

## BrokerCheck Report

**DOMINIC JOHN GUIDO**

CRD# 231738

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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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**DOMINIC J. GUIDO**

CRD# 231738

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

**IA AMERIPRISE FINANCIAL SERVICES, LLC**  
 250 PEHLE AVE STE 500  
 PARK 80 WEST, PLAZA TWO  
 SADDLE BROOK, NJ 07663  
 CRD# 6363  
 Registered with this firm since: 02/28/2025

**B AMERIPRISE FINANCIAL SERVICES, LLC**  
 250 PEHLE AVE STE 500  
 PARK 80 WEST, PLAZA TWO  
 SADDLE BROOK, NJ 07663  
 CRD# 6363  
 Registered with this firm since: 02/28/2025

**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
- 24 U.S. states and territories

**This broker has passed:**

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

**Registration History**

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

- IA WELLS FARGO ADVISORS**  
 CRD# 19616  
 ST. LOUIS, MO  
 09/2012 - 03/2025
- B WELLS FARGO CLEARING SERVICES, LLC**  
 CRD# 19616  
 NEW YORK, NY  
 08/2000 - 03/2025
- B A. G. EDWARDS & SONS, INC.**  
 CRD# 4  
 ST. LOUIS, MO  
 01/1995 - 09/2000

**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	7



## 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 24 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	02/28/2025

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	02/28/2025
B	California	Agent	Approved	03/07/2025
B	Connecticut	Agent	Approved	02/28/2025
B	District of Columbia	Agent	Approved	02/28/2025
B	Florida	Agent	Approved	02/28/2025
B	Georgia	Agent	Approved	02/28/2025
B	Hawaii	Agent	Approved	02/28/2025
B	Illinois	Agent	Approved	03/05/2025
B	Louisiana	Agent	Approved	02/28/2025
B	Maryland	Agent	Approved	02/28/2025
B	Massachusetts	Agent	Approved	03/10/2025
B	Nevada	Agent	Approved	03/07/2025



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	New Hampshire	Agent	Approved	03/10/2025
B	New Jersey	Agent	Approved	02/28/2025
IA	New Jersey	Investment Adviser Representative	Approved	03/04/2025
B	New Mexico	Agent	Approved	03/05/2025
B	New York	Agent	Approved	02/28/2025
B	North Carolina	Agent	Approved	03/07/2025
B	Ohio	Agent	Approved	02/28/2025
B	Pennsylvania	Agent	Approved	02/28/2025
B	Puerto Rico	Agent	Approved	03/10/2025
B	Rhode Island	Agent	Approved	02/28/2025
B	South Carolina	Agent	Approved	03/07/2025
B	Texas	Agent	Approved	02/28/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	02/28/2025
B	Virginia	Agent	Approved	02/28/2025

### Branch Office Locations

#### AMERIPRISE FINANCIAL SERVICES, LLC

250 PEHLE AVE STE 500  
PARK 80 WEST, PLAZA TWO  
SADDLE BROOK, NJ 07663

#### AMERIPRISE FINANCIAL SERVICES, LLC

North Caldwell, NJ



## 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, 4 general industry/product exams, and 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> General Securities Representative Examination	Series 7TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> AMEX Put and Call Exam	PC	01/17/1991
<b>B</b> Registered Representative Examination	Series 1	12/16/1966

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	11/13/1984

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/](http://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>IA</b> 09/2012 - 03/2025	WELLS FARGO ADVISORS	19616	NEW YORK, NY
<b>B</b> 08/2000 - 03/2025	WELLS FARGO CLEARING SERVICES, LLC	19616	NEW YORK, NY
<b>B</b> 01/1995 - 09/2000	A. G. EDWARDS & SONS, INC.	4	ST. LOUIS, MO
<b>B</b> 07/1993 - 12/1994	SMITH BARNEY INC.	7059	NEW YORK, NY
<b>B</b> 11/1992 - 07/1993	LEHMAN BROTHERS INC.	7506	NEW YORK, NY
<b>B</b> 10/1990 - 11/1992	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY
<b>B</b> 02/1990 - 09/1990	DEAN WITTER REYNOLDS INC.	7556	PURCHASE, NY
<b>B</b> 10/1986 - 02/1990	PRUDENTIAL-BACHE SECURITIES INC.	7471	NEW YORK, NY
<b>B</b> 12/1984 - 10/1986	SHEARSON LEHMAN BROTHERS INC.	7506	
<b>B</b> 08/1983 - 01/1985	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	
<b>B</b> 01/1980 - 09/1983	PAINE, WEBBER, JACKSON & CURTIS INC.	8174	
<b>B</b> 01/1980 - 01/1980	PAINE, WEBBER, JACKSON & CURTIS INCORPORATED	640	
<b>B</b> 11/1972 - 01/1980	BLYTH EASTMAN DILLON & CO. INCORPORATED	6361	
<b>B</b> 05/1970 - 11/1972	EASTMAN DILLON, UNION SECURITIES & CO., INCORPORATED	243	

