BrokerCheck Report

ERIC WAYNE HARDING

CRD# 2207823

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

For more information read our investor alert on imposters.

About BrokerCheck®

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

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
    - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
    - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.
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Thank you for using FINRA BrokerCheck.

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

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

ERIC W. HARDING

CRD# 2207823

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 **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**
CRD# 20804
SCOTTSDALE, AZ
02/2016 - 11/2016

B **WELLS FARGO ADVISORS, LLC**
CRD# 19616
SCOTTSDALE, AZ
02/2002 - 01/2016

B **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
CRD# 7691
NEW YORK, NY
09/1992 - 03/2002

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	11
Termination	2
Financial	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

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Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.

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Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 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	11/02/2016
B	General Securities Representative Examination	Series 7	01/31/1992

State Securities Law Exams

Exam		Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	11/23/1994
B	Uniform Securities Agent State Law Examination	Series 63	02/12/1992

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

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Broker Qualifications

Professional Designations

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

No information reported.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 02/2016 - 11/2016	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	20804	SCOTTSDALE, AZ
B 02/2002 - 01/2016	WELLS FARGO ADVISORS, LLC	19616	SCOTTSDALE, AZ
B 09/1992 - 03/2002	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
B 03/1992 - 08/1992	PAINEWEBBER INCORPORATED	8174	WEEHAWKEN, NJ

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
09/2016 - Present	empiriKal partners llc	Investment Advisor Representative	Y	Phoenix, AZ, United States
11/2011 - Present	empiriKal partners llc	Managing Member	N	Phoenix, AZ, United States
06/2020 - 01/2023	empiriKal partners llc	Insurance Agent	Y	Phoenix, AZ, United States
03/2016 - 11/2016	UNITED PLANNERS FINANCIAL SERVICES	Registered Representative/Investment Advisor Representative	Y	SCOTTSDALE, AZ, United States
02/2002 - 01/2016	WELLS FARGO ADVISORS LLC	Registered Representative/Investment Advisor Representative	Y	SCOTTSDALE, AZ, United States

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Registration and Employment History

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.

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Disclosure Events

What you should know about reported disclosure events:

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

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
   -
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
   -
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
Customer Dispute	1	10	N/A
Termination	N/A	2	N/A
Financial	0	1	N/A

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Disclosure Event Details

When evaluating this information, please keep in mind that a discloure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

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 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Allegations:	CLAIMANT ALLEGES MISREPRESENTATIONS WITH REGARD TO SPECIFIC TRANSACTIONS.
Product Type:	Equity - OTC
Alleged Damages:	$42,453.00

Customer Complaint Information

Date Complaint Received:	11/11/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	11/11/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION NO. 02-05840

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Date Notice/Process Served:	11/11/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/24/2003
Monetary Compensation Amount:	$22,500.00
Individual Contribution Amount:	$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.
Allegations:	CLAIMANT ALLEGES MISREPRESENTATIONS WITH REGARD TO SPECIFIC TRANSACTIONS
Product Type:	Equity - OTC
Alleged Damages:	$42,453.00

Customer Complaint Information

Date Complaint Received:	11/11/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	11/11/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION NO. 02-05840
Date Notice/Process Served:	11/11/2002
Arbitration Pending?	No
Disposition:	Settled

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Disposition Date:	10/24/2003
Monetary Compensation Amount:	$22,500.00
Individual Contribution Amount:	

Disclosure 2 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Allegations:	CLAIMANT ALLEGES UNSUITABLE RECOMMENDATIONS AND TRANSACTIONS, INCLUDING USE OF MARGIN. CLAIMANT FURTHER ALLEGES MISREPRESENTATIONS OF MATERIAL FACTS, AS WELL AS CHURNING IN HER ACCOUNT. CLAIMANT INITIATED AN ARBITRATION CLAIM AGAINST MERRILL LYNCH AND ERIC HARDING ALLEGING, AMONG OTHERS, THAT THE RECOMMENDED TRANSACTIONS IN HER ACCOUNTS WERE UNSUITABLE GIVEN HER STATED OBJECTIVE AND RISK TOLERANCE. RESPONDENTS REQUESTED A DISMISSAL OF THE ALLEGATIONS BASED ON THE CLAIMANTS RISK FACTORS AND THE CLAIMANTS DESIRE TO PARTICIPATE IN THE STOCK MARKET GAINS OF THE MID TO LATE 1990'S.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	EQUITY-OTC
Alleged Damages:	$300,000.00

