

## BrokerCheck Report

**BETH ELLEN LEWIS**

CRD# 2485404

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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).

**BETH E. LEWIS**

CRD# 2485404

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 UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**  
CRD# 20804  
NORMAN, OK  
05/2015 - 09/2015
- B EDWARD JONES**  
CRD# 250  
NORMAN, OK  
10/2011 - 05/2015
- B OPPENHEIMERFUNDS DISTRIBUTOR, INC.**  
CRD# 7834  
CENTENNIAL, CO  
03/2004 - 10/2011

### 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
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>

## 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.



## 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>B</b> Securities Industry Essentials Examination	SIE	09/17/2015
<b>B</b> General Securities Representative Examination	Series 7	09/28/2002
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	05/02/1994

### State Securities Law Exams

Exam	Category	Date
<b>B</b> <b>IA</b> Uniform Combined State Law Examination	Series 66	11/05/2011
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/08/2004

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>B</b> 05/2015 - 09/2015	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	20804	NORMAN, OK
<b>B</b> 10/2011 - 05/2015	EDWARD JONES	250	NORMAN, OK
<b>B</b> 03/2004 - 10/2011	OPPENHEIMERFUNDS DISTRIBUTOR, INC.	7834	CENTENNIAL, CO
<b>B</b> 08/2002 - 12/2002	CIM SECURITIES, LLC	120852	WALL TOWNSHIP, NJ
<b>B</b> 01/2001 - 02/2001	GE INVESTMENT DISTRIBUTORS, INC	32087	STAMFORD, CT
<b>B</b> 01/1999 - 11/1999	NATIONWIDE INVESTMENT SERVICES CORPORATION	7110	COLUMBUS, OH
<b>B</b> 05/1994 - 04/1997	AETNA INVESTMENT SERVICES, INC.	34815	WINDSOR, CT

### 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
11/2017 - Present	BETH LEWIS INDEPENDENT INSURANCE	Insurance Agent	N	Norman, OK, United States
10/2015 - Present	Access Financial Resources, Inc.	IAR	Y	Oklahoma City, OK, United States
02/2012 - 11/2017	BETH DUTOIT INDEPENDENT INSURANCE	INSURANCE AGENT	N	NORMAN, OK, 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.

## Registration and Employment History



### Other Business Activities, continued

1)BETH LEWIS (F/K/A DUTOIT) INDEPENDENT INSURANCE AGENT - INSURANCE SALES AND SERVICES - SINCE 02/2012 - 1839 W BURR OAK RD NORMAN, OK 73072

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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.
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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
Termination	N/A	2	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:** FINRA

**Sanction(s) Sought:**

**Date Initiated:** 01/17/2017

**Docket/Case Number:** [2015047435601](#)

**Employing firm when activity occurred which led to the regulatory action:** Edward D. Jones & Co., L.P. and United Planners Financial Services of America

**Product Type:** No Product

**Allegations:** Without admitting or denying the findings, Dutoit consented to the sanctions and to the entry of findings that while associated with a member firm she had customers sign a blank form to facilitate the transfer of multiple accounts to the firm rather than have the customers sign transfer request forms for each of the accounts transferred. The findings stated that she obtained one signed form from four customers and photocopied the forms for as many transferring accounts as necessary. Dutoit submitted the forms with the photocopied signatures to the firm as authentic. Dutoit was permitted to resign during the firm's internal review of these forms. The findings also stated that while Dutoit was associated with another member firm, she submitted a form which authorized the electronic transfer of funds from a husband's checking account to the couple's joint brokerage account.



However, the wife failed to sign the form. Dutoit's manager instructed her to meet with the customer, obtain the wife's signature and re-submit the form to an assistant. Dutoit falsified the wife's signature and submitted the form bearing the false signature to the firm as authentic. The findings also included that Dutoit caused the firms to maintain inaccurate books and records.