### 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
02/2025 - Present	AMERIPRISE FINANCIAL SERVICES, LLC	Registered Representative	Y	Saddle Brook, NJ, United States
11/2016 - 02/2025	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	NEW YORK, NY, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	NEW YORK, NY, 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.
  -
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
Customer Dispute	0	7	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 - 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 broker that resulted in an arbitration award or civil judgment for the customer.

#### Disclosure 1 of 1

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** PAINE WEBBER

**Allegations:** ALLEGED PAINE WEBBER & DOMINIC GUIDO MISMANAGED THEIR ACCOUNT. THE CLIENT SUED FOR \$400,000 FOR UNAUTHORIZED TRADING & SUITABILITY IN CONNECTION WITH HIS PURCHASE OF PETRO LEWIS & NICHOLAS OIL & GAS WHICH WERE PAINE WEBBER'S RECOMMENDATIONS.

**Product Type:**

**Alleged Damages:** \$400,000.00

### Customer Complaint Information

**Date Complaint Received:** 06/25/1984

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:**

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information



<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	NEW YORK STOCK EXCHANGE
<b>Date Notice/Process Served:</b>	01/01/1985
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Award to Customer
<b>Disposition Date:</b>	05/06/1985
<b>Monetary Compensation Amount:</b>	\$17,500.00
<b>Individual Contribution Amount:</b>	\$2,500.00
<b>Broker Statement</b>	NYSE AWARDED [CUSTOMERS] \$17,500 PLUS COSTS. I WAS RESPONSIBLE FOR \$2,500 OF THE AWARD. NOT PROVIDED



## 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:** Broker

**Employing firm when activities occurred which led to the complaint:**

**Allegations:** CUSTOMER ALLEGED MISMANAGEMENT OF ACCOUNT.  
THE COMPLAINT RELATED TO PAINE WEBBER RECOMMENDED OIL ISSUES.  
CLIENT FILED COMPLAINT FOR ALLEGED DAMAGES OF \$390,000.

**Product Type:**

**Alleged Damages:** \$390,000.00

### Customer Complaint Information

**Date Complaint Received:** 01/05/1983

**Complaint Pending?** No

**Status:** Settled

**Status Date:**

**Settlement Amount:** \$67,500.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** A PAYMENT OF \$67,500 WAS MADE TO [CUSTOMER]  
IN SETTLEMENT OF CLAIMS. DOMINIC GUIDO WAS RESPONSIBLE FOR  
NONE  
OF THE AWARD.  
NOT PROVIDED

### Disclosure 2 of 4

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH

**Allegations:**

**Product Type:****Alleged Damages:** \$350,000.00**Customer Complaint Information****Date Complaint Received:****Complaint Pending?** No**Status:** Litigation**Status Date:****Settlement Amount:****Individual Contribution  
Amount:****Civil Litigation Information****Disposition:** Settled**Disposition Date:** 02/07/1990**Firm Statement**

ON  
2/24/85, CUSTOMER [CUSTOMER] FILED A SUIT IN A VAGUE AND  
UNSPECIFIED COMPLAINT ALLEGING UNAUTHORIZED TRADING AGAINST  
FORMER FINANCIAL CONSULTANT, DOMINICK GUIDO AND MERRILL LYNCH.  
ALLEGED DAMAGES WERE \$350,000.00. A MORE STATEMENT WAS  
ORDERED,  
BUT STATEMENT WAS REACHED 2/7/90, BEFORE SAME WAS FILED. THE  
CUSTOMER GAD SEVERAL CORPORATE AND PERSONAL ACCOUNTS WITH  
MERRILL LYNCH. MERRILL LYNCH SETTLED IN THE AMOUNT OF \$50,000.00  
TO AVOID CONTINUING COSTS OF LITIGATION. FINANCIAL CONSULTANT,  
DOMINICK GUIDO DID NOT CONTRIBUTE.  
GUIDO WAS PERMITTED TO  
RESIGN ON 12/4/84 BECAUSE HE FAILED TO FOLLOW HIS MANAGERS  
DISCRETION TO STOP TRADING WITH A CLIENT WHO HAD FAILED TO MEET  
PRIOR COMMITMENT. CONTACT: [THIRD PARTY] AT (212) 701-9454.

