

BrokerCheck Report

Thomas Stephen Cooper

CRD# 2129116

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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:
 - 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.



Thomas S. Cooper

CRD# 2129116

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

IA AMERIPRISE FINANCIAL SERVICES, LLC
 11290 Overseas Hwy
 Marathon, FL 33050
 CRD# 6363
 Registered with this firm since: 06/25/2018

B AMERIPRISE FINANCIAL SERVICES, LLC
 11290 Overseas Hwy
 Marathon, FL 33050
 CRD# 6363
 Registered with this firm since: 06/22/2018

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

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

This broker has passed:

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

Registration History

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

B INVESTMENT PROFESSIONALS, INC.
 CRD# 30184
 GALLATIN, TN
 03/2012 - 09/2018

IA INVESTMENT PROFESSIONALS, INC.
 CRD# 30184
 SAN ANTONIO, TX
 03/2012 - 09/2018

IA AMERIPRISE FINANCIAL SERVICES, INC.
 CRD# 6363
 MINNEAPOLIS, MN
 06/2008 - 03/2012

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	3



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 14 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	General Securities Representative	Approved	06/22/2018

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	07/02/2018
B	Florida	Agent	Approved	08/31/2018
IA	Florida	Investment Adviser Representative	Approved	08/31/2018
B	Georgia	Agent	Approved	06/27/2018
B	Hawaii	Agent	Approved	06/04/2024
B	Indiana	Agent	Approved	07/03/2018
B	Michigan	Agent	Approved	10/06/2021
B	New York	Agent	Approved	06/17/2020
B	North Carolina	Agent	Approved	05/15/2019
B	Ohio	Agent	Approved	08/30/2020
B	Tennessee	Agent	Approved	06/25/2018
IA	Tennessee	Investment Adviser Representative	Approved	06/25/2018

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Texas	Agent	Approved	06/25/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	02/28/2025
B	Virgin Islands	Agent	Approved	12/20/2021
B	Washington	Agent	Approved	05/08/2025
B	Wisconsin	Agent	Approved	07/23/2025

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
11290 Overseas Hwy
Marathon, FL 33050

AMERIPRISE FINANCIAL SERVICES, LLC
Marathon, FL



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	09/09/1993
B Investment Company Products/Variable Contracts Representative Examination	Series 6	03/12/1991

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	01/23/1995
B Uniform Securities Agent State Law Examination	Series 63	03/12/1991

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 **2** professional designation(s).

Certified Financial Planner
Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 03/2012 - 09/2018	INVESTMENT PROFESSIONALS, INC.	30184	GALLATIN, TN
IA 03/2012 - 09/2018	INVESTMENT PROFESSIONALS, INC.	30184	GALLATIN, TN
IA 06/2008 - 03/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	HENDERSONVILLE, TN
B 06/2008 - 03/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	HENDERSONVILLE, TN
IA 07/2005 - 06/2008	SUNTRUST INVESTMENT SERVICES, INC.	17499	NASHVILLE, TN
B 07/2005 - 06/2008	SUNTRUST INVESTMENT SERVICES, INC.	17499	NASHVILLE, TN
IA 01/2004 - 07/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	HENDERSONVILLE, TN
B 10/2002 - 07/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	BOSTON, MA
IA 01/2003 - 12/2003	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	HENDERSONVILLE, TN
IA 06/2001 - 10/2002	UBS PAINWEBBER INC.	8174	HENDERSONVILLE, TN
B 08/2000 - 10/2002	UBS PAINWEBBER INC.	8174	WEEHAWKEN, NJ
B 07/1999 - 08/2000	J.C. BRADFORD & CO.	1287	NEW YORK, NY
B 01/1995 - 07/1999	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
B 04/1994 - 11/1994	REGIONS INVESTMENT COMPANY, INC.	17618	BIRMINGHAM, AL
B 02/1994 - 04/1994	JMC INVESTMENT SERVICES, INC.	14376	BOSTON, MA
B 05/1993 - 02/1994	FIRST TENNESSEE BROKERAGE, INC.	17117	MEMPHIS, TN
B 03/1991 - 05/1993	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ
B 03/1991 - 05/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	680	NEWARK, NJ

Employment History



Registration and Employment History

Employment History, continued

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	Marathon, FL, United States
08/2018 - 03/2020	Ameriprise Financial Services, Inc.	Registered Representative	Y	Marathon, FL, United States
03/2012 - 08/2018	INVESTMENT PROFESSIONALS INC	FINANCIAL ADVISOR	Y	SAN ANTONIO, TX, 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.