<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	01/17/2017
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Suspension
<b>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?</b>	No
<b>(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?</b>	



**(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**

<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All Capacities
<b>Duration:</b>	three months
<b>Start Date:</b>	01/17/2017
<b>End Date:</b>	04/16/2017



### Monetary Sanction 1 of 1

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

**Total Amount:** \$5,000.00

**Portion Levied against individual:** \$5,000.00

**Payment Plan:** deferred

**Is Payment Plan Current:**

**Date Paid by individual:**

**Was any portion of penalty waived?** No

**Amount Waived:**

**Reporting Source:** Broker

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Suspension

**Date Initiated:** 01/17/2017

**Docket/Case Number:** NO.2015047435601

**Employing firm when activity occurred which led to the regulatory action:** Edward D. Jones & Co., L.P. and United Planners Financial Services of America

**Product Type:** No Product

**Allegations:** While Dutoit was associated with Edward Jones, she had customers sign a blank form to facilitate the transfer of multiple accounts to Edward Jones rather than have the customers sign transfer request forms for each of the accounts transferred. Dutoit was permitted to resign during Edward Jones' s internal review of these forms. Dutoit then became associated with United. Thereafter, Dutoit falsified the signature of a customer on an electronic transfer form moving funds from a husband's checking account to the couple's joint brokerage account. In view of the foregoing,



Dutoit caused her FINRA member firms to maintain inaccurate books and records, in violation of FINRA Rules 4511 and 2010.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**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:** 01/17/2017

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

**Sanction 1 of 1**

**Sanction Type:** Suspension

**Capacities Affected:** All Capacities

**Duration:** 3 months

**Start Date:** 01/17/2017

**End Date:** 03/17/2017

**Monetary Sanction 1 of 1**

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

**Total Amount:** \$5,000.00

**Portion Levied against individual:** \$5,000.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:**

**Was any portion of penalty waived?** No

**Amount Waived:**



## Disclosure 2 of 2

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	Oklahoma Department of Securities
<b>Sanction(s) Sought:</b>	Bar
<b>Date Initiated:</b>	11/30/2015
<b>Docket/Case Number:</b>	16-021
<b>URL for Regulatory Action:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Edward Jones and United Planners Financial Services
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Respondent submitted duplicated signatures on client documents to the firm and placed a client's initials on a firm document without the clients' consent.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	Yes
<b>Resolution Date:</b>	02/25/2016
<b>Sanctions Ordered:</b>	Suspension Other: registration is conditioned on heightened supervision for 2 years from date of reinstatement.
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All capacities
<b>Duration:</b>	6 months
<b>Start Date:</b>	01/01/2016
<b>End Date:</b>	06/30/2016



<b>Reporting Source:</b>	Broker
<b>Regulatory Action Initiated By:</b>	State of Oklahoma Department of Securities
<b>Sanction(s) Sought:</b>	Suspension
<b>Date Initiated:</b>	10/05/2015
<b>Docket/Case Number:</b>	ODS File 16-021
<b>Employing firm when activity occurred which led to the regulatory action:</b>	United Planners
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Respondent copied a client's signature onto a form without client's consent. There were no allegations of conversion or misappropriation of client funds.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	02/25/2016
<b>Sanctions Ordered:</b>	Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	All capacities
<b>Duration:</b>	six months
<b>Start Date:</b>	01/01/2016
<b>End Date:</b>	06/30/2016



## 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

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	United Planners Financial Services
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	09/17/2015
<b>Allegations:</b>	forgery
<b>Product Type:</b>	No Product

### Disclosure 2 of 2

<b>Reporting Source:</b>	Broker
<b>Employer Name:</b>	EDWARD JONES
<b>Termination Type:</b>	Permitted to Resign
<b>Termination Date:</b>	03/12/2015
<b>Allegations:</b>	MS. DUTOIT RESIGNED WHILE UNDER AN INTERNAL REVIEW THAT RELATED TO ISSUES CONCERNING HER BRANCH OFFICE SUBMITTING DUPLICATED SIGNED CUSTOMER DOCUMENTS TO THE FIRM AND PLACING A CLIENT'S INITIALS ON A FIRM DOCUMENT.
<b>Product Type:</b>	No Product

## End of Report



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