**Reporting Source:** Broker**Employing firm when  
activities occurred which led  
to the complaint:** MERRILL LYNCH**Allegations:** CLIENT ALLEGED UNAUTHORIZED TRADING AND  
SUITABILITY IN ACCOUNT. COMPLAINT RELATES TO PETRO LEWIS AND



NICHOLAS OIL & GAS, WHICH WERE PAINE WEBBER'S RECOMMENDATIONS.  
COMPLAINT ALLEGES DAMAGES OF 5 1/2 MILLION DOLLARS.

**Product Type:**

**Alleged Damages:** \$350,000.00

### Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Litigation

**Status Date:**

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Civil Litigation Information

**Disposition:** Settled

**Disposition Date:** 02/07/1990

**Broker Statement** AN UNDISCLOSED MONETARY SETTLEMENT WAS MADE TO  
THE CLIENT BY PAINE WEBBER. DOMINIC GUIDO WAS RESPONSIBLE FOR  
NONE OF THE AWARD. MR. GUIDO HAS NO KNOWLEDGE OF THE  
SETTLEMENT FIGURE AS PAINE WEBBER DID NOT DISCLOSE IT TO HIM.  
Not Provided

### Disclosure 3 of 4

**Reporting Source:** Firm

**Employing firm when  
activities occurred which led  
to the complaint:** PAINE WEBBER

**Allegations:**

**Product Type:**

**Alleged Damages:** \$5,500,000.00

### Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No



**Status:** Litigation

**Status Date:**

**Settlement Amount:**

**Individual Contribution Amount:**

### Civil Litigation Information

**Court Details:** 85-218(A)

**Date Notice/Process Served:** 01/25/1985

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 02/05/1990

#### Firm Statement

ON  
2/24/85, CUSTOMER [CUSTOMER] FILED A SUIT IN A VAGUE AND UNSPECIFIED COMPLAINT ALLEGING UNAUTHORIZED TRADING AGAINST FORMER FINANCIAL CONSULTANT, DOMINICK GUIDO AND MERRILL LYNCH. ALLEGED DAMAGES WERE \$350,000.00. A MORE STATEMENT WAS ORDERED,  
BUT STATEMENT WAS REACHED 2/7/90, BEFORE SAME WAS FILED. THE CUSTOMER GAD SEVERAL CORPORATE AND PERSONAL ACCOUNTS WITH MERRILL LYNCH. MERRILL LYNCH SETTLED IN THE AMOUNT OF \$50,000.00 TO AVOID CONTINUING COSTS OF LITIGATION. FINANCIAL CONSULTANT, DOMINICK GUIDO DID NOT CONTRIBUTE.  
GUIDO WAS PERMITTED TO RESIGN ON 12/4/84 BECAUSE HE FAILED TO FOLLOW HIS MANAGERS DISCRETION TO STOP TRADING WITH A CLIENT WHO HAD FAILED TO MEET PRIOR COMMITMENT. CONTACT: [THIRD PARTY] AT (212) 701-9454.

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** PAINE WEBBER

**Allegations:** CLIENT ALLEGED UNAUTHORIZED TRADING AND SUITABILITY IN ACCOUNT. COMPLAINT RELATES TO PETRO LEWIS AND NICHOLAS OIL & GAS, WHICH WERE PAINE WEBBER'S RECOMMENDATIONS. COMPLAINT ALLEGES DAMAGES OF 5 1/2 MILLION DOLLARS.

