

## BrokerCheck Report

**Andrew Paul Schneider**

CRD# 2907279

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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).

**Andrew P. Schneider**

CRD# 2907279

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

### Registration History

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

- B COVA CAPITAL PARTNERS LLC**  
CRD# 109761  
SYOSSET, NY  
08/2021 - 10/2024
- B ENTORO SECURITIES, LLC**  
CRD# 35192  
HOUSTON, TX  
08/2019 - 06/2021
- B 303 ALTERNATIVES, LLC**  
CRD# 166675  
West Palm Beach, FL  
09/2018 - 04/2019

### 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	1
Customer Dispute	8
Termination	3
Financial	2
Judgment/Lien	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 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, 4 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	10/01/2018
<b>B</b> Limited Representative-Private Securities Offerings	Series 82	08/01/2018
<b>B</b> Limited Representative-Equity Trader Exam	Series 55	09/05/2001
<b>B</b> General Securities Representative Examination	Series 7	08/08/1997

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	08/20/2018
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	03/19/1998

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> 08/2021 - 10/2024	COVA CAPITAL PARTNERS LLC	109761	SYOSSET, NY
<b>B</b> 08/2019 - 06/2021	ENTORO SECURITIES, LLC	35192	HOUSTON, TX
<b>B</b> 09/2018 - 04/2019	303 ALTERNATIVES, LLC	166675	West Palm Beach, FL
<b>B</b> 10/2003 - 04/2005	STG SECURE TRADING GROUP, INC.	41216	BOCA RATON, FL
<b>B</b> 04/2002 - 09/2002	BROADBAND CAPITAL MANAGEMENT, LLC	48001	NEW YORK, NY
<b>B</b> 10/2001 - 03/2002	MILLENNIUM BROKERAGE, L.L.C.	47728	CHATHAM, NJ
<b>B</b> 08/2001 - 11/2001	EQUITY TRADING ONLINE, LLC	104038	NEW YORK, NY
<b>B</b> 08/2001 - 08/2001	ANDOVER BROKERAGE, L.L.C.	33848	MONTEBELLO, NY
<b>B</b> 04/2000 - 05/2001	MORGAN STANLEY DW INC.	7556	PURCHASE, NY
<b>B</b> 09/1997 - 05/2000	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY
<b>B</b> 08/1997 - 09/1997	DUKE & CO., INC.	8035	NEW YORK, NY

### 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
07/2019 - Present	ENTORO CAPITAL, LLC	MANAGING DIRECTOR	N	HOUSTON, TX, United States
07/2019 - Present	ENTORO SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	HOUSTON, TX, United States
01/2014 - Present	Family Office Networks	CEO	N	Wellington, FL, United States
05/2011 - Present	Schneider Family Office	CEO	N	Wellington, FL, United States



## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
07/2018 - 02/2019	303 ALTERNATIVES, LLC	REGISTERED REPRESENTATIVE	Y	WEST PALM BEACH, 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) CEO OF FAMILY OFFICE NETWORKS LLC & SCHNEIDER FAMILY OFFICE - APPROX 30 HOURS PER WEEK. CONSULTING FIRMS FOR FAMILY OFFICES AND INDUSTRY PARTICIPANTS. LOCATED IN WELLINGTON, FL. (2) 07/2019 TO PRESENT; ENTORO CAPITAL, LLC; HOUSTON, TX; NOT INVESTMENT RELATED; MANAGING DIRECTOR.



## 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	1	0
Customer Dispute	1	7	N/A
Termination	N/A	3	N/A
Financial	0	2	N/A
Judgment/Lien	1	N/A	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 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	NASD
<b>Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	10/20/2003
<b>Docket/Case Number:</b>	C10030088
<b>Employing firm when activity occurred which led to the regulatory action:</b>	MILLENNIUM BROKERAGE, L.L.C.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	NASD RULES 2110, 3030 - RESPONDENT ENGAGED IN OUTSIDE BUSINESS ACTIVITIES WITHOUT PROVIDING PROMPT WRITTEN NOTICE, OR ANY NOTICE, TO HIS MEMBER FIRM.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision



**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:** 01/09/2006

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

**Regulator Statement**

HEARING PANEL DECISION RENDERED JUNE 29, 2004, WHEREIN RESPONDENT IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 60 DAYS. IN ADDITION, RESPONDENT ORDERED TO PAY COSTS OF \$4,239.36.