Customer Complaint Information

Date Complaint Received:	06/14/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	04/11/2003
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim	NASD 03-02276, [CUSTOMER] VS. MERRILL LYNCH, PIERCE, FENNER &

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filed with and Docket/Case No.:	SMITH INC. AND ERIC HARDING
Date Notice/Process Served:	04/11/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/23/2004
Monetary Compensation Amount:	$110,000.00
Individual Contribution Amount:	$0.00
Firm Statement	RESPONDENTS MERRILL LYNCH AND ERIC HARDING DENIED ALL ALLEGATIONS OF IMPROPER AND UNLAWFUL CONDUCT. NONETHELESS, THE MATTER WAS SETTLED FOR THE COST OF THE DEFENSE AND TO AVOID THE UNCERTAINTIES OF ARBITRATION.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH
Allegations:	CLAIMANT ALLEGES UNSUITABLE RECOMMENDATIONS AND TRANSACTIONS, INCLUDING USE OF MARGIN. CLAIMANT FURTHER ALLEGES MISREPRESENTATIONS OF MATERIAL FACTS, AS WELL AS CHURNING IN HER ACCOUNT. CLAIMANT INITIATED AN ARBITRATION CLAIM AGAINST MERRILL LYNCH AND REGISTERED REP ALLEGING, AMONG OTHERS, THAT THE RECOMMENDED TRANSACTIONS IN HER ACCOUNTS WERE UNSUITABLE GIVEN HER STATED OBJECTIVE AND RISK TOLERANCE. RESPONDENTS REQUESTED A DISMISSAL OF THE ALLEGATIONS BASED ON THE CLAIMANTS RISK FACTORS AND THE CLAIMANTS DESIRE TO PARTICIPATE IN THE STOCK MARKET GAINS OF THE MID TO LATE 1990'S.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	EQUITY-OTC
Alleged Damages:	$300,000.00

Customer Complaint Information

Date Complaint Received:	06/14/2002

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Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	04/11/2003
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 03-02276
Date Notice/Process Served:	04/11/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/23/2004
Monetary Compensation Amount:	$110,000.00
Individual Contribution Amount:	$0.00
Broker Statement	RESPONDENTS MERRILL LYNCH AND REGISTERED REP DENIED ALL ALLEGATIONS OF IMPROPER AND UNLAWFUL CONDUCT. NONETHELESS, THE MATTER WAS SETTLED FOR THE COST OF THE DEFENSE AND TO AVOID THE UNCERTAINTIES OF ARBITRATION.

Disclosure 3 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	ORAL COMPLAINT. CUSTOMER HAS NOW FILED A NASD ARBITRATION. CUSTOMER ALLEGES UNSUITBAILITY AND CHURNING.
Product Type:	Equity - OTC
Alleged Damages:	$850,000.00

Customer Complaint Information

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Date Complaint Received:	04/28/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	07/09/2002
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR NO.: 02-03574
Date Notice/Process Served:	07/09/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/23/2003
Monetary Compensation Amount:	$537,500.00
Individual Contribution Amount:	$0.00
Firm Statement	MERRILL LYNCH IS INVESTIGATING THE ALLEGATIONS. SETTLED.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	ORAL COMPLAINT, CUSTOMER HAS NOW FILED A NASD ARBITRATION. CUSTOMER ALLEGES UNSUITABILITY AND CHURNING.
Product Type:	Equity - OTC
Alleged Damages:	$850,000.00

