

BrokerCheck Report

PETER EDWARD CUNNINGHAM

CRD# 2400211

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®



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

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



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



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

**PETER E. CUNNINGHAM**

CRD# 2400211

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

IA SIEBERT ADVISORNXT, LLC.
 9464 Wilshire BLVD
 Beverly Hills, CA 90212
 CRD# 288572
 Registered with this firm since: 03/17/2020

B MURIEL SIEBERT & CO., LLC
 9378 Wilshire Blvd
 Suite 300
 Beverly Hills, CA 90212
 CRD# 5376
 Registered with this firm since: 10/14/2019

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:

- 4 Self-Regulatory Organizations
- 21 U.S. states and territories

This broker has passed:

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

Registration History

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

IA STOCKCROSS FINANCIAL SERVICES
 CRD# 6670
 BEVERLY HILLS, CA
 12/2012 - 01/2020

B STOCKCROSS FINANCIAL SERVICES, INC.
 CRD# 6670
 BEVERLY HILLS, CA
 01/2002 - 01/2020

IA SIEBERT ADVISORNXT, INC.
 CRD# 288572
 NEW YORK, NY
 07/2018 - 09/2018

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	6
Termination	1



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 4 SROs and is licensed in 21 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **MURIEL SIEBERT & CO., LLC**

Main Office Address: **300 VESEY STREET, 5TH FLOOR
NEW YORK, NY 10282**

Firm CRD#: **5376**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/15/2019
B	NYSE American LLC	General Securities Representative	Approved	10/14/2019
B	Nasdaq Stock Market	General Securities Representative	Approved	10/14/2019
B	New York Stock Exchange	General Securities Representative	Approved	10/14/2019

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	12/26/2019
B	California	Agent	Approved	11/01/2019
B	Colorado	Agent	Approved	03/22/2023
B	Connecticut	Agent	Approved	01/07/2020
B	District of Columbia	Agent	Approved	10/17/2019
B	Georgia	Agent	Approved	10/16/2019
B	Indiana	Agent	Approved	02/05/2020
B	Louisiana	Agent	Approved	07/07/2021
B	Michigan	Agent	Approved	01/23/2020



Broker Qualifications

Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Minnesota	Agent	Approved	04/12/2023
B	Nebraska	Agent	Approved	04/23/2020
B	New Mexico	Agent	Approved	11/08/2019
B	New York	Agent	Approved	04/14/2020
B	North Carolina	Agent	Approved	03/10/2020
B	Ohio	Agent	Approved	10/16/2019
B	Oregon	Agent	Approved	11/04/2019
B	Pennsylvania	Agent	Approved	06/11/2020
B	Rhode Island	Agent	Approved	11/22/2019
B	South Carolina	Agent	Approved	11/14/2019
B	Texas	Agent	Approved	02/14/2020
B	Washington	Agent	Approved	03/12/2020

Branch Office Locations

MURIEL SIEBERT & CO., LLC

9378 Wilshire Blvd
Suite 300
Beverly Hills, CA 90212

Employment 2 of 2

Firm Name: **SIEBERT ADVISORNXT, LLC.**
Main Office Address: **300 VESEY STREET, 5TH FLOOR
NEW YORK, NY 10282**
Firm CRD#: **288572**

Broker Qualifications



Employment 2 of 2, continued

U.S. State/ Territory		Category	Status	Date
IA	California	Investment Adviser Representative	Approved	03/17/2020

Branch Office Locations

300 VESEY STREET, 5TH FLOOR
NEW YORK, NY 10282

9464 Wilshire BLVD
Beverly Hills, CA 90212



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

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	02/25/1994

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	03/11/1994

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

Broker Qualifications



Professional Designations

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

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 12/2012 - 01/2020	STOCKCROSS FINANCIAL SERVICES	6670	BEVERLY HILLS, CA
B 01/2002 - 01/2020	STOCKCROSS FINANCIAL SERVICES, INC.	6670	BEVERLY HILLS, CA
IA 07/2018 - 09/2018	SIEBERT ADVISORNXT, INC.	288572	Beverly Hills, CA
B 12/2017 - 08/2018	MURIEL SIEBERT & CO., INC.	5376	Beverly Hills, CA
B 03/2017 - 06/2017	MURIEL SIEBERT & CO., INC.	5376	Beverly Hills, CA
B 11/1997 - 01/2002	TD WATERHOUSE INVESTOR SERVICES, INC.	7870	OMAHA, NE
B 02/1994 - 11/1997	KENNEDY, CABOT & CO.	2417	BEVERLY HILLS, CA

