

BrokerCheck Report

DENNIS RUSSELL WEDDLE II

CRD# 2671849

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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.

**DENNIS R. WEDDLE II**

CRD# 2671849

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

IA SUNSTREET SECURITIES, LLC
 HENDERSON, NV
 CRD# 143211
 Registered with this firm since: 01/30/2008

B SUNSTREET SECURITIES, LLC
 HENDERSON, NV
 CRD# 143211
 Registered with this firm since: 11/28/2007

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
- 7 U.S. states and territories

This broker has passed:

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

Registration History

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

B TRICOR FINANCIAL, LLC
 CRD# 142518
 LAS VEGAS, NV
 09/2007 - 10/2007

IA BROOKSTREET CAPITAL MANAGEMENT
 CRD# 14667
 SAN JUAN CAPISTRANO, CA
 11/2005 - 07/2007

B BROOKSTREET SECURITIES CORPORATION
 CRD# 14667
 HENDERSON, NV
 11/2005 - 07/2007

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	8



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 7 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **SUNSTREET SECURITIES, LLC**

Main Office Address: **10320 W. MCDOWELL RD
BLDG F, SUITE 6018
AVONDALE, AZ 85392**

Firm CRD#: **143211**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	11/28/2007

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	08/08/2014
B	California	Agent	Approved	12/16/2021
B	Florida	Agent	Approved	08/21/2014
B	Illinois	Agent	Approved	02/11/2009
B	Nevada	Agent	Approved	01/30/2008
IA	Nevada	Investment Adviser Representative	Approved	01/30/2008
B	Texas	Agent	Approved	12/16/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	12/16/2021
B	Washington	Agent	Approved	11/17/2020

Branch Office Locations

SUNSTREET SECURITIES, LLC

Broker Qualifications



Employment 1 of 1, continued

HENDERSON, NV

SUNSTREET SECURITIES, LLC

HENDERSON, NV



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 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	02/21/1996

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	02/23/1996
B Uniform Securities Agent State Law Examination	Series 63	12/26/1995

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
B 09/2007 - 10/2007	TRICOR FINANCIAL, LLC	142518	LAS VEGAS, NV
IA 11/2005 - 07/2007	BROOKSTREET CAPITAL MANAGEMENT	14667	HENDERSON, NV
B 11/2005 - 07/2007	BROOKSTREET SECURITIES CORPORATION	14667	HENDERSON, NV
B 10/2005 - 11/2005	AIG FINANCIAL ADVISORS, INC.	133763	SCOTTSDALE, AZ
IA 10/2005 - 11/2005	AIG FINANCIAL ADVISORS, INC.	133763	PHOENIX, AZ
IA 07/2005 - 10/2005	SUNAMERICA SECURITIES, INC.	20068	LAS VEGAS, NV
B 06/2005 - 10/2005	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ
IA 09/1996 - 06/2005	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	6363	HENDERSON, NV
B 07/1996 - 06/2005	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
B 07/1996 - 06/2005	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B 05/1996 - 09/1996	TITAN ASSET MANAGEMENT GROUP, INC.	38210	LAGUNA NIGUEL, 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
11/2007 - Present	SUNSTREET SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	LAVEEN, AZ, United States

Registration and Employment History



Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

HPN, BERKSHIRE GUARDIAN. AGENT SELLING HEALTH, DISABILITY, AND LONG TERM CARE INSURANCE SINCE 2000. RESULTING FROM FULL TIME FINANCIAL PLANNING SERVICES. NOT INVESTMENT RELATED.

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	8	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:	ILLINOIS
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	
Date Initiated:	03/19/2007
Docket/Case Number:	0600625
Employing firm when activity occurred which led to the regulatory action:	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.
Product Type:	Other
Other Product Type(s):	
Allegations:	RESPONDENT'S REGISTRATION AS A SALEPERSON AND AN INVESTMENT ADVISER REPRESENTATIVE IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTIONS 8.E.(1)(J) OF THE ILLINOIS SECURITIES LAW EFFECTIVE SEPTEMBER 8, 2006.
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? No

Resolution Date: 01/08/2008

Sanctions Ordered:

Other Sanctions Ordered: RESPONDENT PAID THE COST OF THE INVESTIGATION IN THE AMOUNT OF ONE THOUSAND DOLLARS (\$1,000.00).

