

## BrokerCheck Report

# CURTIS WAYNE CHAMBERS

CRD# 2794817

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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).

## CURTIS W. CHAMBERS

CRD# 2794817

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

**IA LPL FINANCIAL LLC**

285 CLEARWATER LARGO RD N  
LARGO, FL 33770  
CRD# 6413  
Registered with this firm since: 03/25/2009

**B LPL FINANCIAL LLC**

285 CLEARWATER LARGO RD N  
LARGO, FL 33770-2343  
CRD# 6413  
Registered with this firm since: 03/13/2009

## 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
- 44 U.S. states and territories

**This broker has passed:**

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

### Registration History

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

**IA EDWARD JONES**

CRD# 250  
ST. LOUIS, MO  
11/2006 - 03/2009

**B EDWARD JONES**

CRD# 250  
CLEARWATER, FL  
11/1996 - 03/2009

### Disclosure Events

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

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

**The following types of disclosures have been reported:**

Type	Count
Customer Dispute	2

## 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 44 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY  
FORT MILL, SC 29715**

Firm CRD#: **6413**

SRO	Category	Status	Date
<span style="color: blue;">B</span> FINRA	General Securities Representative	Approved	03/13/2009
<span style="color: blue;">B</span> FINRA	General Securities Principal	Approved	05/13/2009

U.S. State/ Territory	Category	Status	Date
<span style="color: blue;">B</span> Alabama	Agent	Approved	06/05/2013
<span style="color: blue;">B</span> Alaska	Agent	Approved	07/20/2012
<span style="color: blue;">B</span> Arizona	Agent	Approved	07/18/2013
<span style="color: blue;">B</span> Arkansas	Agent	Approved	03/31/2009
<span style="color: blue;">B</span> California	Agent	Approved	10/30/2012
<span style="color: blue;">B</span> Colorado	Agent	Approved	03/12/2013
<span style="color: blue;">B</span> Connecticut	Agent	Approved	08/07/2013
<span style="color: blue;">B</span> Delaware	Agent	Approved	06/02/2014
<span style="color: blue;">B</span> District of Columbia	Agent	Approved	06/05/2009
<span style="color: blue;">B</span> Florida	Agent	Approved	03/13/2009
<span style="color: blue;">IA</span> Florida	Investment Adviser Representative	Approved	03/25/2009

## Broker Qualifications



## Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Georgia	Agent	Approved	10/29/2009
B Idaho	Agent	Approved	03/10/2023
B Illinois	Agent	Approved	05/05/2009
B Indiana	Agent	Approved	03/29/2018
B Kansas	Agent	Approved	07/02/2019
B Kentucky	Agent	Approved	03/02/2012
B Maine	Agent	Approved	01/31/2013
B Maryland	Agent	Approved	11/02/2011
B Massachusetts	Agent	Approved	06/03/2011
B Michigan	Agent	Approved	04/29/2009
B Minnesota	Agent	Approved	06/06/2011
B Mississippi	Agent	Approved	04/28/2015
B Missouri	Agent	Approved	09/23/2013
B Nebraska	Agent	Approved	03/27/2013
B Nevada	Agent	Approved	08/30/2018
B New Hampshire	Agent	Approved	01/31/2013
B New Jersey	Agent	Approved	03/12/2013
B New Mexico	Agent	Approved	03/12/2013
B New York	Agent	Approved	04/04/2011
B North Carolina	Agent	Approved	06/09/2009
B Ohio	Agent	Approved	04/21/2009

## Broker Qualifications



### Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Oklahoma	Agent	Approved	07/02/2019
B Oregon	Agent	Approved	12/21/2015
B Pennsylvania	Agent	Approved	06/10/2009
B Rhode Island	Agent	Approved	07/18/2025
B South Carolina	Agent	Approved	03/21/2013
B Tennessee	Agent	Approved	06/22/2023
B Texas	Agent	Approved	05/11/2009
IA Texas	Investment Adviser Representative	Approved	09/03/2009
B Utah	Agent	Approved	07/02/2019
B Vermont	Agent	Approved	06/22/2023
B Virginia	Agent	Approved	06/16/2011
B Washington	Agent	Approved	11/03/2022
B West Virginia	Agent	Approved	01/20/2012
B Wisconsin	Agent	Approved	05/12/2009

### Branch Office Locations

**LPL FINANCIAL LLC**  
 285 CLEARWATER LARGO RD N  
 LARGO, FL 33770-2343

## 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 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> General Securities Principal Examination	Series 24	05/12/2009

#### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	11/05/1996

#### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	11/07/1996

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 **1** professional designation(s).