Customer Complaint Information

Date Complaint Received:	04/28/2002

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Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	07/09/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR # 02-03574
Date Notice/Process Served:	07/09/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/23/2003
Monetary Compensation Amount:	$537,500.00
Individual Contribution Amount:	

Disclosure 4 of 7

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.
Allegations:	NEGLIGENCE, BREACH OF CONTRACT, BREACH OF FIDUCIARY DUTY, FRAUD, NEGLIGENT MISREPRESENTATION
Product Type:	Other
Other Product Type(s):	STOCKS
Alleged Damages:	$94,191.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #04-00261

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Date Notice/Process Served:	01/15/2004
Arbitration Pending?	No
Disposition:	Dismissed
Disposition Date:	05/09/2005
Disposition Detail:	PRIOR TO THE HEARING, THE CLAIMANTS DISMISSED ALL CLAIMS AGAINST RESPONDENT.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Allegations:	CLIENTS ALLEGE THAT THEIR FA MADE UNSUITABLE INVESTMENT RECOMMENDATIONS.
Product Type:	Mutual Fund(s)
Alleged Damages:	$94,191.00

Customer Complaint Information

Date Complaint Received:	03/05/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	01/27/2004
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD DISPUTE RESOLUTION CASE NO. 04-00261
Date Notice/Process Served:	01/27/2004
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/07/2005

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Monetary Compensation Amount:	$57,500.00
Individual Contribution Amount:	$0.00
Firm Statement	WITHOUT ADMITTING ANY WRONGDOING OR LIABILITY THE FIRM AND THE FA SETTLED THE CASE TO AVOID THE COSTS AND UNCERTAINTY OF ARBITRATION. NO CONTRIBUTION TO THE SETTLEMENT AMOUNT WAS SOUGHT FROM THE FA.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Allegations:	CLIENT STATES THAT SHE "SPECIFICALLY DIRECTED" HER FA " NOT TO TAKE RISKS" WITH HER INVESTMENTS. DAMAGE AMOUNT NOT SPECIFIED.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	EQUITY- OTC
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	03/05/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	01/27/2004
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD DISPUTE RESOLUTION CASE NO. 04-00261
Date Notice/Process Served:	01/27/2004
Arbitration Pending?	No
Disposition:	Settled

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Disposition Date:	03/07/2005
Monetary Compensation Amount:	$57,500.00
Individual Contribution Amount:	$0.00
Broker Statement	WITHOUT ADMITTING ANY WRONGDOING OR LIABILITY THE FIRM AND THE FA SETTLED THE CASE TO AVOID THE COSTS AND UNCERTAINTY OF ARBITRATION. NO CONTRIBUTION TO THE SETTLEMENT AMOUNT WAS SOUGHT FROM THE FA.

Disclosure 5 of 7

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	UNSUITBALE RECOMMENDATIONS.
Product Type:	Equity - OTC
Alleged Damages:	$800,000.00

Customer Complaint Information

Date Complaint Received:	08/27/2001
Complaint Pending?	No
Status:	Settled
Status Date:	09/24/2001
Settlement Amount:	$185,100.00
Individual Contribution Amount:	$0.00
Broker Statement	MERRILL LYNCH SETTLED THIS MATTER TO AVOID THE COST OF LITIGATION.

Disclosure 6 of 7

Reporting Source:	Firm

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Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Allegations:	CLIENT ALLEGES INVESTMENT RECOMMENDATIONS WERE UNSUITABLE.
Product Type:	Equity - OTC
Other Product Type(s):	DEBT-CORPORATE
Alleged Damages:	$68,000.00

Customer Complaint Information

Date Complaint Received:	08/08/2001
Complaint Pending?	No
Status:	Settled
Status Date:	02/25/2002
Settlement Amount:	$75,000.00
Individual Contribution Amount:	$0.00
Firm Statement	MERRILL LYNCH MADE A BUSINESS DECISION TO SETTLE THIS MATTER.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	CLIENT ALLEGES INVESTMENT RECOMMENDATIONS WERE UNSUITABLE.
Product Type:	Equity - OTC
Other Product Type(s):	DEBT-CORPORATE
Alleged Damages:	$68,000.00

Customer Complaint Information

Date Complaint Received:	08/08/2001
Complaint Pending?	No
Status:	Settled
Status Date:	02/25/2002

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Settlement Amount:	$75,000.00
Individual Contribution Amount:	$0.00
Broker Statement	MERRILL LYNCH MADE A BUSINESS DECISION TO SETTLE THIS MATTER.