Outside Employment; Centennial Bank; Financial Advisor - Financial Advisor for Ameriprise; ; 11290 Overseas Hwy, , Marathon, FL, 33050; Investment-Related; 03/26/2018; 60 hours per month; 60 during trading hours.

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	3	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.

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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE CLIENT ALLEGED THAT THE FORMER REPRESENTATIVE MISREPRESENTED THE SURRENDER PENALTIES AND NEGATIVE TAX IMPLICATIONS ARISING FROM A RECOMMENDATION TO SURRENDER AN EXISTING ANNUITY FOR THE PURPOSE OF PURCHASING ANOTHER. SUNTRUST INVESTMENT SERVICES, INC. DECIDED TO REIMBURSE THE CLIENT'S FEES AND TAX PENALTIES.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$29,396.20

Customer Complaint Information

Date Complaint Received:	09/08/2008
Complaint Pending?	No
Status:	Settled
Status Date:	02/02/2009
Settlement Amount:	\$29,396.20
Individual Contribution Amount:	\$0.00



Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE CLIENT ALLEGED THAT THE FORMER REPRESENTATIVE MISREPRESENTED THE SURRENDER PENALTIES AND NEGATIVE TAX IMPLICATIONS ARISING FROM A RECOMMENDATION TO SURRENDER AN EXISTING ANNUITY FOR THE PURPOSE OF PURCHASING ANOTHER. SUNTRUST INVESTMENT SERVICES, INC. DECIDED TO REIMBURSE THE CLIENT'S FEES AND TAX PENALTIES.
Product Type:	Annuity-Variable
Alleged Damages:	\$29,396.20
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/08/2008
Complaint Pending?	No
Status:	Settled
Status Date:	02/02/2009
Settlement Amount:	\$29,396.20
Individual Contribution Amount:	\$0.00

Broker Statement	THIS CLAIM IS NOT VALID. CUSTOMER TOLD ME HOW UNHAPPY HE WAS WITH OLD VA PURCHASED AT ANOTHER FIRM FROM ANOTHER ADVISOR. I RESEARCHED & EXPLAINED THE SURRENDER CHARGES TO HIM. HE SAID IT WAS TOO MUCH AND HE WANTED TO LEAVE IT ALONE. WE HAD SEVERAL OTHER DISCUSSIONS OVER THE NEXT FEW MONTHS UNTIL HE DECIDED HE HAD ENOUGH. DURING THE SALES PROCESS, I HAD TO FILL OUT NUMEROUS FORMS THAT WERE SIGNED BY THE CLIENT IN SEVERAL PLACES, BY THE MANAGER, [OTHER FIRM EMPLOYEE], BY COMPLIANCE, [OTHER FIRM EMPLOYEE], AND BY COMPLIANCE IN ATLANTA. I HAD SEVERAL MEETINGS AND PHONE CALLS WITH THESE 3 SUNTRUST PEOPLE, AND I BELIEVE THEY ALSO TALKED TO [CUSTOMER]. AFTER THE TRANSACTION, HE GOT HIS CONFIRMS & WE FURTHER DISCUSSED THE
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SURRENDER PENALTIES. NOT ONLY WAS HE FULLY AWARE OF EVERYTHING, HE ALSO WAS HAPPY AFTER THE FACT, AND WE HAD MULTIPLE MEETINGS AFTER THE TRANSACTIONS WITH NO COMPLAINTS WHATSOEVER. WHEN I LEFT SUNTRUST, I FULLY EXPECTED [CUSTOMER] TO CONTACT ME AND TRANSFER HIS RELATIONSHIP TO ME AT MY NEW FIRM. I WAS ACTUALLY VERY SURPRISED THAT HE DIDN'T CALL ME. IN FACT, I RECALL 1 MEETING A FEW MONTHS AFTER THE TRANSACTION, JUST BEFORE I LEFT, THAT I COMPARED THE PERFORMANCE OF HIS NEW INVESTMENTS WITH THE ESTIMATE OF WHERE HE WOULD BE IF HE HAD DONE NOTHING, AND HE HAD MORE THAN MADE UP THE SURRENDER CHARGE. SO WE EVEN DISCUSSED THE SURRENDER CHARGE IN DETAIL WELL AFTER THE FACT.