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
09/2019 - Present	Muriel Siebert & Co., Inc.	Registered Representative	Y	Beverly Hills, CA, United States
01/2002 - 01/2020	STOCKCROSS	REGISTERED REPRESENTATIVE	Y	BOSTON, MA, United States
03/2017 - 08/2018	Muriel Siebert & Co., Inc.	Registered Representative	Y	Beverly Hills, CA, 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.

Name of Business: Siebert AdvisorNxt, LLC

Registration and Employment History



Other Business Activities, continued

Investment Related: Yes

Location: Same location as Muriel Siebert, & Co., LLC

Nature of business: Investment Advisory Firm

Position, Title or Relationship: Dual employee. Investment Advisor Representative

Approximate number of hours: Full time. Time split 50/50 between Muriel Siebert & Co., LLC and Siebert AdvisorNxt, LLC, subject to monthly change

Compensation at both entities paid by same parent company, Siebert Financial Corporation as both are under common ownership and control of parent company.

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.
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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
Regulatory Event	0	2	0
Customer Dispute	0	6	N/A
Termination	N/A	1	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.

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:	California
Sanction(s) Sought:	Cease and Desist Monetary Penalty other than Fines Other: Offer of Restitution
Date Initiated:	07/09/2021
Docket/Case Number:	2400211
URL for Regulatory Action:	https://dfpi.ca.gov/wp-content/uploads/sites/337/2021/07/Consent-Order-StockCross-Financial-Services-Inc..pdf
Employing firm when activity occurred which led to the regulatory action:	StockCross Financial Services, Inc.
Product Type:	Unit Investment Trust
Allegations:	Short-term UIT trading.
Current Status:	Final
Resolution:	Consent



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

Resolution Date: 07/09/2021

Sanctions Ordered: Cease and Desist
Monetary Penalty other than Fines
Other: Offer of restitution

Monetary Sanction 1 of 2

Monetary Related Sanction: Restitution

Total Amount: \$315,375.37

Portion Levied against individual: \$315,375.37

Payment Plan: 90 days

Is Payment Plan Current: Yes

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Monetary Sanction 2 of 2

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$100,000.00

Portion Levied against individual: \$100,000.00

Payment Plan: 30 days

Is Payment Plan Current: Yes

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



Reporting Source:	Broker
Regulatory Action Initiated By:	State of California
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Other: Offer of restitution
Date Initiated:	07/09/2021
Docket/Case Number:	2400211
Employing firm when activity occurred which led to the regulatory action:	StockCross Financial Services, Inc.
Product Type:	Unit Investment Trust
Allegations:	Short-term UIT trading.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	07/19/2021
Sanctions Ordered:	Cease and Desist Monetary Penalty other than Fines Other: Offer of restitution
Monetary Sanction 1 of 2	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$100,000.00
Portion Levied against individual:	\$0.00
Payment Plan:	Paid



Is Payment Plan Current: Yes

Date Paid by individual: 08/13/2021

Was any portion of penalty waived? No

Amount Waived:

Monetary Sanction 2 of 2

Monetary Related Sanction: Restitution

Total Amount: \$315,375.37

Portion Levied against individual: \$315,375.37

Payment Plan: Offers of Restitution

Is Payment Plan Current: Yes

Date Paid by individual: 08/10/2021

Was any portion of penalty waived? No

Amount Waived:

Broker Statement Have allocated this amount to the Firm. That has not yet been determined to be the final amount.

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: Massachusetts Securities Division

Sanction(s) Sought: Cease and Desist
Censure
Civil and Administrative Penalty(ies)/Fine(s)
Disgorgement
Restitution
Revocation

Date Initiated: 08/14/2018

Docket/Case Number: E-2017-0104

URL for Regulatory Action:



Employing firm when activity occurred which led to the regulatory action: StockCross Financial Services, Inc.

Product Type: Unit Investment Trust

Allegations: Short-term UIT trading

Current Status: Final

Limitation Details: Cunningham shall not engage in or recommend any securities transaction in connection with any purchase or sale of units of any UIT products in the State of Massachusetts for a period of fifteen months from September 3, 2019.