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>

# Registration and Employment History



## Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 11/2006 - 03/2009	EDWARD JONES	250	CLEARWATER, FL
B 11/1996 - 03/2009	EDWARD JONES	250	CLEARWATER, FL

## 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
03/2009 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LARGO, FL, 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. 03/31/09 - Chambers Financial Group - INV REL - AT REPORTED LOCATION - DBA for LPL Business (entity for LPL business)
2. 03/26/2013 - NO BUSINESS NAME - INV REL - Other-Author - 2% TIME SPENT - I am publishing/have co-written a book with my father on tax policy in the united states.
3. 2/23/2021 - Chambers Financial Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 02/04/2021 - 80 Hours Per Month During Securities Trading.

## 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:**
  - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - o 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.
  - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - o 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.
  - o
4. **There are different statuses and dispositions for disclosure events:**
  - o 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.
  - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
    - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
    - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	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.

### 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	10/05-04/29/10: THE CLIENT CLAIMS THE FINANCIAL ADVISOR TOLD HER THAT HER TRUST WOULD GROW OVER TIME AND WOULD COST NOTHING TO TRANSFER AND STATES THERE WAS A \$13,000 DISCREPANCY AFTER THE TRANSFER. THE CLIENT STATES THE FINANCIAL ADVISOR EXPLAINED SHE HAD ACQUIRED A DEBT OF \$5,000 FROM A MARGIN LOAN SHE WAS UNAWARE OF BUT THAT LEFT \$8,000 UNACCOUNTED FOR. THE CLIENT ALSO CLAIMS THAT AN INVESTMENT, RESIDENT ASSET, WAS PURCHASED IN 9/05 (CLIENT ACTUALLY STATED 9/03, HOWEVER, ACCOUNT WAS ESTABLISHED 9/05) WITHOUT HER AUTHORIZATION. THE CLIENT ALSO STATES HAD THE FINANCIAL ADVISOR RETURNED HER CALLS SHE WOULD HAVE LOST \$20,000 INSTEAD OF ONE THIRD OF HER TRUST.
<b>Product Type:</b>	Debt-Asset Backed
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes



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

## Customer Complaint Information

**Date Complaint Received:** 04/29/2010

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/03/2010

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Firm Statement

THE FINANCIAL ADVISOR STATED HE DID NOT GUARANTEE THE ACCOUNT WOULD GROW AS THIS WOULD HAVE BEEN GUARANTEEING PERFORMANCE, WHICH THE FINANCIAL ADVISOR STATED HE WOULD NOT DO. THE FINANCIAL ADVISOR STATED THAT HE DID ADVISE THE CLIENT THAT EDWARD JONES WOULD CHARGE NO FEES TO TRANSFER THE ACCOUNT TO EDWARD JONES AND IT DOES NOT APPEAR AS THOUGH ANY WERE CHARGED. EDWARD JONES' CUSTOMER ACCOUNT TRANSFER AREA RESEARCHED THE CLAIM OF A \$13,000 DISCREPANCY AFTER THE TRANSFER. CAT INDICATED THAT ALL INVESTMENTS APPEAR TO HAVE BEEN RECEIVED IN ACCORDING TO THE TRANSFER INSTRUCTIONS AND RECOMMENDED THE CLIENT CONTACT THE INITIATING FIRM TO SEE WHAT ACTIVITY MAY HAVE OCCURRED AT THAT TIME THAT COULD HAVE AFFECTION THE TRANSFER. THE FINANCIAL ADVISOR STATED THAT A CMO WAS PURCHASED WITH THE CLIENT'S AUTHORIZATION IN 2005. THE CLIENT RECEIVED A CONFIRM, PROSPECTUS, THE INVESTMENT HAS BEEN REFLECTED ON STATEMENTS SINCE PURCHASED IN 2005 AND THE CLIENT HAS RECEIVED INTEREST PAYMENTS FROM THIS INVESTMENT. THE FINANCIAL ADVISOR STATED THE CMO HAS ALSO BEEN PART OF THE CLIENT'S ACCOUNT REVIEWS. THE FINANCIAL ADVISOR'S NOTES INDICATE REGULAR CONTACT WITH THE CLIENT REGARDING HER ACCOUNT AND HAD THE CLIENT WISHED TO PLACE A TRADE IN THE FINANCIAL ADVISORS ABSENCE THE HOME OFFICE NUMBER IS LISTED ON THE STATEMENTS. IT APPEARS AS THOUGH THE CONCERN THAT HAVE BEEN RAISED HAVE BEEN HANDLED PROPERLY BY THE FINANCIAL ADVISOR.

