BrokerCheck Report

CHRISTIAN CRAIG ZERNICH

CRD# 2368941

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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.
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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.

CHRISTIAN C. ZERNICH

CRD# 2368941

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
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

B **LPL FINANCIAL LLC**
CRD# 6413
WEXFORD, PA
04/2011 - 04/2024

B **LINCOLN FINANCIAL ADVISORS CORPORATION**
CRD# 3978
SEWICKLEY, PA
11/2004 - 04/2011

B **THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**
CRD# 2580
FORT WAYNE, IN
11/2004 - 05/2006

Disclosure Events

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

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

The following types of disclosures have been reported:

Type	Count
Regulatory Event	2
Customer Dispute	1
Termination	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

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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. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam		Category	Date
	No information reported.		

General Industry/Product Exams

Exam		Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	07/15/1997
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	09/20/1993

State Securities Law Exams

Exam		Category	Date
B IA	Uniform Combined State Law Examination	Series 66	01/18/2008
B	Uniform Securities Agent State Law Examination	Series 63	11/05/1993

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.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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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 04/2011 - 04/2024	LPL FINANCIAL LLC	6413	WEXFORD, PA
B 11/2004 - 04/2011	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	SEWICKLEY, PA
B 11/2004 - 05/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	FORT WAYNE, IN
B 06/1994 - 11/2004	CUNA BROKERAGE SERVICES, INC.	13941	WAVERLY, IA
B 09/1993 - 06/1994	PRUCO SECURITIES CORPORATION	5685	NEWARK, 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
03/2011 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	WEXFORD, PA, United States
03/2011 - Present	STRATOS WEALTH PARTNERS, LTD	INVESTMENT ADVISER REPRESENTATIVE	Y	WEXFORD, PA, 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.

(1) 03/17/2011: NO BUSINESS NAME - INV REL - 1603 CARMODY CT, STE 300, SEWICKLEY, PA 15143 - NON-VARIABLE INSURANCE - AGENT LICENSED W VARIOUS CARRIERS, CONDUCTING SALES AND SERVICE OF FIXED INS PRODUCTS, INCLUDING FIXED ANNUITIES, TERM, UNIVERSAL WHOLE LIFE, LTC DISABILITY HEALTH AND DENTAL

(2) 05/02/2011: EXECUTIVE BENEFIT SOLUTIONS - NON-VARIABLE INSURANCE DBA - 90% OF TIME SPENT - PROVIDE FINANCIAL

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Registration and Employment History

Other Business Activities, continued

SERVICES IN THE AREA OF EXECUTIVE BENEFITS: 401K PROVIDER FOR CREDIT UNIONS

(3) 5/26/2011 - Stratos Wealth Partners, Ltd - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Start Date: 3/2011 - Time Spent 100% - I provide investment advisory services through Stratos Wealth Partners LTD, an independent investment advisor firm. I started this business activity in 3/2011. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.

(4) 09/25/2013: STRATOS WEALTH PARTNERS - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS) - INV REL - 1603 CARMODY CT, STE 300, SEWICKLEY, PA 15143

(5) 11/21/2018 - Executive Benefits Solutions - DBA for LPL Business (entity for LPL business) - Invest Related - At Reported Business Location(s) - Start Date 12/01/2004 - 40 hours/month - 40 hours during trading.

(6) 1/30/2019 - Stratos Wealth Partners, LTD - DBA: (Hybrid) Executive Benefits Solutions - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Started 01/01/2004 - 40 Hours Per Month During Securities Trading - Time Spent 25%.

(7) 3/19/2019 - Executive Benefits Solutions - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 01/01/2004 - 40 Hours Per Month During Securities Trading.