Disclosure 7 of 7

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	CUSTOMER ALLEGES UNSUITABLE STOCK RECOMMENDATIONS.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$242,000.00

Customer Complaint Information

Date Complaint Received:	06/14/1999
Complaint Pending?	No
Status:	Arbitration/Reparation Settled
Status Date:	06/16/2000
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 99-09123
Date Notice/Process Served:	06/14/1999
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/16/2000
Monetary Compensation Amount:	$20,000.00

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Individual Contribution Amount:	$0.00
Broker Statement	THIS CLAIM WAS SETTLED TO AVOID THE TIME, EXPENSE AND UNCERTAINTY OF LITIGATION.

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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 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	ARIZONA CLIENT COMPLAINED ABOUT THE (I) UNAUTHORIZED USE OF MARGIN, (II) OVER CONCENTRATION IN HIGH RISK STOCKS AND (III) LOSSES IN HER ACCOUNTS. THE CLIENT OPENED HER ACCOUNTS IN APRIL 2002 AND CLOSED THE ACCOUNTS IN MARCH 2005. THE CLIENT DID NOT SUBMIT A CLAIM FOR DAMAGES. LOSSES IN THE ACCOUNTS ARE REASONABLY BELIEVED TO BE GREATER THAN $5,000.00.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	03/09/2005
Complaint Pending?	No
Status:	Withdrawn
Status Date:	04/04/2005
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	BY LETTER DATED MARCH 31, 2005, CLIENT'S COUNSEL ADVISED THE FIRM THAT HIS CLIENT HAD NO DESIRE TO ENTER INTO A LEGAL DISPUTE WITH THE FIRM, THAT SHE HAS NOT AND IS NOT PRESENTLY CONTEMPLATING ANY FORMAL LEGAL ACTION AGAINST THE FIRM AND, FURTHER, THAT IT WAS NOT NECESSARY FOR THE FIRM TO RESPOND TO THE COMPLAINT FILED BY THE CLIENT. IN ADDITION, (I) MR. HARDING DENIES ANY IMPROPRIETIES; (II) CLIENT WAS AWARE OF MARGIN, SIGNED THE APPROPRIATE AGREEMENT AND DISCUSSED HER MARGIN BALANCE WITH MR. HARDING REGULARLY; (III) CLIENT ALSO REVIEWED MONTHLY STATEMENTS DISCLOSING HER MARGIN BALANCE AND SHE WAS AWARE

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OF ALL TRANSACTIONS IN THE ACCOUNTS; FINALLY, (IV) ANY DECLINES IN THE ACCOUNTS' VALUE WERE PRIMARILY CAUSED BY THE MARKET.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	THE CLIENT ALLEGES THAT MR. HARDING'S RECOMMENDATION TO DIVERSIFY HER PORTFOLIO FROM THE THREE EQUITIES SHE HAD CHOSEN FROM A REVIEW OF THE WALL STREET JOURNAL TO INCLUDE SEVERAL OTHERS WAS INAPPROPRIATE. NO DAMAGES SPECIFIED.
Product Type:	Equity-OTC
Alleged Damages:	$0.00
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:	12/03/2002
Complaint Pending?	No
Status:	Denied
Status Date:	01/22/2003
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	THE CLIENT ALLEGES THAT MR. HARDING'S RECOMMENDATION TO DIVERSIFY HER PORTFOLIO FROM THE THREE EQUITIES SHE HAD

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	CHOSEN FROM A REVIEW OF THE WALL STREET JOURNAL TO INCLUDE SEVERAL OTHERS WAS INAPPROPRIATE. NO DAMEGES SPECIFIED.
Product Type:	Equity-OTC
Alleged Damages:	$0.00
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:	12/03/2002
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/13/2011
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS MATTER ARISES OUT OF TRANSACTIONS UNDERTAKEN AT A PRIOR OR PREVIOUS FIRM. WELLS FARGO ADVISORS HAS NO RECORDS OR INFORMATION RELATING TO THE ISSUES REPRESENTED IN THIS REPORT. THE MATTER IS CONSIDERED CLOSED.

