

BrokerCheck Report

STEVEN LLOYD HOLLAND

CRD# 2171208

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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.

STEVEN L. HOLLAND

CRD# 2171208

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 MUTUAL TRUST CO. OF AMERICA SECURITIES**
CRD# 8494
CLEARWATER, FL
09/2005 - 02/2014
- B VERITRUST FINANCIAL, LLC**
CRD# 106594
AUSTIN, TX
04/2002 - 09/2005
- B ARAGON FINANCIAL SERVICES, INC.**
CRD# 16023
IRVINE, CA
03/1996 - 04/2002

Disclosure Events

This broker has been involved in one or more disclosure events involving certain final criminal matters, regulatory actions, civil judicial proceedings, or arbitrations or civil litigations.

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

The following types of disclosures have been reported:

Type	Count
Regulatory Event	3
Customer Dispute	2

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), states and U.S. territories the broker is currently registered and licensed with, the category of each registration, and the date on which the registration became effective. This section also provides, for each 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 General Securities Representative Examination	Series 7	05/09/2000
B Investment Company Products/Variable Contracts Representative Examination	Series 6	12/07/1992

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	11/01/2012
B IA Uniform Combined State Law Examination	Series 66	08/24/2007

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 securities firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 09/2005 - 02/2014	MUTUAL TRUST CO. OF AMERICA SECURITIES	8494	CLEARWATER, FL
B 04/2002 - 09/2005	VERITRUST FINANCIAL, LLC	106594	AUSTIN, TX
B 03/1996 - 04/2002	ARAGON FINANCIAL SERVICES, INC.	16023	IRVINE, CA
B 09/1995 - 12/1995	THE INVESTMENT CENTER, INC.	17839	BEDMINSTER, NJ
B 12/1994 - 09/1995	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ
B 10/1994 - 12/1994	SECURITIES AMERICA, INC.	10205	LAVISTA, NE
B 12/1992 - 10/1994	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ

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
09/2011 - Present	The Holland Group Income Tax and Financial Strategies Inc.	CEO and CCO	Y	Clearwater, FL, United States
09/2007 - Present	MUTUAL TRUST ASSET MANAGEMENT, INC.	ADVISOR	Y	CLEARWATER, FL, United States

Disclosure Events



What you should know about reported disclosure events:

1. Disclosure events in BrokerCheck reports come from different sources:
- As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions are separated by a solid line with the reporting source labeled.

For your convenience, below is a matrix of the number and status of regulatory 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.

	Final	On Appeal
Regulatory Event	3	0
Customer Dispute	2	N/A



Disclosure Event Details

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 involves a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations.

Disclosure 1 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	05/04/2016
Docket/Case Number:	63452-S
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Mutual Trust Co. of America Securities
Product Type:	No Product
Allegations:	N/A
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/04/2016
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1



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

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 05/04/2016

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement On May 4, 2016, the Office of Financial Regulation entered a Final Order against Steven Lloyd Holland for engaging in prohibited business practices by disclosing confidential client information without approval or consent. Steven Lloyd Holland agreed to pay an administrative fine of \$5,000.

Reporting Source: Broker

Regulatory Action Initiated By: Florida Office of Financial Regulation

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 05/04/2016

Docket/Case Number: 63452-S

Employing firm when activity occurred which led to the regulatory action: Mutual Trust Company of America Securities, Inc.

Product Type: No Product

Allegations: IN OR AROUND THE FIRST QUARTER OF 2014, MR. STEVEN LLOYD HOLLAND HAD A CLIENT SUBMIT A NEGATIVE REVIEW ABOUT MR. HOLLAND TO ANGIE'S LIST, A PAID SUBSCRIPTION-SUPPORTED WEBSITE CONTAINING CROWDSOURCED REVIEWS. MR. HOLLAND INFORMED ANGIE'S LIST THAT SUCH COMMENTS BY A CLIENT, WHETHER POSITIVE OR NEGATIVE, VIOLATED THE TERMS OF THE CLIENT'S AGREEMENT WITH MUTUAL TRUST COMPANY OF AMERICA SECURITIES, INC. ("MTCOAS") AND REQUESTED THE COMMENTS BE REMOVED. IN SUPPORT OF THIS



REQUEST, MR. HOLLAND PROVIDED A COPY OF THE CLIENT'S NEW ACCOUNT AGREEMENT WITH MTCOAS TO ANGIE'S LIST, BUT FAILED TO REDACT CERTAIN CONFIDENTIAL INFORMATION. MR. HOLLAND STIPULATED TO A FINDING THAT DISCLOSURE OF THE INFORMATION WITHOUT THE CLIENT'S APPROVAL OR CONSENT VIOLATED A FLORIDA REGULATION.

Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/04/2016
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION ("OFR")
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)



Date Initiated:	11/29/2012
Docket/Case Number:	0396-S-8/08
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	MUTUAL TRUST CO. OF AMERICA SECURITIES
Product Type:	No Product
Allegations:	THE OFFICE MAINTAINS THAT RESPONDENT VIOLATED SECTION 517. 161(1)(H), FLORIDA STATUTES, AND RULE 69W-600.013(1)(H)1, FLORIDA ADMINISTRATIVE CODE, BY VIOLATING NASD CONDUCT RULE 2210 GOVERNING COMMUNICATIONS WITH THE PUBLIC.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/29/2012
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$10,000.00
Portion Levied against individual:	\$10,000.00
Payment Plan:	NONE
Is Payment Plan Current:	Yes
Date Paid by individual:	12/03/2012
Was any portion of penalty waived?	No

**Amount Waived:****Regulator Statement**

ON 11/29/2012, THE OFFICE OF FINANCIAL REGULATION ("OFFICE") ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF MR. HOLLAND ("RESPONDENT"). RESPONDENT NEITHER ADMITTED NOR DENIED THE FINDINGS BUT CONSENTED TO THE ENTRY OF FINDINGS BY THE OFFICE. THE OFFICE FOUND THAT RESPONDENT VIOLATED SECTIONS 517.161(1)(H) AND RULE 69W-600.013 (1)(H)1 BY VIOLATING NASD CONDUCT RULE 2210 GOVERNING COMMUNICATIONS WITH THE PUBLIC. RESPONDENT AGREED TO CEASE AND DESIST FROM ANY AND ALL FUTURE VIOLATIONS OF CHAPTER 517, F.S. AND THE ADMINISTRATIVE RULES THEREUNDER; AND TO PAY AN ADMINISTRATIVE FINE IN THE AMOUNT OF \$10,000.00.

Reporting Source:

Broker

Regulatory Action Initiated By:

FLORIDA OFFICE OF FINANCIAL REGULATION

Sanction(s) Sought:

Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated:

11/29/2012

Docket/Case Number:

0396-S-8/08

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

MUTUAL TRUST CO. OF AMERICA SECURITIES

Product Type:

No Product

Allegations:

THE OFFICE MAINTAINS THAT RESPONDENT VIOLATED SECTION 517.161(1)(H), FLORIDA STATUTES, AND RULE 69W-600.013(1)(H)1, FLORIDA ADMINISTRATIVE CODE, BY VIOLATING NASD CONDUCT RULE 2210 GOVERNING COMMUNICATIONS WITH THE PUBLIC.

Current Status:

Final

Resolution:

Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No



Resolution Date: 11/29/2012

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

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

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan: NONE

Is Payment Plan Current: No

Date Paid by individual: 12/03/2012

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

THIS STIPULATION AND CONSENT AGREEMENT WAS INITIATED FROM A RETIRED HOLLAND GROUP BROCHURE THAT WAS AUTHORIZED BY MY PRIOR B/D, VERITRUST. AFTER CHANGING B/D'S FROM VERITRUST TO MUTUAL TRUST CO. OF AMERICA SECURITIES (MTC), STATE REGULATORS CONDUCTED A SURPRISE AUDIT OF MY OFFICE. AFTER SPENDING DAYS REVIEWING FILES AND RECORDS, THE STATE WAS UNABLE TO FIND ANYTHING WRONG. AT THE CONCLUSION OF THE EXAM A DUSTY, DOG EARED BOX OF RETIRED BROCHURES WAS FOUND, THAT WAS A LEGACY FROM MY PRIOR ASSOCIATION WITH VERITRUST. BECAUSE THE BROCHURES WERE NO LONGER IN USE, AND I HAD FORGOTTEN OF THEIR EXISTENCE, I HAD NOT BOTHERED TO HAVE THEM APPROVED BY MTC. I WAS EVEN UNAWARE THAT THE EXAMINERS LOOKED AT OR TOOK THEM FROM MY OFFICE. THE BROCHURES WERE NOT EVEN DISCUSSED DURING OUR AUDIT NOR WAS I AFFORDED THE OPPORTUNITY AT THE TIME TO PROVIDE AN EXPLANATION. THIS MATTER WAS ONLY BROUGHT TO MY ATTENTION AT A LATER DATE. OUR COMPLIANCE REVIEWS SINCE 1996 WITH VERITRUST (FORMALLY ARAGON) AND MUTUAL TRUST HAVE BEEN 100% SATISFACTORY. I WAS GIVEN A HOBSON'S CHOICE; EITHER FIGHT CITY HALL AND DEFEND MYSELF AGAINST AN ACCUSATION FOR WHICH I WAS UNJUSTLY ACCUSED AND PAYING THOUSANDS OF DOLLARS IN ATTORNEY FEES IN THE PROCESS OR PAY AN UNJUST ADMINISTRATIVE FINE. I HAD TO MAKE A BUSINESSMAN'S DECISION TO CHOOSE THE LEAST COSTLY OF TWO EVILS AND PAID THE STATE.



Disclosure 3 of 3

Reporting Source:	Broker
Regulatory Action Initiated By:	FLORIDA DIVISION OF SECURITIES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	04/26/1994
Docket/Case Number:	DOAH 94-3906, 06865-93-A (WFM)
Employing firm when activity occurred which led to the regulatory action:	METLIFE
Product Type:	Insurance
Allegations:	BASED ON STATE OF FLORDIA DEPARTMENT OF INSURANCE CASE NO. 06865-93-A (WFM) REPRESENTATIVE MISREPRESENTED WHOLE LIFE INSURANCE AS A "RETIREMENT SAVINGS" PLAN.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	11/09/1994
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: 750.00 FINE BY THE STATE
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$750.00
Portion Levied against individual:	\$750.00
Payment Plan:	PD IN FULL
Is Payment Plan Current:	Yes



Date Paid by individual: 11/09/1994

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

IN 1989 I BEGAN MY FINANCIAL CAREER WORKING FOR METLIFE. I KNEW NOTHING ABOUT SALES LITERATURE AND COMPLIANCE RULES. MY BRANCH MANAGER GAVE ME A SALES LETTER THAT WAS APPARENTLY APPROVED BY METLIFE'S HOME OFFICE. SEVERAL YEARS LATER, THERE WAS A CLASS ACTION SUIT AGAINST METROPOLITAN LIFE AND THE REPRESENTATIVES UTILIZING THIS PARTICULAR LETTER. I WAS NOT FOUND GUILTY OF ANY ACTIONS BUT I WAS FINED BY THE STATE OF FLORIDA. I TRUSTED METLIFE, AND MY BRANCH MANAGER, TO PROVIDE ME WITH LEGAL ADVERTISING MATERIAL. AFTER THIS EVENT, I FELT MORALLY RESPONSIBLE TO RESIGN FROM METLIFE, WHICH I DID. I HAVE BEEN AN INDEPENDENT ADVISOR EVER SINCE.



Customer Dispute - Award / Judgment

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the named broker that resulted in an arbitration award or civil judgment for the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	VERITRUST FINANCIAL, LLC
Allegations:	SALE OF UNSUITABLE PRODUCTS IN DECEMBER OF 2002 AND 2003
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$400,000.00

Customer Complaint Information

Date Complaint Received:	10/02/2006
Complaint Pending?	No
Status:	Settled
Status Date:	03/27/2007
Settlement Amount:	\$30,000.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 06-03759
Date Notice/Process Served:	10/02/2006
Arbitration Pending?	No
Disposition:	Withdrawn
Disposition Date:	03/27/2007
Monetary Compensation Amount:	\$30,000.00
Individual Contribution Amount:	\$0.00



Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: VERITRUST FINANCIAL, LLC

Allegations: SALE OF UNSUITABLE PRODUCTS IN DECEMBER OF 2002 & 2003

Product Type: Annuity-Variable

Alleged Damages: \$400,000.00

Is this an oral complaint?

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation?