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**Reporting Source:** Broker



<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	10/05-0429/10: THE CLIENT CLAIMS THE FINANCIAL ADVISOR TOLD HER THE HER TRUST WOULD GROW OVER TIME AND WOULD COST NOTHING TO TRANSFER AND STATES THERE WAS A \$13,000 DISCREPANCY AFTER THE TRANSFER. THE CLIENT STATES THE FINANCIAL ADVISOR EXPLAINED SHE HAD ACQUIRED A DEBT OF \$5,000 FROM A MARGIN LOAN SHE WAS UNAWARE OF BUT THAT LEFT \$8,000 UNACCOUNTED FOR. THE CLIENT ALSO CLAIMS THAT AN INVESTMENT, RESIDENT ASSET, WAS PURCHASED IN 9/05 (CLIENT ACTUALLY STATED 9/03, HOWEVER, ACCOUNT WAS ESTABLISHED 9/05) WITHOUT HER AUTHORIZATION. THE CLIENT ALSO STATES HAD THE FINANCIAL ADVISOR RETURNED HER CALLS SHE WOULD HAVE LOST \$20,000 INSTEAD OF ONE THIRD OF HER TRUST.
<b>Product Type:</b>	Debt-Asset Backed
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5000
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No
<b>Customer Complaint Information</b>	
<b>Date Complaint Received:</b>	04/29/2010
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	06/03/2010
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	THE FINANCIAL ADVISOR STATED HE DID NOT GUARANTEE THE ACCOUNT WOULD GROW AS THIS WOULD HAVE BEEN GUARANTEEING PERFORMANCE, WHICH THE FINANCIAL ADVISOR STATED HE WOULD NOT DO. THE FINANCIAL ADVISOR STATED THAT HE DID ADVISE THE CLIENT



THAT EDWARD JONES WOULD CHARGE NO FEES TO TRANSFER THE ACCOUNT TO EDWARD JONES AND IT DOES NOT APPEAR AS THOUGH ANY WERE CHARGED. EDWARD JONES' CUSTOMER ACCOUNT TRANSFER AREA RESEARCHED THE CLAIM OF A \$13,000 DISCREPANCY AFTER THE TRANSFER. CAT INDICATED THAT ALL INVESTMENTS APPEAR TO HAVE BEEN RECEIVED IN ACCORDING TO THE TRANSFER INSTRUCTIONS AND RECOMMENDED THE CLIENT CONTACT THE INITIATING FIRM TO SEE WHAT ACTIVITY MAY HAVE OCCURRED AT THAT TIME THAT COULD HAVE AFFECTED THE TRANSFER. THE FINANCIAL ADVISOR STATED THAT A CMO WAS PURCHASED WITH THE CLIENT'S AUTHORIZATION IN 2005. THE CLIENT RECEIVED A CONFIRM, PROSPECTUS, THE INVESTMENT HAS BEEN REFLECTED ON STATEMENTS SINCE PURCHASED IN 2005 AND THE CLIENT HAS RECEIVED INTEREST PAYMENTS FROM THIS INVESTMENT. THE FINANCIAL ADVISOR STATED THE CMO HAS ALSO BEEN PART OF THE CLIENT'S ACCOUNT REVIEWS. THE FINANCIAL ADVISOR'S NOTES INDICATE REGULAR CONTACT WITH THE CLIENT REGARDING HER ACCOUNT AND HAD THE CLIENT WISHED TO PLACE A TRADE IN THE FINANCIAL ADVISORS ABSENCE THE HOME OFFICE NUMBER IS LISTED ON THE STATEMENTS. IT APPEARS AS THOUGH THE CONCERNs THAT HAVE BEEN RAISED HAVE BEEN HANDLED PROPERLY BY THE FINANCIAL ADVISOR.