NAC DECISION RENDERED DECEMBER 7, 2005, WHEREIN THE FINDINGS AND SANCTIONS IMPOSED ARE AFFIRMED, THEREFORE RESPONDENT IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 60 DAYS. IF NO FURTHER ACTION DECISION WILL BECOME FINAL JANUARY 9, 2006.

APPEALED TO SEC ON 01/20/2006

SEC ADMIN. PROCEEDING FILE 3-12159, DATED MARCH 29, 2006 APPLICATION FOR REVIEW FILED BY SCHNEIDER IS DISMISSED.

SUSPENSION COMMENCED APRIL 17, 2006 AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON JUNE 15, 2006.

FINES PAID.

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**Reporting Source:** Broker

**Regulatory Action Initiated By:** NASD

**Sanction(s) Sought:** Suspension

**Date Initiated:** 10/20/2003

**Docket/Case Number:** C10030088



<b>Employing firm when activity occurred which led to the regulatory action:</b>	MILLENNIUM BROKERAGE, LLC.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	NASD ALLEGES FAILURE TO DISCLOSE OUTSIDE ACTIVITIES TO EMPLOYING FIRM.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision
<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>	01/09/2006
<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>	60days
<b>Start Date:</b>	04/17/2006
<b>End Date:</b>	06/15/2006
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	No



**Amount Waived:**

**Broker Statement**

SCHNEIDER INTENDS TO VIGOROUSLY DEFEND THE ALLEGATION.



## 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 7

**Reporting Source:** Regulator

**Employing firm when activities occurred which led to the complaint:** STG SECURE TRADING GROUP

**Allegations:** FRAUD, NEGLIGENT MISREPRESENTATION, BREACH OF CONTRACT

**Product Type:** Other

**Other Product Type(s):** HEDGE FUND

**Alleged Damages:** \$330,000.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD - CASE #04-01787

**Date Notice/Process Served:** 03/15/2004

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 07/21/2005

**Disposition Detail:** AT THE COMMENCEMENT OF THE HEARING, CLAIMANTS NOTIFIED THE PANEL THAT THEY ENTERED INTO A SETTLEMENT WITH RESPONDENT.

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** STG SECURE TRADING GROUP, INC.

**Allegations:** CASE 04-01787 ALLEGES THAT SCHNEIDER SOLD UNREGISTERED SECURITIES (SPECIFICALLY INTERESTS IN AN UNREGISTERED PARTNERSHIP) IN TWO STATES IN WHICH HE WAS NOT REGISTERED. FURTHER ALLEGATIONS OF MATERIAL MISREPRESENTATIONS & FRAUD IN REGARD TO SOLICITATIONS OF SAID SECURITIES.

**Product Type:** Direct Investment(s) - DPP & LP Interest(s)



**Alleged Damages:** \$330,000.00

### Customer Complaint Information

**Date Complaint Received:** 04/12/2004

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 07/21/2005

**Settlement Amount:** \$20,000.00

**Individual Contribution Amount:** \$20,000.00

### Arbitration Information

**Disposition:** Settled

**Disposition Date:**

**Broker Statement** DO NOT HAVE INFORMATION REGARDING THE ACTUAL SETTLEMENT AMOUNT. INDIVIDUALS CONTRIBUTION WAS OVER THE \$10,000 REPORTABLE LIMIT. WAITING FOR FIRM TO RESPOND TO QUERY.

### Disclosure 2 of 7

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DW INC.

**Allegations:** CLIENT ALLEGES UNSUITABILITY & UNAUTHORIZED TRADING; BREACH OF FIDUCIARY DUTY.

**Product Type:** Equity - OTC

**Alleged Damages:** \$91,000.00

### Customer Complaint Information

**Date Complaint Received:** 01/03/2004

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 01/25/2004

**Settlement Amount:**



**Individual Contribution  
Amount:****Arbitration Information**

**Arbitration/Reparation Claim  
filed with and Docket/Case  
No.:** NASD NO. 03-07520

**Date Notice/Process Served:** 01/25/2004

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 10/01/2004

**Monetary Compensation  
Amount:** \$70,000.00

**Individual Contribution  
Amount:** \$0.00

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**Reporting Source:** Broker

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

**Allegations:** CLIENT ALLEGES UNSUITABILITY & UNAUTHORIZED TRADING; BREACH  
OF FIDUCIARY DUTY

**Product Type:** Equity - OTC

**Alleged Damages:** \$91,000.00

**Customer Complaint Information**

**Date Complaint Received:** 01/03/2004

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 01/25/2004

**Settlement Amount:**

**Individual Contribution  
Amount:**

**Arbitration Information**



<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	NASD 03-07520
<b>Date Notice/Process Served:</b>	01/25/2004
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	10/01/2004
<b>Monetary Compensation Amount:</b>	\$70,000.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	I AM DEFENDING THE ALLEGATIONS VIGOROUSLY.