Sanction Details: THE RESPONDENT SHALL CAUSE TO HAVE HIS REGISTRATION AS A SALESPERSON AND AS AN INVESTMENT ADVISER REPRESENTATIVE IN THE STATE OF ILLINOIS WITHDRAWN WITHIN (3) DAYS FROM THE ENTRY OF THIS CONSENT ORDER AND WILL NOT RE-APPLY FOR REGISTRATION FOR A PERIOD OF EIGHTEEN (18) MONTHS FROM THE ENTRY OF THIS CONSENT ORDER, WITH CREDIT GIVEN FROM JULY 23, 2007.

Regulator Statement FOR ANY QUESTIONS CONTACT DAN TUNICK AT 312-793-3384

Reporting Source: Broker

Regulatory Action Initiated By: ILLINOIS

Sanction(s) Sought: Other

Other Sanction(s) Sought:

Date Initiated: 03/19/2007

Docket/Case Number: 0600625

Employing firm when activity occurred which led to the regulatory action: AMERICAN EXPRESS FINANCIAL ADVISORS, INC.

Product Type: Other

Other Product Type(s):

Allegations: RESPONDENT'S REGISTRATION AS A SALESPERSON AND INVESTMENT ADVISER REPRESENTATIVE IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTIONS 8.E.(1)(J) OF THE ILLINOIS SECURITIES LAW EFFECTIVE SEPTEMBER 8, 2006.



Current Status:	Final
Resolution:	Consent
Resolution Date:	01/08/2008
Sanctions Ordered:	
Other Sanctions Ordered:	RESPONDENT PAID THE COST OF THE INVESTIGATION IN THE AMOUNT OF ONE THOUSAND DOLLARS (\$1,000.00).
Sanction Details:	THE RESPONDENT SHALL CAUSE TO HAVE HIS REGISTRATION AS A SALESPERSON AND AS AN INVESTMENT ADVISER REPRESENTATIVE IN THE STATE OF ILLINOIS WITHDRAWN WITHIN (3) DAYS FROM THE ENTRY OF THIS CONSENT ORDER AND WILL NOT RE-APPLY FOR REGISTRATION FOR A PERIOD OF EIGHTEEN (18) MONTHS FROM THE ENTRY OF THIS CONSENT ORDER, WITH CREDIT GIVEN FROM JULY 23, 2007.
Broker Statement	I FULLY COOPERATED WITH THE STATE OF ILLINOIS TO RESOLVE THIS ISSUE AND HAVE FULFILLED MY OBLIGATION PERTAINING TO THIS MATTER, AND HAVE NOW REREGISTERED WITH THE STATE OF ILLINOIS EFFECTIVE 02/11/2009.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Date Initiated:	09/19/2006
Docket/Case Number:	2005001247901
Employing firm when activity occurred which led to the regulatory action:	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.
Product Type:	No Product
Allegations:	NASD RULE 2110 - WEDDLE AFFIXED CUSTOMER SIGNATURES TO DOCUMENTS CONCERNING FINANCIAL PLANNING SERVICES DELIVERY INCLUDING, FINANCIAL ADVISORY SERVICE AGREEMENTS, FINANCIAL PLANNING SERVICES DELIVERY EXTENSION FORMS, ASSET ALLOCATION DELIVERY ASSURANCE FORM AND WESTERN UNION MONEY ORDERS.
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? No

Resolution Date: 09/19/2006

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

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, WEDDLE CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED \$7,500 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 60 DAYS. AFTER CONSIDERATION OF A 51 DAY SUSPENSION IMPOSED BY HIS MEMBER FIRM FOR THE SAME CONDUCT, NASD HAS DETERMINED TO CREDIT WEDDLE WITH 20 DAYS, ACCORDINGLY, WEDDLE IS REQUIRED TO SERVE 40 DAYS OF THE SUSPENSION. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM OCTOBER 16, 2006 THROUGH NOVEMBER 24, 2006. FINES PAID ON FEBRUARY 07, 2007.

Reporting Source: Broker

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Other Sanction(s) Sought: MONETARY FINE

Date Initiated: 09/19/2006

Docket/Case Number: 20050012479-01

Employing firm when activity occurred which led to the regulatory action: AMERICAN EXPRESS FINANCIAL ADVISORS, INC.

Product Type: No Product

Other Product Type(s):

Allegations: NASD RULE 2110-WEDDLE ALLEGEDLY AFFIXED CUSTOMER SIGNATURES TO DOCUMENTS CONCERNING FINANCIAL PLANNING SERVICES DELIVERY



INCLUDING FINANCIAL ADVISORY SERVICE AGREEMENTS,FINANCIAL
PLANNING SERVICES DELIVERY EXTERNTION FORMS,ASSET ALLOCATION
DELIVERY ASSURANCE FORM AND WESTERN UNION MONEY ORDERS.