## Disclosure 2 of 2

**Reporting Source:**

Firm

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

EDWARD JONES

**Allegations:**

7/12/08-9/15/08; THE POA CLAIMS THAT AFTER THE DEATH OF ONE OF THE JOINT OWNERS IN JULY 2008 THE FORMER FINANCIAL ADVISOR WAS INSTRUCTED TO LIQUIDATE THE INVESTMENTS LEFT IN THE ACCOUNT. THE POA CLAIMS THAT THE FORMER FINANCIAL ADVISOR STATED HE WOULD CHECK INTO THE ESTATE FEATURE ALSO. THE POA CLAIMS THERE WAS NO FOLLOW UP SO HE CONTACTED THE BRANCH IN AUGUST 2008 BUT CLAIMS TO HAVE NOT HEARD BACK FROM HIM UNTIL 9/15 WHEN THE FINANCIAL ADVISOR ADVISED OF THE BANKRUPTCY. THE POA STATES THAT TWO MONTHS ELAPSED BEFORE HE HEARD ANYTHING AND FEELS THAT THE FINANCIAL ADVISOR DISREGARDED HIS INSTRUCTIONS. LOSSES EXCEED \$5,000.

**Product Type:**

Debt-Corporate

**Alleged Damages:**

\$5,000.00

**Alleged Damages Amount**

ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000

**Explanation (if amount not exact):****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:** 12/07/2009**Complaint Pending?** No**Status:** Denied**Status Date:** 12/18/2009**Settlement Amount:****Individual Contribution Amount:****Firm Statement**

AFTER REVIEW OF THE MATTER IT HAS BEEN DETERMINED THAT THE POA SIGNED A DEATH REDEMPTION PROCESSING LETTER OF AUTHORIZATION ON 7/18/08 REQUESTING THAT THE BOND BE SUBMITTED FOR REDEMPTION UNDER THE ESTATE FEATURE. THE BOND WAS PUT IN LINE ON 7/30/08, HOWEVER, AS A RESULT OF THE SITUATION SURROUNDING LEHMAN BROS NO CLIENTS HAVE BEEN PAID YET. THE CLAIM OF FAILURE TO FOLLOW INSTRUCTIONS IS DENIED.

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**Reporting Source:** Broker**Employing firm when activities occurred which led to the complaint:** EDWARD JONES**Allegations:**

7/12/08-9/15/08; THE POA CLAIMS THAT AFTER THE DEATH OF ONE OF THE JOINT OWNERS IN JULY 2008 THE FORMER FINANCIAL ADVISOR WAS INSTRUCTED TO LIQUIDATE THE INVESTMENTS LEFT IN THE ACCOUNT. THE POA CLAIMS THAT THE FORMER FINANCIAL ADVISOR STATED HE WOULD CHECK INTO THE ESTATE FEATURE ALSO. THE POA CLAIMS THERE WAS NO FOLLOW UP SO HE CONTACTED THE BRANCH IN AUGUST 2008 BUT CLAIMS TO HAVE NOT HEARD BACK FROM HIM UNTIL 9/15 WHEN THE FINANCIAL ADVISOR ADVISED OF THE BAKRUPTCY. THE POA STATES THAT TWO MONTHS ELAPSED BEFORE HE HEARD ANYTHING AND FEELS



THAT THE FINANCIAL ADVISOR DISREGARDED HIS INSTRUCTIONS.  
LOSSES EXCEED \$5,000.

<b>Product Type:</b>	Debt-Corporate
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	12/07/2009
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	12/18/2009
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	AFTER REVIEW OF THE MATTER IT HAS BEEN DETERMINED THAT THE POA SIGNED A DEATH REDEMPTION PROCESSING LETTER OF AUTHORIZATION ON 7/18/08 REQUESTING THAT THE BOND BE SUBMITTED FOR REDEMPTION UNDER THE ESTATE FEATURE. THE BOND WAS PUT IN LINE ON 7/30/08, HOWEVER, AS A RESULT OF THE SITUATION SURROUNDING LEHMAN BROS NO CLIENTS HAVE BEEN PAID YET. THE CLAIM OF FAILURE TO FOLLOW INSTRUCTIONS IS DENIED.

## End of Report



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