**Product Type:**





**Alleged Damages:** \$5,500,000.00

## Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Litigation

**Status Date:**

**Settlement Amount:**

**Individual Contribution Amount:**

## Civil Litigation Information

**Court Details:** 85-218(A)

**Date Notice/Process Served:** 01/25/1985

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 02/05/1990

**Broker Statement** AN UNDISCLOSED MONETARY SETTLEMENT WAS MADE TO THE CLIENT BY PAINE WEBBER. DOMINIC GUIDO WAS RESPONSIBLE FOR NONE OF THE AWARD. MR. GUIDO HAS NO KNOWLEDGE OF THE SETTLEMENT FIGURE AS PAINE WEBBER DID NOT DISCLOSE IT TO HIM.  
Not Provided

## Disclosure 4 of 4

**Reporting Source:** Regulator

**Employing firm when activities occurred which led to the complaint:** DEAN WITTER REYNOLDS INC.

**Allegations:** MISREPRESENTATION; OMISSION OF FACTS; CHURNING; ACCOUNT RELATED-NEGLIGENCE

**Product Type:**

**Alleged Damages:** \$217,062.00

## Arbitration Information



**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD - CASE #94-00316

**Date Notice/Process Served:** 04/14/1994

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/01/1996

**Disposition Detail:** CASE IS CLOSED, SETTLED  
ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY; ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** DEAN WITTER REYNOLDS INC.

**Allegations:** CHURNING, SUITABILITY ; ALLEGED DAMAGES \$217,062.00

**Product Type:**

**Alleged Damages:** \$217,062.00

### Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation



**Status Date:**

**Settlement Amount:**

**Individual Contribution  
Amount:**

### **Arbitration Information**

**Arbitration/Reparation Claim  
filed with and Docket/Case  
No.:** National Association of Securities Dealers, Inc.; 94-00316

**Date Notice/Process Served:** 04/14/1994

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/01/1996

**Monetary Compensation  
Amount:** \$140,000.00

**Individual Contribution  
Amount:**

**Firm Statement** THIS MATTER WAS SETTLED FOR \$140,000.00 TO AVOID  
THE TIME, RISK, AND EXPENSE OF TRYING THE CASE.  
CONTACT CHRISTINE TRACEY (212) 816-7292

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**Reporting Source:** Broker

**Employing firm when  
activities occurred which led  
to the complaint:** DEAN WITTER REYNOLDS INC.

**Allegations:** CHURNING, SUITABILITY; ALLEGED DAMAGES  
\$217,062.00

**Product Type:**

**Alleged Damages:** \$217,062.00

### **Customer Complaint Information**

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation



**Status Date:**

**Settlement Amount:**

**Individual Contribution  
Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim  
filed with and Docket/Case  
No.:** National Association of Securities Dealers, Inc.; 94-00316

**Date Notice/Process Served:** 04/14/1994

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/01/1996

**Monetary Compensation  
Amount:** \$140,000.00

**Individual Contribution  
Amount:**

**Broker Statement**

THIS MATTER WAS SETTLED FOR \$140,000.00 TO AVOID THE TIME AND EXPENSE OF TRYING THE CASE. THE CLAIMANT'S LATE HUSBAND WAS MY CLIENT FOR OVER 15 YEARS, DURING WHICH TIME THERE WAS NEVER A COMPLAINT. IN 1987, BEFORE THE HUSBAND BECAME INCAPACITATED, HE GAVE WRITTEN DISCRETIONARY AUTHORIZATION TO HIS STEPSON, A SOPHISTICATED MIDDLE-AGE BUSINESSMAN. THE CLAIMANT SUBSEQUENTLY GAVE THIS WRITTEN DISCRETIONARY AUTHORIZATION AT THREE DIFFERENT BROKERAGE FIRMS. I DID NOT HAVE DISCRETIONARY AUTHORITY. I FOLLOWED THE STEPSON'S INSTRUCTIONS AND ORDERS. OVER THE YEARS THE STEPSON MADE SIGNIFICANT CASH WITHDRAWALS. THIS WAS ALL DONE WITH THE KNOWLEDGE AND WRITTEN CONSENT OF THE CLAIMANT. THE CLAIMANT'S ALLEGATIONS ARE WITHOUT MERIT.

9A. WHAT FIRM DID THE TRANSACTION TAKE PLACE? SMITH BARNEY INC.