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 09/03/2019

Sanctions Ordered: Cease and Desist
Censure
Other: Cunningham shall take forty hours of securities industry education courses within the twelve months following September 3, 2019.

Reporting Source: Broker

Regulatory Action Initiated By: Securities Division Commonwealth of Massachusetts

Sanction(s) Sought: Cease and Desist
Censure
Revocation

Date Initiated: 08/14/2018

Docket/Case Number: E-2017-0104

Employing firm when activity occurred which led to the regulatory action: StockCross Financial Services, Inc.



Product Type:	Unit Investment Trust
Allegations:	Short term UIT trading. (From 2012-2017.)
Current Status:	Final
Resolution:	Settled
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	09/03/2019
Sanctions Ordered:	Cease and Desist Censure Prohibition Other: Cunningham shall take forty hours of securities industry education courses within the twelve months following September 3, 2019. He also will not sell UITs to Massachusetts Clients for a period of 15 months from September 3, 2019.



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: Regulator

Employing firm when activities occurred which led to the complaint: TD WATERHOUSE INVESTOR SERVICES, INC.

Allegations: SUITABILITY

Product Type: Other

Other Product Type(s): INVESTMENT RECOMMENDATIONS

Alleged Damages: \$111,037.47

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [TD NASD - CASE #00-02687](#)

Date Notice/Process Served: 06/06/2000

Arbitration Pending? No

Disposition: Award

Disposition Date: 11/05/2001

Disposition Detail: RESPONDENT CUNNINGHAM IS LIABLE, JOINTLY AND SEVERALLY, AND SHALL PAY TO CLAIMANT \$40,000 IN COMPENSATORY DAMAGES.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: TD WATERHOUSE INVESTORS SERVICES, INC.

Allegations: CUSTOMER ALLEGES REGISTERED REPRESENTATIVE BREACHED FIDUCIARY DUTY, MADE UNSUITABLE INVESTMENTS AND RECOMMENDATIONS CONTRARY TO INVESTMENT OBJECTIVES RELATING TO ACCOUNT ACTIVITY IN JANUARY 1999. CUSTOMER CLAIMS \$111,037.47 PLUS PUNITIVE DAMAGES.

Product Type: Equity - OTC



Other Product Type(s): UNIT INVESTMENT TRUSTS

Alleged Damages: \$111,037.47

Customer Complaint Information

Date Complaint Received: 07/11/2000

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 07/11/2000

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:** [NASD ARBITRATION
#00-02687](#)

Date Notice/Process Served: 07/11/2000

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 11/05/2001

**Monetary Compensation
Amount:** \$40,000.00

**Individual Contribution
Amount:** \$0.00



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 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	STOCKCROSS FINANCIAL SERVICES, INC.
Allegations:	SHE CLAIMS THAT TRANSACTIONS IN HER ACCOUNT OVER A PERIOD OF ABOUT TEN YEARS WERE UNSUITABLE, AND THAT SHE WAS NOT PROVIDED WITH MATERIAL FACTS REGARDING THE SECURITIES THAT SHE PURCHASED.
Product Type:	Unit Investment Trust Other: STRUCTURED PRODUCTS
Alleged Damages:	\$437,635.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	12-01832
Filing date of arbitration/CFTC reparation or civil litigation:	05/30/2012

Customer Complaint Information

Date Complaint Received:	05/30/2012
Complaint Pending?	No
Status:	Withdrawn
Status Date:	01/29/2014
Settlement Amount:	\$150,000.00
Individual Contribution Amount:	\$0.00



Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	FINRA 12-01832
Date Notice/Process Served:	05/30/2012
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/29/2014
Monetary Compensation Amount:	\$150,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE ALLEGATIONS ARE INCORRECT, FALSE, AND ENTIRELY WITHOUT MERIT. CLAIMANT WITHDREW THEIR CASE AGAINST REGISTERED REP. THE CASE WAS SUBSEQUENTLY SETTLED WITH STOCKCROSS FINANCIAL SERVICES

