATED RETAIL SALES POSITION
Court Details:	CITY COURT OF WHITE PLAINS NEW YORK DOCKET AND CASE NUMBER ARE UNKNOWN
Charge Date:	12/23/1987
Charge Details:	ONE COUNT OF MISDEMEANOR PETTY LARCENT. NEVER ENTERED A PLEA CHARGE WAS DISMISSED AFTER 6 MONTHS
Felony?	No
Current Status:	Final
Status Date:	12/23/1988
Disposition Details:	CHARGES DISMISSED BEFORE TRIAL
Broker Statement	WAS CHARGED WITH STEALING A PAIR OF SKI BINDINGS THAT WERE LATER DISCOVERED TO BE IN THE POSESSION OF THE SHOP OWNER



Customer Dispute - Settled

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

Disclosure 1 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL
Allegations:	CLIENT'S ATTORNEY ALLEGES REGISTERED REPRESENTATIVE FALSIFIED CLIENT'S INVESTMENT EXPERIENCE ON NEW ACCOUNT FORMS; TOOK MONEY FROM MARGIN AND SENT TO CLIENT AS "INCOME"; AND MISMARKED TRADES AS UNSOLICITED. CLIENT'S ATTORNEY ALSO CLAIMS "ALL" INVESTMENTS WERE UNSUITABLE. DATE OF OCCURRENCE: 3/2014 THROUGH 12/2016. DAMAGES CLAIMED: \$418,972.79.
Product Type:	Options
Alleged Damages:	\$418,972.79
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:	01/31/2017
Complaint Pending?	No
Status:	Settled
Status Date:	04/05/2017
Settlement Amount:	\$418,972.79
Individual Contribution Amount:	\$0.00
Firm Statement	THE FIRM DECIDED TO SETTLE THIS MATTER ORDER TO AVOID THE COSTS AND UNCERTAINTIES ASSOCIATED WITH A POTENTIAL LITIGATION.

Disclosure 2 of 4

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors
Allegations:	Complaint Allegations: Client alleged unauthorized trading, unauthorized use of margin and unsuitable purchases. (1/1/2011-1/1/2014) *Arbitration Allegations: Claimant alleges that FA engaged in excessive, unsuitable and unauthorized trading between January 2011 and January 2014.
Product Type:	Equity Listed (Common & Preferred Stock) Mutual Fund
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	*Complaint: \$1,000,000. *Arbitration: Claimant seeks damages of approximately \$200,000.00.
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 #:	17-01755
Filing date of arbitration/CFTC reparation or civil litigation:	07/10/2017

Customer Complaint Information

Date Complaint Received:	07/10/2017
Complaint Pending?	No
Status:	Settled
Status Date:	10/18/2017
Settlement Amount:	\$52,500.00
Individual Contribution Amount:	\$0.00
Firm Statement	Without admitting any liability, the Firm settled the matter for \$52,500.00 to avoid the expense of further arbitration.



Disclosure 3 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CLIENTS ALLEGED PORTFOLIO IS IN CONFLICT WITH INVESTMENT OBJECTIVE, UNAUTHORIZED TRADES, AND INAPPROPRIATE USE OF MARGIN. (01/23/2014-01/24/2014)
Product Type:	Other: EXCHANGE TRADED FUNDS (ETFS)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES WERE NOT SPECIFIED BUT WERE BELIEVED TO EXCEED \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/31/2014
Complaint Pending?	No
Status:	Settled
Status Date:	01/17/2015
Settlement Amount:	\$101,868.00
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CLIENTS ALLEGE PORTFOLIO IS IN CONFLICT WITH INVESTMENT



OBJECTIVE, UNAUTHORIZED TRADES, AND INAPPROPRIATE USE OF MARGIN. (1/23/2014 - 1/24/2014).

Product Type: Other: EXCHANGE TRADED FUNDS (ETFs)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES ARE NOT SPECIFIED BUT ARE BELIEVED TO EXCEED \$5,000.

Is this an oral complaint? No

Is this a written complaint? Yes

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

Customer Complaint Information

Date Complaint Received: 01/31/2014

Complaint Pending? No

Status: Settled

Status Date: 01/17/2015

Settlement Amount: \$101,868.00

Individual Contribution Amount: \$0.00

Broker Statement COMPLAINT PREVIOUSLY DENIED

Disclosure 4 of 4

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: FIFTH THIRD SECURITIES, INC.

Allegations: CLIENT ALLEGES POOR PERFORMANCE ON ASSET BACKED DEBT, CORPORATE DEBT, MUNICIPAL DEBT, AND PREFERRED STOCK.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): DEBT - ASSET BACKED
DEBT - CORPORATE
DEBT - MUNICIPAL



Alleged Damages: \$23,000.00

Customer Complaint Information

Date Complaint Received: 04/30/2008

Complaint Pending? No

Status: Settled

Status Date: 05/19/2008

Settlement Amount: \$8,980.52

Individual Contribution Amount: \$0.00

Broker Statement SETTLEMENT CONSISTED OF CORRECTING FIVE OF THE SIX TRANSACTIONS IN DISPUTE FOR A TOTAL COST OF \$8,980.52. THE OTHER TRANSACTION IN DISPUTE WAS DENIED BY THE FIRM.



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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FIFTH THIRD SECURITIES, INC.
Allegations:	CUSTOMER ALLEGES POOR PERFORMANCE "NEGLIGENT MANAGEMENT" OF MUTUAL FUNDS (IN-HOUSE MANAGED/WRAP ACCOUNT) RECOMMENDED BY REPRESENTATIVE IN OCTOBER 2007.
Product Type:	Other: MANAGED / WRAP ACCOUNTS (IN-HOUSE)
Alleged Damages:	\$22,627.63
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:	04/29/2011
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	09/29/2011
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	FIFTH THIRD SECURITIES, INC
Allegations:	CUSTOMER ALLEGES POOR PERFORMANCE "NEGLIGENT MANAGEMENT"



OF MUTUAL FUNDS (IN-HOUSE MANAGED/WRAP ACCOUNT)
RECOMMENDED BY REPRESENTATIVE IN OCTOBER 2007

Product Type: Other: MANAGED/WRAP ACCOUNTS (IN-HOUSE)

Alleged Damages: \$22,627.63

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: 04/29/2011

Complaint Pending? No

Status: Closed/No Action

Status Date: 09/29/2011

Settlement Amount:

Individual Contribution Amount:



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:	Citigroup Global Markets Inc.
Termination Type:	Discharged
Termination Date:	03/08/2017
Allegations:	Loss of confidence in registered representative following internal investigation into allegations in a customer complaint; violation of firm policy by using personal email to communicate with the client, and failure to obtain Firm approval for letter verifying investment income on behalf of the client.
Product Type:	Equity Listed (Common & Preferred Stock) Options

End of Report



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