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 2

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC

**Allegations:** VIRGINIA CLIENTS CLAIMED THAT IN DECEMBER 2004 AND JANUARY 2005 THEY SOLD VARIOUS MUTUAL FUNDS (ONE FUND WITHOUT THEIR AUTHORIZATION) THAT THEY HELD IN THEIR ACCOUNTS TO PURCHASE TWO PACIFIC LIFE VALUE STEPPED-UP DB VARIABLE ANNUITIES. THE CLIENTS FURTHER CLAIMED THAT THE FA ASSURED THEM THAT THE ANNUITIES HAD PRINCIPAL GUARANTEES. THE CLIENTS CLAIMED THAT THEY LATER DISCOVERED THAT THEY HAD TO HOLD THE ANNUITIES FOR TEN YEARS FOR THE PRINCIPAL TO BE GUARANTEED. THE CLIENTS ALSO CLAIMED THAT THE FA FAILED TO EXPLAIN THE RISKS ASSOCIATED WITH THEIR INVESTMENT IN THE ANNUITIES AND THAT THE ANNUITIES WERE UNSUITABLE FOR THEM. THE CLIENTS INVESTED \$56,388 IN ONE ANNUITY IN DECEMBER 2004; AND \$78,500 IN A SECOND ANNUITY FOR THEIR JOINT ACCOUNT IN JANUARY 2005. THE CLIENTS HAVE REQUESTED THAT THE TRADES BE REVERSED AND THEIR ACCOUNTS BE RESTORED TO THE SAME STATUS THAT EXISTED PRIOR TO THEIR PURCHASE OF THE ANNUITIES. DAMAGES ARE REASONABLY BELIEVED TO BE IN EXCESS OF \$5,000.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$5,001.00

### Customer Complaint Information

**Date Complaint Received:** 05/10/2005

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/09/2005

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

THE FIRM DENIED THE COMPLAINT. BASED UPON THE FIRM'S RECORDS AND INFORMATION PROVIDED BY THE FA, THERE WAS NO EVIDENCE TO SUGGEST THAT THE CLIENTS' DID NOT AUTHORIZE THE SALES OF THEIR MUTUAL FUNDS TO INVEST IN THE PACIFIC VALUE VARIABLE ANNUITIES FOR THEIR ACCOUNTS. FURTHER, THE FA EXPLAINED TO THE CLIENT(S) THAT THE GUARANTEED PROTECTION ADVANTAGE RIDER THAT THEY HAD SELECTED WHEN THEY PURCHASED THE ANNUITIES WOULD PROTECT THEIR FIRST YEAR INVESTMENTS (LESS ANY MONEY WITHDRAWN) IN THE ANNUITIES AS LONG AS THEY STAYED 100% INVESTED FOR TEN YEARS IN THE ANNUITIES USING PACIFIC LIFE'S PORTFOLIO OPTIMIZATION SERVICE (THIS INFORMATION WAS ALSO SET-FORTH IN THE ANNUITY CONTRACTS). THE FA EXPLAINED THE RISKS ASSOCIATED WITH AN INVESTMENT IN THE ANNUITIES TO THE CLIENT(S) AND THEIR SUB-ACCOUNT ASSET ALLOCATIONS WERE CONSISTENT WITH THEIR INVESTMENT OBJECTIVES AND RISK TOLERANCE. AT THE TIME THE FIRM DENIED THE COMPLAINT, THE CONTRACT VALUES FOR THE CLIENTS' ANNUITIES WERE ESTIMATED TO BE \$58,666.89 AND \$83,128.65 RESPECTIVELY.

**Disclosure 2 of 2**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** A.G. EDWARDS & SONS, INC.

**Allegations:** CLIENT ALLEGES UNAUTHORIZED TRADES AND WAS MISLEAD REGARDING PURCHASES OF STOCK. LOSSES ARE NOT SPECIFIED BUT ARE BELIEVED TO BE IN EXCESS OF \$5,000.

**Product Type:** Equity Listed (Common & Preferred Stock)

**Alleged Damages:** \$0.00

**Customer Complaint Information**

**Date Complaint Received:** 02/21/2001

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

**Reporting Source:** Broker



<b>Employing firm when activities occurred which led to the complaint:</b>	A.G. EDWARDS & SONS, INC.
<b>Allegations:</b>	CLIENT ALLEGED UNAUTHORIZED TRADES AND WAS MISLEAD REGARDING PURCHASES OF STOCK. LOSSES WERE NOT SPECIFIED BUT WERE BELIEVED TO BE IN EXCESS OF \$5,000.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	LOSSES WERE NOT SPECIFIED BUT WERE BELIEVED TO BE IN EXCESS OF \$5,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	02/21/2001
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	08/12/2010
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	I DENY THE ALLEGATIONS.

## End of Report



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