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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
Regulatory Event	0	2	0
Customer Dispute	0	1	N/A
Termination	N/A	2	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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	09/17/2026
Docket/Case Number:	24-02186
Employing firm when activity occurred which led to the regulatory action:	n/a
Product Type:	No Product
Allegations:	Respondent Zernich failed to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance.
Current Status:	Final
Resolution:	Letter

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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:	09/17/2026
Sanctions Ordered:	Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	

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

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

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	Indefinite
Start Date:	09/17/2026
End Date:	

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Regulator Statement	Pursuant to Article VI, Section 3 of FINRA By-Laws, and FINRA Rule 9554, Respondent Zernich is suspended on September 17, 2026 for failure to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	12/05/2001
Docket/Case Number:	C05010054
Employing firm when activity occurred which led to the regulatory action:	CUNA BROKERAGE SERVICES, INC.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	VARIABLE UNIVERSAL LIFE INSURANCE
Allegations:	NASD RULE 2110- WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT CONSENTED TO THE ENTRY OF FINDINGS THAT, A MEMBER FIRM, ACTING THROUGH ZERNICH, RECOMMENDED AND ENGAGED IN A VARIABLE ANNUITY CONTRACT PURCHASE TRANSACTION IN THE ACCOUNT OF A PUBLIC CUSTOMER AND FAILED TO COMMUNICATE A MATERIAL FACT WITH RESPECT TO INVESTMENT IN LIGHT OF THE CUSTOMER'S AGE AND INVESTMENT TIME HORIZON, SPECIFICALLY, THE 10 PER CENT ADDITIONAL TAX ON EARLY DISTRIBUTIONS FROM DEFERRED ANNUITY CONTRACTS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/05/2001
Sanctions Ordered:	Monetary/Fine $2,500.00 Suspension
Other Sanctions Ordered:	

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Reporting Source:	Broker
Regulatory Action Initiated By:	NASDR,INC
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	SUSPENSION
Date Initiated:	12/05/2001
Docket/Case Number:	CASE C05010054
Employing firm when activity occurred which led to the regulatory action:	CUNA BROKERAGE SERVICES INC
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	
Allegations:	NEGLECTED TO DISCUSS THE 10% TAX ON EARLY DIST. FROM DEFERRED ANNUITY CONTRACT
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/05/2001
Sanctions Ordered:	Monetary/Fine $2,500.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	SUSPENSION- 5 DAYS AS GENERAL SECURITIES REP START DATE 1/7/02 FINE $2,500.00 LEVIED AGAINST ME. MAILED CHECK 12/13/2001.
Broker Statement	IT IS MY PRACTICE TO DISCLOSE THE FEATURES OF VARIABLE ANNUITIES, INCLUDING PENALTIES. I ALWAYS PROVIDE A PROSPECTUS TO POTENTIAL CLIENTS. IN REGARD TO THIS COMPLAINT, CLIENT TOOK AN EARLY WITHDRAWAL, REALIZED THE PENALTY AND TOOK AN ADDITIONAL EARLY WITHDRAWAL THE FOLLOWING YEAR, THEN INITIATED THE COMPLAINT. I WAS ASKED TO REMEMBER A CONVERSATION I HAD WITH THE CLIENT BACK IN 1995 AND I STATED THAT I COULD NOT CLEARLY REMEMBER THE EXACT CONVERSATION I HAD SIX YEARS PRIOR.

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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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CUNA BROKERAGE SERVICES, INC
Allegations:	CUSTOMER ALLEGES UNSUITABLE INVESTMENT AND FAILURE TO DISCLOSE PRODUCT FEATURES
Product Type:	Insurance
Other Product Type(s):	VARIABLE UNIVERSAL LIFE CONTRACT
Alleged Damages:	$12,000.00

Customer Complaint Information

Date Complaint Received:	12/23/2005
Complaint Pending?	No
Status:	Denied
Status Date:	01/23/2006
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	AFTER REVIEW OF THE FACTS AND CIRCUMSTANCES SURROUNDING THE COMPLAINT, THE FIRM FOUND THE COMPLAINT TO BE WITHOUT MERIT.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CUNA BROKERAGE SERVICES INC
Allegations:	CUSTOMER ALLEGES UNSUITABLE INVESTMENT AND FAILURE TO DISCLOSE PRODUCT FEATURES
Product Type:	Insurance

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Other Product Type(s): VARIABLE UNIVERSAL LIFE CONTRACT