Current Status:

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Resolution Date:

09/19/2006

Sanctions Ordered:

Monetary/Fine \$7,500.00
Suspension

Other Sanctions Ordered:**Sanction Details:**

WITHOUT ADMITTING OR DENYING THE FINDINGS,WEDDLE CONSENTED
TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS.
THREFORE,HE IS FINED \$7,500 AND SUSPENDED FROM ASSOCIATION
WITH ANY NASD MEMBER IN ANY CAPACITY FOR 60 DAYS. AFTER
CONSIDERATION OF A 51 DAY SUSPENDION IMPOSED BY HIS MEMBER
FIRM FOR THE SAME CONDUCT, NASD HAS DETRMINED TO CREDIT
WEDDLE WITH 20 DAYS,ACCORDINGLY,WEDDLE IS REQUIRED TO SERVE
40 DAYS OF THE SUSPENSION. THE SUSPENSION IN ANY CAPACITY IS IN
EFFECT FROM OCTOBER 16,2006 THROUGH NOVEMBER 24, 2006.



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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	THE CLIENT ALLEGED HE WAS NOT TOLD HIS VARIABLE ANNUITIES PURCHASED IN FEB 2004 AND FEB 2005 WERE PROPRIETARY PRODUCTS WHICH COULD NOT BE MOVED TO ANOTHER COMPANY WITHOUT PAYING A SURRENDER CHARGE. THE CLIENT REQUESTED WE WAIVE HIS SURRENDER CHARGES ON THE TWO ANNUITIES.
Product Type:	Annuity-Variable Insurance
Alleged Damages:	\$5,749.39
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:	04/01/2009
Complaint Pending?	No
Status:	Settled
Status Date:	06/25/2009
Settlement Amount:	\$5,589.00
Individual Contribution Amount:	\$0.00
Firm Statement	THE CLIENT FILE DID NOT CONTAIN DOCUMENTATION TO SUPPORT DISCLOSURE OF THE SURRENDER CHARGES. WE WAIVED THE SURRENDER CHARGES ON THE ANNUITY CONTRACT.

Reporting Source: Broker



Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENT ALLEGED HE WAS NOT TOLD HIS VARIABLE ANNUITIES PURCHASED IN FEB 2004 AND FEB 2005 WERE PROPRIETARY PRODUCTS WHICH COULD NOT BE MOVED TO ANOTHER COMPANY WITHOUT PAYING A SURRENDER CHARGE. THE CLIENT REQUESTED WE WAIVE HIS SURRENDER CHARGES ON THE TWO ANNUITIES.

Product Type: Annuity-Variable

Alleged Damages: \$5,749.39

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: 04/01/2009

Complaint Pending? No

Status: Settled

Status Date: 06/25/2009

Settlement Amount: \$5,589.22

Individual Contribution Amount: \$0.00

Broker Statement THE CUSTOMER COMPLAINT IS WITHOUT MERIT AND ALL SURRENDER CHARGES WERE DISCLOSED

Disclosure 2 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC

Allegations: CLIENT ALLEGES THAT ADVISOR DID NOT DISCLOSE TAX CONSEQUENCES OF PRODUCT REDEMPTION TO FUND VUL AND THAT VUL WAS NOT SUITABLE.



Product Type: Other
Other Product Type(s): VUL
Alleged Damages: \$77,727.00

Customer Complaint Information

Date Complaint Received: 07/18/2006
Complaint Pending? No
Status: Settled
Status Date: 03/21/2007
Settlement Amount: \$7,727.00
Individual Contribution Amount: \$0.00

Firm Statement OUR REVIEW FOUND THE VUL APPEARED TO BE UNSUITABLE AND THE ADVISOR FAILED TO PROVIDE APPROPRIATE DISCLOSURE.

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC.

Allegations: CLIENT ALLEGES THAT ADVISOR DID NOT DISCLOSE TAX CONSEQUENCES OF PRODUCT REDEMPTION TO FUND VUL AND THAT VUL WAS NOT SUITABLE.