Customer Complaint Information

Date Complaint Received: 10/02/2006

Complaint Pending? No

Status: Settled

Status Date: 03/16/2007

Settlement Amount: \$30,000.00

Individual Contribution Amount: \$10,000.00

Arbitration Information

Disposition: Settled

Disposition Date: 03/16/2007

Civil Litigation Information

Disposition: Monetary Judgment to Customer

Disposition Date: 03/16/2007

Broker Statement CLIENT DECIDED TO TAKE EARLY RETIREMENT AND BEGAN SPENDING DOWN PRINCIPAL, AGAINST MY STRONG ADVICE. AFTER TAKING LOSSES IN A DOWN MARKET, INSTEAD OF WAITING FOR THE MARKET TO RECOVER, WHICH IT DID, THE CLIENT HIRED AN ATTORNEY AND PURSUED A CLAIM OF DAMAGES. I WAS DISMISSED FROM THIS CASE BY THE CLAIMANT ON MARCH 5, 2007 AND WAS NOT FOUND GUILTY.



Customer Dispute - Settled

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration that containing allegations of sales practice violations against the broker that resulted in an award to the customer, along with an associated civil suit that was settled.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	VERITRUST FINANCIAL, LLC
Allegations:	UNSUITABLE RECOMMENDATIONS
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$100,000.00

Customer Complaint Information

Date Complaint Received:	06/21/2005
Complaint Pending?	No
Status:	Settled
Status Date:	01/12/2006
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD NUMBER 06-01969
Date Notice/Process Served:	05/30/2006
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	12/12/2006
Monetary Compensation Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00



Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	VERITRUST FINANCIAL, LLC
Allegations:	UNSUITABLE RECOMMENDATIONS
Product Type:	Annuity-Variable
Alleged Damages:	\$100,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/21/2005
Complaint Pending?	No
Status:	Settled
Status Date:	01/12/2006
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Disposition:	Settled
Disposition Date:	12/12/2006

Civil Litigation Information

Disposition:	Monetary Judgment to Customer
Disposition Date:	05/30/2006

Broker Statement

COMPLAINT WAS INITIATED AFTER LOSING MONEY IN THE MARKET. CLIENT ADMITTED IT WAS HER FAULT THAT SHE LOST MONEY. AFTER THIS COMPLAINT SETTLED, I WAS NOT FOUND GUILTY. AS ONE OF THE MOST SUCCESSFUL ADVISERS IN TAMPA BAY AND POSSIBLY THE STATE OF FLORIDA, WE HAVE HELPED THOUSANDS OF INVESTORS OVER THE YEARS WITH FINANCIAL SERVICES. UNFORTUNATELY, LIKE ANY EXTREMELY SUCCESSFUL COMPANY WE JUST CAN'T PLEASE EVERY



SINGLE PERSON THAT WALKS THROUGH OUR FRONT DOOR. OUR TOTAL COMPLAINTS IN REFERENCE TO THE THOUSANDS OF INVESTORS WE HAVE HELPED, REMAINS FAR BELOW ONE HALF OF 1%. WE ARE VERY PROUD OF THE DISCLOSURE, TRANSPARENCY, THOROUGH COMMUNICATION, AND RESPECT THAT WE GIVE TO EVERY SINGLE INVESTOR. HAVING A COMPLAINT RATIO FAR BELOW ONE HALF OF ONE PERCENT OF ALL THE INVESTORS THAT WE HAVE HELPED IN OVER 25 YEARS IS SOMETHING WE ARE VERY PROUD OF. WE WILL CONTINUE TO PURSUE INTEGRITY AND EXCELLENCE AND CUSTOMER SATISFACTION. IN A SEA OF SAMENESS IN THE FINANCIAL PLANNING INDUSTRY, THE HOLLAND GROUP IS PROUD OF OUR VERY UNIQUE AND COMPREHENSIVE RETIREMENT SERVICES. THREE COMPLETE SERVICES UNDER ONE ROOF. INCOME TAX PREPARATION AND TAX REDUCTION ADVICE, ESTATE PLANNING, AND THE CORE SERVICE OF OUR BUSINESS - CUSTOMIZED, DETAILED, COMPREHENSIVE INFLATION ADJUSTED RETIREMENT PLANNING. CALL FOR YOUR INITIAL COMPLIMENTARY CONSULTATION TODAY!

End of Report



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