Alleged Damages: $12,000.00

Customer Complaint Information

Date Complaint Received: 12/23/2005

Complaint Pending? No

Status: Denied

Status Date: 01/23/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement

AFTER ITS REVIEW OF THE FACTS AND CIRCUMSTANCES SURROUNDING THE COMPLAINT, CUNA BROKERAGE SERVICES FOUND THE COMPLAINT TO BE WITHOUT MERIT.I AM PROVIDING THE NARRATIVE THAT YOU HAVE REQUESTED REGARDING THE COMPLAINT FILED AGAINST ME WHILE I WAS EMPLOYED BY CUNA MUTAL GROUP BY [CUS] PRESIDENT/CEO OF BARD EMPLOYEES FCU. [CUS] FILED A COMPLAINT ON DEC 28 OF 2005 REGARDING THE EXECUTIVE BENEFITS PROGRAM THAT HER BOARD OF DIRECTORS APPROVED AND IMPLEMENTED FOR HER IN 1999.

IT IS MY PRACTICE OF EXPLAINING AND REVIEWING ALL POSSIBLE OPTIONS FOR A CREDIT UNION TO IMPLEMENT AN EXECUTIVE BENEFITS PROGRAM. IT IS ALSO MY PRACTICE TO EXPLAIN TO THE EXECUTIVE THE RISK OF MARKET FLUCTUATION AND HOW IT COULD EFFECT THE INVESTMENTS IN A NEGATIVE OR POSITIVE WAY.

I PROVIDED THE PROPOSAL THAT SHE REQUESTED, AND WAS NOTIFIED BY [CUS] THAT HER BOARD HAD APPROVED THE PLAN. AT THAT POINT THERE WERE NO CONCERNS OR QUESTIONS. HISTORY SHOWS THAT THE CREDIT UNION IMPLEMENTED THE PROGRAM FOR [CUS] AT THE PEAK OF THE BULL MARKET, AND SUBSEQUENTLY EXPERIENCED A THREE YEAR DOWN TURN IN THE MARKET. EXACERBATING THE SITUATION WERE THE INTERNAL COSTS OF LIFE INSURANCE CONTRACT. ALL OF THESE VARIABLES WERE CAREFULLY EXPLAINED AND REVIEWED WITH [CUS]. IT IS MY RECOLLECTION THAT IT WAS [CUS'] DECISION TO PURCHASE THIS CONTRACT, AND ALSO SHE CHOSE THE SPECIFIC VARIABLE SUB-ACCOUNTS THAT FUNDED HER PLAN.

AS REQUIRED I THEN TOOK THE APPLICATION AND SUBMITTED WITH THE BOARD APPROVED ILLUSTRATION. IT IS MY RECOLLECTION THAT [CUS]

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RECEIVED FAVORABLE UNDERWRITING. THE POLICY WAS ISSUED AND DELIVERED TO [CUS].

IT IS MY PRACTICE TO REVIEW MY CLIENTS ACCOUNT AT LEAST ANNUALLY. IT IS MY RECOLLECTION THAT [CUS] DID MAKE SOME ADJUSTMENTS TO HER PORTFOLIO AFTER REVIEWING HER PLAN.

EMPLOYMENT RECORDS WILL SHOW I TERMINATED MY SERVICE WITH CUNA MUTUAL GROUP IN NOVEMBER 8, 2004. I RECEIVED NOTICE OF THIS COMPLAINT ON JANUARY 31, 2006. THE PLAN IMPLEMENTED IN 1999

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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: Stratos Wealth Partners, ltd

Termination Type: Permitted to Resign

Termination Date: 04/11/2024

Allegations: Failed to provide timely notice of outstanding liens to the Firm.

Product Type: No Product

Disclosure 2 of 2

Reporting Source: Firm

Employer Name: LPL FINANCIAL LLC

Termination Type: Permitted to Resign

Termination Date: 04/11/2024

Allegations: Failed to timely report outstanding liens to Firm.

Product Type: No Product

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End of Report

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