Product Type: Other
Other Product Type(s): VUL
Alleged Damages: \$77,727.00

Customer Complaint Information

Date Complaint Received: 07/18/2006
Complaint Pending? No
Status: Settled
Status Date: 03/21/2007
Settlement Amount: \$7,727.00



Individual Contribution Amount: \$0.00

Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations: THE FIRM RECEIVED AN AFFIDAVIT OF FORGERY SIGNED BY THE CLIENT DATED 5/18/05. THE CLIENT ALLEGES HER SIGNATURE WAS FORGED ON A FINANCIAL PLANNING ADVISORY SERVICE S DELIVERY EXTENSION FORM DATED 3/31/2000.

Product Type: Other

Other Product Type(s): FINANCIAL PLAN

Alleged Damages: \$250.00

Customer Complaint Information

Date Complaint Received: 05/18/2005

Complaint Pending? No

Status: Settled

Status Date: 06/01/2005

Settlement Amount: \$265.00

Individual Contribution Amount: \$0.00

Firm Statement THE FIRM HAS RECEIVED AN AFFIDAVIT OF FORGERY SIGNED BY THE CLIENT DATED 5/18/05. THE CLIENT ALLEGES HER SIGNATURE WAS FORGED ON A FINANCIAL PLANNING ADVISORY SERVICES DELIVERY EXTENSION FORM DATED 3/31/2000. SETTLEMENT TO THE CLIENT INCLUSIVE OF INTEREST/GROWTH WAS \$265.00.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE FIRM RECEIVED AN AFFIDAVIT OF FORGERY SIGNED BY THE CLIENT



DATED 5/18/05. THE CLIENT ALLEGES HER SIGNATURE WAS FORGED ON A FINANCIAL PLANNING ADVISORY SERVICE DELIVERY EXTENSION FORM DATED 3/31/2000.

Product Type: Other
Other Product Type(s): FINANCIAL PLAN
Alleged Damages: \$250.00

Customer Complaint Information

Date Complaint Received: 05/18/2005
Complaint Pending? No
Status: Settled
Status Date: 06/01/2005
Settlement Amount: \$265.00
Individual Contribution Amount: \$0.00

Broker Statement I RECIEVED NOTICE OF THE COMPLAINTS AFTER I RESIGNED FROM THE FIRM. THE FIRM HAS REFUSED TO PROVIDE INFORMATION TO ME. I CONTACTED 3 OF THE 4 CLIENTS WHO TOLD ME THAT THEY DID NOT FILE ANY COMPLAINT, NOR DID THEY ACCUSE ME OF FORGERY.

Disclosure 4 of 5

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THAT THE SIGNATURE ON THE FINANCIAL PLANNING SERVICES DELIVERY EXTENSION FORM WAS NOT HERS.

Product Type: Other
Other Product Type(s): FINANCIAL PLAN
Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/19/2005



Complaint Pending? No

Status: Settled

Status Date: 06/01/2005

Settlement Amount: \$393.90

Individual Contribution Amount: \$0.00

Firm Statement THE FIRM FOUND THE CLIENT SIGNED THE AFFIDAVIT OF FORGERY ATTESTING THE SIGNATURE ON THE FINANCIAL PLANNING SERVICES DELIVERY EXTENSION FORM WAS NOT HERS. THE FIRM OFFERED TO REFUND THE AMOUNT PAID FOR THE FINANCIAL PLAN PLUS INTEREST.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THAT THE SIGNATURE ON THE FINANCIAL PLANNING SERVICES DELIVERY EXTENSION FORM WAS NOT HERS.

Product Type: Other

Other Product Type(s): FINANCIAL PLAN

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/19/2005

Complaint Pending? No

Status: Settled

Status Date: 06/01/2005

Settlement Amount: \$393.90

Individual Contribution Amount: \$0.00

Broker Statement I RECIEVED NOTICE OF THE COMPLAINTS AFTER I RESIGNED FROM THE FIRM. THE FIRM HAS REFUSED TO PROVIDE INFORMATION TO ME. I CONTACTED 3 OF THE 4 CLIENTS WHO TOLD ME THAT THEY DID NOT FILE ANY COMPLAINT, NOR DID THEY ACCUSE ME OF FORGERY.