I WAS NOT EVEN NOTIFIED THAT THIS WAS FILED. I WAS NOT ALLOWED TO RESPOND, OFFER INFORMATION, OR IN ANY WAY EXPLAIN WHAT HAPPENED OR TO DEFEND MYSELF. MY CONCLUSION IS THAT IT IS EITHER A MALICIOUS ACT ON THE PART OF SUNTRUST, [CUSTOMER] HAS [REDACTED] OR [REDACTED] OF SOME SORT, OR BOTH. I CAN'T BELIEVE THAT SOMETHING AS SERIOUS AS THIS CAN BE PUT ON SOMEONE'S PERMANENT RECORD WITHOUT THEIR KNOWLEDGE OF THESE EVENTS EVEN OCCURRING. ANOTHER POSSIBLE SCENARIO IS THAT SUNTRUST HAS LOST THE RECORDS (PAPER AND ELECTRONIC) THAT WOULD HAVE THE CLIENT SIGNATURES AND SUPERVISORY SIGNATURES. I WAS MADE AWARE BY STEPHEN REED OF OTHER SIMILAR RECORDS THAT SUNTRUST HAS LOST. THE FACT THAT THERE IS NOT EVEN 1 REFERENCE TO SIGNED DISCLOSURE DOCUMENTS LEADS ME TO THIS STRONG POSSIBILITY. IF THEY CAN'T PROVE HE SIGNED THE DISCLOSURES, THEN THEY HAVE NOTHING, SO THEY WROTE HIM A CHECK. IT STILL DOESN'T EXPLAIN WHY THEY NEVER EVEN TRIED TO CONTACT ME, NOR DOES IT PROVE I DID ANYTHING WRONG. I LIVE AT THE SAME ADDRESS, HAVE THE SAME PHONE NUMBER, AND THE SAME CELL NUMBER AS I DID THE DAY I STARTED WITH SUNTRUST, AS IF THE FINRA INFO WASN'T ENOUGH. PER STI'S REQUEST, I DID NOT TAKE ANY OF THIS PAPERWORK WITH ME WHEN I LEFT STI.

A CLIENT SHOULDN'T BE ALLOWED TO SIGN MULTIPLE, DETAILED DISCLOSURES AND THEN CLAIM HE DIDN'T KNOW. TO THIS DAY, I HAVE NOT SEEN HIS COMPLAINT. IF SUNTRUST LOST THE RECORDS AND FELT THAT THE EASY THING TO DO WAS SETTLE BECAUSE OF THEIR LOST FILE, I SHOULD NOT BE PUNISHED. IF SUNTRUST OR ONE OF THEIR REPRESENTATIVES WAS TRYING TO "GET BACK AT ME" FOR LEAVING, I SHOULD NOT BE PUNISHED. IF [CUSTOMER] IS LOSING HIS CAPACITIES, I SHOULD NOT BE PUNISHED. EVEN IF NONE OF THESE ARE TRUE, THE FACT THAT [CUSTOMER] SIGNED HIGHLY DETAILED DISCLOSURE DOCUMENTS, AND THESE WERE SIGNED OFF ON BY THREE, YES THREE



LAYERS OF SUNTRUST MANAGEMENT PERSONNEL, I SHOULD NOT BE PUNISHED. ABOVE ALL, I DID NOTHING WRONG, AND I SHOULD NOT BE PUNISHED.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES CORPORATION

Allegations: WITH REGARD TO THE 1991 PURCHASE OF TWO TRADITIONAL LIFE INSURANCE POLICIES THE CLIENT ALLEGED THEY WERE TOLD THAT VALUES FROM THEIR OLDER POLICIES WERE SUPPOSED TO PAY THE PREMIUMS ON THE NEW POLICIES. (NO MONETARY DAMAGES WERE ALLEGED).