#### Disclosure 3 of 7

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	MORGAN STANLEY
<b>Allegations:</b>	BREACH OF FIDUCIARY DUTY AND FRAUD
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	EQUITIES
<b>Alleged Damages:</b>	\$130,000.00

#### Customer Complaint Information

<b>Date Complaint Received:</b>	05/08/2002
<b>Complaint Pending?</b>	No
<b>Status:</b>	Arbitration/Reparation
<b>Status Date:</b>	05/08/2002
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

#### Arbitration Information



**Arbitration/Reparation Claim  
filed with and Docket/Case  
No.:** NASD NO. 01-03622

**Date Notice/Process Served:** 05/08/2002

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 12/11/2002

**Monetary Compensation  
Amount:** \$169,000.00

**Individual Contribution  
Amount:** \$0.00

**Reporting Source:** Broker

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

**Allegations:** BREACH OF FIDUCIARY DUTY AND FRAUD

**Product Type:** Equity - OTC

**Alleged Damages:** \$130,000.00

### Customer Complaint Information

**Date Complaint Received:** 05/08/2002

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 05/08/2002

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Arbitration Information

**Arbitration/Reparation Claim  
filed with and Docket/Case  
No.:** NASD NO. 01-03622

**Date Notice/Process Served:** 05/08/2002



<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	12/11/2002
<b>Monetary Compensation Amount:</b>	\$169,000.00
<b>Individual Contribution Amount:</b>	\$0.00

#### Disclosure 4 of 7

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	MORGAN STANLEY DW INC.
<b>Allegations:</b>	UNAUTHORIZED TRADING, UNSUITABLE STOCK RECOMMENDATIONS AND CHURNING.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$210,000.00

#### Customer Complaint Information

<b>Date Complaint Received:</b>	12/09/2002
<b>Complaint Pending?</b>	No
<b>Status:</b>	Arbitration/Reparation
<b>Status Date:</b>	10/16/2003
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

#### Arbitration Information

<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	NASD CASE NO. 02-07539
<b>Date Notice/Process Served:</b>	12/09/2002
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled



**Disposition Date:** 10/16/2003

**Monetary Compensation Amount:** \$125,000.00

**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DW INC.

**Allegations:** UNAUTHORIZED TRADING, UNSUITABLE STOCK RECOMMENDATIONS AND CHURNING.

**Product Type:** Equity Listed (Common & Preferred Stock)

**Alleged Damages:** \$210,000.00

### Customer Complaint Information

**Date Complaint Received:** 12/09/2002

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 10/16/2003

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD CASE NO. 02-07539

**Date Notice/Process Served:** 12/09/2002

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 10/16/2003

**Monetary Compensation Amount:** \$125,000.00



**Individual Contribution Amount:** \$0.00

#### Disclosure 5 of 7

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DW INC.

**Allegations:** CUSTOMERS ALLEGE THAT THEIR BROKERAGE ACCOUNT WAS CHURNED, THAT THERE WERE UNAUTHORIZED TRADES AND UNSUITABLE STOCK RECOMMENDATION FROM NOVEMBER 2000 UNTIL DECEMBER 2001. THE ALLEGATIONS ARE DENIED IN THEIR ENTIRETY.

**Product Type:** Equity Listed (Common & Preferred Stock)

**Alleged Damages:** \$592,000.00

#### Customer Complaint Information

**Date Complaint Received:** 04/23/2002

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 10/16/2003

**Settlement Amount:**

**Individual Contribution Amount:**

#### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD CASE NO. 02-02116

**Date Notice/Process Served:** 04/23/2002

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 10/16/2003

**Monetary Compensation Amount:** \$115,000.00



**Individual Contribution Amount:** \$0.00

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DEAN WITTER INC.