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Allegations:	CUSTOMERS ALLEGE THEIR FINANCIAL ADVISOR RECOMMENDED UNSUITABLE INVESTMENTS AND FAILED TO FOLLOW THEIR INSTRUCTIONS NOT TO SELL A STOCK POSITION.
Product Type:	Equity-OTC
Alleged Damages:	$35,000.00
Is this an oral complaint?	No

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Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/04/2002
Complaint Pending?	No
Status:	Denied
Status Date:	07/28/2005
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL, LYNCH, PIERCE, FENNER & SMITH, INC.
Allegations:	CUSTOMERS ALLEGE THEIR FINANCIAL ADVISOR RECOMMENDED UNSUITABLE INVESTMENTS AND FAILED TO FOLLOW THEIR INSTRUCTIONS NOT TO SELL A STOCK POSITION.
Product Type:	Equity-OTC
Alleged Damages:	$35,000.00
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:	09/04/2002
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/13/2011
Settlement Amount:	

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Individual Contribution Amount:

Broker Statement

THIS MATTER ARISES OUT OF TRANSACTIONS UNDERTAKEN AT A PRIOR OR PREVIOUS FIRM. WELLS FARGO ADVISORS HAS NO RECORDS OR INFORMATION RELATING TO THE ISSUES REPRESENTED IN THIS REPORT. THE MATTER IS CONSIDERED CLOSED.

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Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EmpiriKal Partners LLC
Allegations:	Mr. Harding failed to execute a sell order that resulted in loses to a Client account.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$60,000.00
Alleged Damages Amount Explanation (if amount not exact):	Drop in account value from initial amount of $504,785.30 to $446,979.00
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:	07/22/2020
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	Client of 25+ years called during COVID along with a choppy phone line where the conversation was not heard correctly. Client never reached out again via phone via email or replied to requests for clarification. Lack of communication resulted in a $60,000 loss.

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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 2

Reporting Source:	Firm
Employer Name:	UNITED PLANNERS FINANCIAL SERVICES OF AMERICA
Termination Type:	Discharged
Termination Date:	10/06/2016
Allegations:	FAILURE TO FOLLOW FIRM PROCEDURES AND REPAY AMOUNT OWED TO THE FIRM.
Product Type:	No Product

Disclosure 2 of 2

Reporting Source:	Firm
Employer Name:	Wells Fargo Advisors, LLC.
Termination Type:	Discharged
Termination Date:	12/21/2015
Allegations:	Mr. Harding instructed another team member to provide incorrect information on his business expense records. The conduct at issue did not negatively impact client funds or investments.
Product Type:	No Product

Reporting Source:	Broker
Employer Name:	Wells Fargo Advisors, LLC.
Termination Type:	Discharged
Termination Date:	12/21/2015
Allegations:	The Rep instructed another team member to provide incorrect information on his business expense records. The conduct at issue did not negatively impact client funds or investments.
Product Type:	No Product

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Broker Statement	I filed a wrongful termination suit against Wells Fargo which I subsequently won, to include a confidential settlement agreement.

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Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	07/16/2018
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	United State Bankruptcy Court District of Arizona
Location of Court:	Phoenix, AZ
Docket/Case #:	2:18-bk-08343-PS
Action Pending?	No
Disposition:	Discharged
Disposition Date:	01/07/2019
Broker Statement	The bankruptcy filing was a direct result of my termination from Wells Fargo. I filed a wrongful termination suit against Wells Fargo which I subsequently won, to include a confidential settlement agreement.

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End of Report

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