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 02/06/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$45,789.39

Individual Contribution Amount:

Firm Statement

THE COMPANY AGREED TO ADJUST THE PRICING OF BOTH POLICIES SO THAT NO OUT- OF-POCKET PAYMENTS ARE REQUIRED FROM THE POLICYOWNER UNTIL SUCH TIME IT IS CURRENTLY PROJECTED THAT DIVIDENDS WILL EXCEED THE ANNUAL PREMIUMS. IN ADDITION, THE COMPANY CANCELED ALL OUTSTANDING LOANS IN CONNECTION WITH THE PAYMENT OF PREMIUMS ON BOTH POLICIES (ESTIMATED COST -\$45,789.39). THE COMPANY IS REPORTING THIS SETTLEMENT TO COMPLY WITH NASD REQUIREMENTS PERTAINING TO THE REPORTING OF ALL SETTLEMENTS OF \$5,000 OR MORE. THE COMPANY BY THIS FILING



MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES CORPORATION

Allegations: WITH REGARD TO THE 1991 PURCHASE OF TWO TRADITIONAL LIFE INSURANCE POLICIES, THE CLIENT ALLEGED THEY WERE TOLD THAT VALUES FROM THEIR OLDER POLICIES WERE SUPPOSED TO PAY THE PREMIUMS ON THE NEW POLICIES. (NO MONETARY DAMAGES WERE ALLEGED.)

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 02/06/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$45,789.39

Individual Contribution Amount:

Broker Statement

THE COMPANY (PRUCO SECURITIES) AGREED TO ADJUST THE PRICING OF BOTH POLICIES SO THAT NO OUT OF POCKET PAYMENTS ARE REQUIRED FROM THE POLICYOWNER UNTIL SUCH TIME IT IS CURRENTLY PROJECTED THAT DIVIDENDS WILL EXCEED THE ANNUAL PREMIUMS. IN ADDITION, THE COMPANY CANCELLED ALL OUTSTANDING LOANS IN CONNECTION WITH THE PAYMENT OF PREMIUMS ON BOTH POLICIES. (ESTIMATED COST \$45,789.39.)

THE COMPANY (PRUCO SECURITIES) IS REPORTING THIS SETTLEMENT TO COMPLY WITH NASD REQUIREMENTS PERTAINING TO THE REPORTING OF ALL SETTLEMENTS OF \$5,000 OR MORE. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE



REPRESENTATIVE.



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:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE CLIENT'S ATTORNEY ALLEGED THAT THE FORMER REPRESENTATIVE DID NOT INFORM HIM OF THE RISKS OF THE SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT ("SILC"), ESPECIALLY THE TAX IMPLICATIONS.
Product Type:	Other: SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT
Alleged Damages:	\$15,588.00
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:	08/06/2009
Complaint Pending?	No
Status:	Denied
Status Date:	09/14/2009
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE CLIENT'S ATTORNEY ALLEGED THAT THE FORMER REPRESENTATIVE



DID NOT INFORM HIM OF THE RISKS OF THE SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT ("SILC"), ESPECIALLY THE TAX IMPLICATIONS.

Product Type: Other: SUNTRUST INDEX-LINKED CERTIFICATE OF DEPOSIT

Alleged Damages: \$15,588.00

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: 08/06/2009

Complaint Pending? No

Status: Denied

Status Date: 09/14/2009

Settlement Amount:

Individual Contribution Amount:

End of Report



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