Disclosure 5 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THAT THE SIGNATURE ON THE FINANCIAL PLAN SERVICE AGREEMENT WAS NOT HIS.
Product Type:	Other
Other Product Type(s):	FINANCIAL PLAN
Alleged Damages:	\$1,800.00

Customer Complaint Information

Date Complaint Received:	05/19/2005
Complaint Pending?	No
Status:	Settled
Status Date:	06/02/2005
Settlement Amount:	\$1,985.52
Individual Contribution Amount:	\$0.00
Firm Statement	THE FIRM FOUND THE CLIENT SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THE SIGNATURE ON THE FINANCIAL PLAN SERVICE AGREEMENT WAS NOT HIS. TOTAL FINANCIAL PLAN PAYMENT WAS \$1800. SETTLEMENT TO THE CLIENT INCLUSIVE OF INTERES/GROWTH WAS \$1,985.52

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THAT THE SIGNATURE ON THE FINANCIAL PLAN SERVICE AGREEMENT WAS NOT HIS.
Product Type:	Other



Other Product Type(s): FINANCIAL PLAN

Alleged Damages: \$1,800.00

Customer Complaint Information

Date Complaint Received: 05/19/2005

Complaint Pending? No

Status: Settled

Status Date: 06/02/2005

Settlement Amount: \$1,985.52

Individual Contribution Amount: \$0.00

Broker Statement I RECIEVED NOTICE OF THE COMPLAINTS AFTER I RESIGNED FROM THE FIRM. THE FIRM HAS REFUSED TO PROVIDE INFORMATION TO ME. I CONTACTED 3 OF THE 4 CLIENTS WHO TOLD ME THAT THEY DID NOT FILE ANY COMPLAINT, NOR DID THEY ACCUSE ME OF FORGERY.



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

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

Disclosure 1 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	THE CLIENT ALLEGES HE WAS NOT TOLD HIS VARIABLE LIFE INSURANCE POLICIES PURCHASED IN APRIL 2003, JUNE 2003, APRIL 2004 AND JULY 2005 WERE PROPRIETARY PRODUCTS WHICH COULD NOT BE MOVED TO ANOTHER COMPANY WITHOUT PAYING A SURRENDER CHARGE. THE CLIENT REQUESTED WE WAIVE THE SURRENDER CHARGES ON THE FIVE VARIABLE LIFE INSURANCE POLICIES.
Product Type:	Insurance
Alleged Damages:	\$20,005.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/09/2009
Complaint Pending?	No
Status:	Denied
Status Date:	11/03/2009
Settlement Amount:	
Individual Contribution Amount:	

Firm Statement	OUR REVIEW FOUND THE CLIENT RECEIVED ADEQUATE DISCLOSURE REGARDING THE SURRENDER CHARGES ON ALL FIVE POLICIES.
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Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENT ALLEGES HE WAS NOT TOLD HIS VARIABLE LIFE INSURANCE POLICIES PURCHASED IN APRIL 2003, JUNE 2003, APRIL 2004 AND JULY 2005 WERE PROPRIETARY PRODUCTS WHICH COULD NOT BE MOVED TO ANOTHER COMPANY WITHOUT PAYING A SURRENDER CHARGE. THE CLIENT REQUESTED WE WAIVE THE SURRENDER CHARGES ON THE FIVE VARIABLE LIFE INSURANCE POLICIES.

Product Type: Insurance

Alleged Damages: \$20,005.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 09/09/2009

Complaint Pending? No

Status: Denied

Status Date: 11/03/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement I BELIEVE THIS COMPLAINT IS IDENTICAL TO THE FIRST COMPLAINT BY THE SAME CLIENT AND SHOULD BE CONSOLIDATED AS SUCH. THE CLIENT IS A SOPHISTICATED AND CREDITED INVESTOR AND PHYSICIAN. ALL PROPRIETARY DISCLOSURES WERE MADE AS WELL AS ANY SURRENDER CHARGES AT TIME OF SALE AND MULTIPLE TIMES SUBSEQUENT TO THAT BY ME AND AMERIPRISE. FURTHERMORE: AMERIPRISE, A PROPRIETARY FIRM, MUST DISCLOSE ON ALL APPLICATIONS, FORMS, PROSPECTUS, STATEMENTS, ETC. THAT THEY ARE A PROPRIETARY FIRM. THIS COMPLAINT HAS NO MERIT.

Disclosure 2 of 3



Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations: THE CLIENT ALLEGED THE ADVISOR MISAPPLIED A \$2,000 PREMIUM PAYMENT TO A LIFE INSURANCE POLICY WHICH SUBSEQUENTLY LAPSED. HER HUSBAND DIED IN APRIL 2005 AND THE \$100,000 POLICY WAS UNABLE TO BE PAID OUT DUE TO ITS LAPSE STATUS.