Disclosure 2 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	STOCKCROSS FINANCIAL SERVICES, INC.
Allegations:	CLAIMANT INVESTED FOR HIMSELF AND HIS LATE MOTHER AND IS DISSATISFIED WITH PERFORMANCE OF THE ACCOUNTS AND LOSSES INCURRED. ALLEGES NEGLIGENCE, UNSUITABLE RECOMMENDATIONS, MISREPRESENTATION OR OMISSION OF MATERIAL FACTS.
Product Type:	Mutual Fund Unit Investment Trust Other: STRUCTURED PRODUCT
Alleged Damages:	\$218,381.00

Arbitration Information



Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	12-00029
Date Notice/Process Served:	01/17/2012
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/10/2012
Monetary Compensation Amount:	\$90,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE ALLEGATIONS ARE FALSE AND WITHOUT MERIT. A SETTLEMENT WAS AGREED UPON ONLY FOR THE PURPOSE OF AVOIDING THE SUBSTANTIAL LEGAL COST AND TIME INVOLVED IN ARBITRATION.

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	TD WATERHOUSE INVESTOR SERVICES, INC.
Allegations:	CLIENT ALLEGES NEGLIGENCE AND FRAUD
Product Type:	Unit Investment Trust(s)
Alleged Damages:	\$120,000.00

Customer Complaint Information

Date Complaint Received:	05/02/2005
Complaint Pending?	No
Status:	Settled
Status Date:	06/06/2005
Settlement Amount:	\$65,103.00
Individual Contribution Amount:	\$0.00



Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	T D WATERHOUSE INVESTOR SERVICES
Allegations:	CLIENT ALLEGES NEGLIGENCE AND FRAUD
Product Type:	Unit Investment Trust(s)
Alleged Damages:	\$120,000.00

Customer Complaint Information

Date Complaint Received:	05/02/2005
Complaint Pending?	No
Status:	Settled
Status Date:	06/05/2005
Settlement Amount:	\$65,103.00
Individual Contribution Amount:	\$0.00



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:	STOCKCROSS FINANCIAL SERVICES
Allegations:	CLIENT COMPLAINED OF UNAUTHORIZED PURCHASE IN ACCOUNT.
Product Type:	Debt-Corporate
Alleged Damages:	\$10,000.00
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:	07/15/2010
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/29/2010
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Broker Statement	CLIENT WROTE THAT HE DID NOT SPECIFICALLY AUTHORIZE A TRADE IN HIS ACCOUNT. FIRM CONTACTED, MISCOMMUNICATION BETWEEN CLIENT AND BROKER. CLIENT ACCEPTED TRADE, NO ACTION TAKEN.

Disclosure 2 of 2

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint: TD WATERHOUSE INVESTOR SERVICES, INC.

Allegations: CLIENT CLAIMS THE INVESTMENT SPECIALISTS SOLICITED UNSUITABLE INVESTMENTS.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: \$12,384.00

Customer Complaint Information

Date Complaint Received: 12/23/2002

Complaint Pending? No

Status: Denied

Status Date: 02/04/2003

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: TD WATERHOUSE INVESTOR SERVICES INC

Allegations: CLIENT CLAIMS HE WAS SOLICITED FOR UNSUITABLE INVESTMENTS.

Product Type: Mutual Fund(s)

Alleged Damages: \$12,384.00

Customer Complaint Information

Date Complaint Received: 12/23/2002

Complaint Pending? No

Status: Denied

Status Date: 02/04/2003

Settlement Amount:



**Individual Contribution
Amount:**



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 1

Reporting Source: Firm

Employer Name: TD WATERHOUSE INVESTOR SERVICES, INC.

Termination Type: Discharged

Termination Date: 12/18/2001

Allegations: REASON FOR TERMINATION: DUE TO MUTIPLE CUSTOMER COMPLAINTS.

Product Type: No Product

Other Product Types:

Reporting Source: Broker

Employer Name: TD WATERHOUSE INVESTOR SERVICES INC

Termination Type: Discharged

Termination Date: 12/18/2001

Allegations: MULTIPLE CUSTOMER COMPLAINTS

Product Type: No Product

Other Product Types:

Broker Statement THE POSITIVE RESULT OF A WITHDRAWN COMPLAINT NECESSITATED THIS AMENDED FILING BY TD WATERHOUSE. HOWEVER, CUNNINGHAM DISAGREES WITH THEIR ANSWER TO NEW QUESTION 7F(1). CUNNINGHAM HAS REQUESTED FROM TD WATERHOUSE A REVIEW OF THEIR ANSWER TO 7F(1).

End of Report



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