Product Type: Other

Other Product Type(s): VARIABLE UNIVERSAL LIFE INSURANCE

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 07/11/2005

Complaint Pending? No

Status: Denied

Status Date: 08/29/2005

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Firm Statement THE FIRM FOUND THE CLIENT RECEIVED TWO NOTICES IN JULY AND SEPTEMBER 2004 WARNING OF A LAPSE ON THE POLICY FOR HER HUSBAND. THE CLIENT'S OCTOBER \$2,000 PAYMENT FUNDER HER OWN POLICY, NOT THE ONE FOR HER HUSBAND. SUBSEQUENT WARNING NOTICES OF LAPSE WERE SENT IN NOVEMBER AND DECEMBER 2004. NO PAYMENTS WERE RECEIVED. A FEBRUARY PAYMENT FOR \$5,000 WAS APPLIED TO THE CLIENT'S ANNUITY CONTRACT A MONTH AFTER THE INSURANCE POLICY ON HER HUSBAND LAPSED. THE CLIENT RECEIVED CONFIRMATIONS AND STATEMENTS REPORTING AL ACTIVITY.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS INC

Allegations: THE CLIENT ALLEGED THE ADVISOR MISAPPLIED A \$2,000 PREMIUM



PAYMENT TO A LIFE INSURANCE POLICY WHICH SUBSEQUENTLY LAPSED. HER HUSBAND DIED IN APRIL 2005 AND THE \$100,000 POLICY WAS UNABLE TO PAID OUT DUE TO IT'S LAPSE STATUS

Product Type: Other
Other Product Type(s): VARIABLE UNIVERSAL LIFE
Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 07/11/2005
Complaint Pending? No
Status: Denied
Status Date: 08/29/2005
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Broker Statement THE FIRM FOUND THE CLIENT RECEIVED TWO NOTICES IN JULY AND SEPTEMBER 2004 WARNING OF A LAPSE ON THE POLICY FOR HER HUSBAND. THE CLIENTS OCTOBER \$2,000 PAYMENT UNDER HER OWN POLICY, NOT THE ONE FOR HER HUSBAND. SUBSEQUENT WARNING NOTICES OF LAPSE WERE SENT IN NOVEMBER AND DECEMBER 2004. NO PAYMENTS WERE RECEIVED. A FEBRUARY PAYMENT FOR \$5,000 WAS APPLIED TO THE CLIENT'S ANNUITY CONTRACT A MONTH AFTER THE INSURANCE POLICY ON HER HUSBAND LAPSED. THE CLIENT RECEIVED CONFIRMATIONS AND STATEMENTS REPORTING ALL ACTIVITY.

Disclosure 3 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THAT THE SIGNATURES ON THE ASSET ALLOCATION DELIVERY ASSURANCE FORM WERE NOT THEIRS.

Product Type: Other
Other Product Type(s): FINANCIAL PLAN



Alleged Damages: \$550.00

Customer Complaint Information

Date Complaint Received: 05/19/2005

Complaint Pending? No

Status: Closed/No Action

Status Date: 05/25/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM FOUND THE CLIENTS SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THE SIGNATURES ON THE ASSET ALLOCATION DELIVERY ASSURANCE FORM WAS NOT THEIRS. THE FIRM OFFERED TO REFUND THE AMOUNT PAID FOR THE ASSET ALLOCATION PLUS INTEREST. THE CLIENTS DECLINED THE OFFER STATING THEY MAY HAVE AUTHORIZED THE SIGNATURES ON THEIR BEHALF.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS SIGNED AN AFFIDAVIT OF FORGERY ATTESTING THAT THE SIGNATURES ON THE ASSET ALLOCATION DELIVERY ASSURANCE FORM WERE NOT THEIRS.

Product Type: Other

Other Product Type(s): FINANCIAL PLAN

Alleged Damages: \$550.00

Customer Complaint Information

Date Complaint Received: 05/19/2005

Complaint Pending? No

Status: Closed/No Action

Status Date: 05/25/2005

Settlement Amount: \$0.00



Individual Contribution

Amount:

Arbitration Information

Broker Statement

I RECIEVED NOTICE OF THE COMPLAINTS AFTER I RESIGNED FROM THE FIRM. THE FIRM HAS REFUSED TO PROVIDE INFORMATION TO ME. I CONTACTED 3 OF THE 4 CLIENTS WHO TOLD ME THAT THEY DID NOT FILE ANY COMPLAINT, NOR DID THEY ACCUSE ME OF FORGERY.

End of Report



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