**Allegations:** UNAUTHORIZED TRADING, SUITABILITY, CHURNING

**Product Type:** Equity - OTC

**Alleged Damages:** \$600,000.00

### Customer Complaint Information

**Date Complaint Received:** 04/24/2002

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 04/24/2002

**Settlement Amount:**

**Individual Contribution Amount:** \$0.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD ARB #02-02116 FILED 02/15/2002

**Date Notice/Process Served:** 04/24/2002

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 12/30/2003

**Monetary Compensation Amount:** \$115,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** CONTRIBUTION WAS SOLEY PICKED UP BY FIRM. AGENT WAS NOT RESPONSIBLE FOR CONTRIBUTION.



### Disclosure 6 of 7

**Reporting Source:** Broker

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

**Allegations:** CLIENT ALLEGES UNAUTHORIZED TRANSACTION

**Product Type:** Equity - OTC

**Alleged Damages:** \$90,000.00

### Customer Complaint Information

**Date Complaint Received:** 05/01/2001

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 11/01/2001

**Settlement Amount:**

**Individual Contribution Amount:** \$0.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** UNKNOWN

**Date Notice/Process Served:** 11/01/2001

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 12/11/2002

### Civil Litigation Information

**Disposition:** Settled

**Disposition Date:**

**Broker Statement** GOOD FAITH DETERMINATION HAS BEEN MADE. APPLICANT IS NOT AWARE OF THE ACTUAL DATE THE ARBITRATION WAS FILED, NOR DOES HE KNOW THE NAME OF THE ARBITRATOR OR CASE NUMBER





### Disclosure 7 of 7

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	PRUDENTIAL SECURITIES INCORPORATED
<b>Allegations:</b>	CUSTOMER ALLEGES UNAUTHORIZED TRADING AND PROMISES OF GUARANTEED MONTHLY RETURNS.
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	12 EQUITIES
<b>Alleged Damages:</b>	\$300,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	03/21/2001
<b>Complaint Pending?</b>	No
<b>Status:</b>	Arbitration/Reparation
<b>Status Date:</b>	03/16/2001
<b>Settlement Amount:</b>	

**Individual Contribution Amount:**

### Arbitration Information

<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	NASDR CASE NO. 01-01037
<b>Date Notice/Process Served:</b>	03/16/2001
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Dismissed
<b>Disposition Date:</b>	02/15/2002
<b>Monetary Compensation Amount:</b>	\$30,000.00
<b>Individual Contribution Amount:</b>	\$0.00



**Reporting Source:** Broker

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

**Allegations:** CLIENT ALLEGE THAT THEIR FINANCIAL ADVISOR GUARANTEED WITHIN SIX MONTHS A FIFTEEN TO TWENTY THOUSAND DOLLAR INCREASE IN VALUE, MONTHLY. THE CLIENTS ALSO ALLEGE TRADES MADE WITHOUT THEIR AUTHORIZATIN OR KNOWLEDGE. DAMAGES NOT SPECIFIED BUT BELIEVED TO EXCEED #5,000.00

**Product Type:** Equity Listed (Common & Preferred Stock)

**Alleged Damages:** \$300,000.00

### Customer Complaint Information

**Date Complaint Received:** 05/03/2000

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/16/2001

**Settlement Amount:** \$30,000.00

**Individual Contribution Amount:** \$0.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** ARB #01-01037 ON 03/16/2001

**Date Notice/Process Served:** 03/16/2001

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 02/15/2002

**Monetary Compensation Amount:** \$30,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THE DETAILS OF THIS SITUATION WAS AN ACCOUNT WAS TRANSFERRED TO PRUDENTIAL SECURITIES. DUE TO THE EXTREME DEBIT BALANCE THE ACCOUNT WENT INTO AN IMMEDIATE EQUITY VIOLATION IN ACCORDANCE



WITH THE NYSE LAWS. THE MARGIN DEPARTMENT IN RESPONSE SOLD PART OF A SECURITY TO BRING THE ACCOUNT IN COMPLIANCE REGULATIONS. THIS WAS THEN CONFIRMED TO THE CLIENT. FUTHER THE ACCOUNT WAS IN A JOIN REP NUMBER WHICH WAS PREDOMINENTLY HANDLED BY THE OTHER REPRESENTATIVE.



## Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

### Disclosure 1 of 1

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DEAN WITTER

**Allegations:** UNAUTHORIZED TRADING

**Product Type:** Equity - OTC

**Alleged Damages:**

### Customer Complaint Information

**Date Complaint Received:** 06/14/2002

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** WITH REGARD TO CUSTOMER OF CAPITAL ASSET FUND LLC'S ALLEGATIONS. I DENY HIS ALLEGATION OF UNAUTHORIZED TRADING AND INTEND TO CONTEST AND DEFEND MYSELF AGAINST THESE ALLEGATIONS.



## 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 3

**Reporting Source:** Broker

**Employer Name:** PRUDENTIAL SECURITIES

**Termination Type:** Voluntary Resignation

**Termination Date:** 05/10/2000

**Allegations:** APPLICANT WAS UNDER INTERNAL REVIEW FOR "THE TRANSFER OF ACCOUNTS FROM OTHER BROKERS WHICH WOULD HAVE RESULTED IN APPLICANT RECEIVING COMPENSATION TO WHICH HE MAY NOT HAVE BEEN ENTITLED"

**Product Type:** Equity - OTC

**Other Product Types:**

**Broker Statement** IN MARCH OF 1999 I BECAME A PARTNER WITH A SENIOR BROKER AT PRUDENTIAL. WE ESTABLISHED A JOINT A.E. NUMBER AND HE TRANSFERRED SEVERAL OF HIS EXISTING ACCOUNTS UNDER THE NEW JOINT A.E. NUMBER AND ASKED THAT I START TO RE-ESTABLISH A RELATIONSHIP WITH THESE CLIENTS. I DID SO AND RAISED NEW MONEY FROM THEM. HOWEVER, I NEVER RECEIVED ANY COMPENSATION FOR MY EFFORTS NOR DID I RECEIVE ANY COMMISSIONS UNDER THE JOINT A.E. NUMBER. ALL ACCOUNTS WERE TRANSFERRED TO THE JOINT A.E. NUMBER WITH PRUDENTIAL'S APPROVAL.

### Disclosure 2 of 3

**Reporting Source:** Broker

**Employer Name:** MILLENNIUM BROKERAGE LLC

**Termination Type:** Discharged

**Termination Date:** 03/28/2002

**Allegations:** MILLENNIUM ALLEGES THE FOLLOWING: FAILURE TO DISCLOSE AND/OR OBTAIN FIRMS PRIOR APPROVAL OF OUTSIDE BUSINESS ACTIVITY. PROVIDING FIRM AND CUSTOMER INFORMATION TO OUTSIDE INDIVIDUALS. REFERRED CUSTOMER AND COMMISSION BUSINESS TO ANOTHER MEMBER FIRM. FAILURE TO PROVIDE INFORMATION RELEVANT TO U4. VIOLATION OF FIRM RULES AND REGULATIONS. VIOLATION OF



REGISTERED REP AGREEMENT. POSSIBLE VIOLATION OF NASD RULES AND REGULATIONS

**Product Type:**

Equity - OTC

**Other Product Types:**

**Broker Statement**

I VEHEMENTLY DENY ALL ALLEGATIONS. I CONTEND THAT THE ALLEGATIONS WERE STATED IN RETALLIATION FOR MY DEPARTURE FROM THE FIRM AND I INTEND TO FILE AN ARBITRATION SEEKING DAMAGES FOR DEFAMATION.

### Disclosure 3 of 3

**Reporting Source:**

Broker

**Employer Name:**

MORGAN STANLEY

**Termination Type:**

Discharged

**Termination Date:**

05/03/2001

**Allegations:**

DISCHARGES AS A RESULT OF THE FIRMS REVIEW OF A CUSTOMER ALLEGATION OF UNAUTHORIZED TRADING

**Product Type:**

Equity - OTC

**Other Product Types:**

**Broker Statement**

CLIENT CLAIMED HE DID NOT AUTHORIZE THE TRADE OF A STOCK THE MANAGER AGREED WITH HIM . I AM CURRENTLY SUING MORGAN STANLEY FOR DEFAMATION OF CHARACTER



## Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

### Disclosure 1 of 2

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Bankruptcy
<b>Bankruptcy:</b>	Chapter 13
<b>Action Date:</b>	04/26/2024
<b>Organization Investment-Related?</b>	No
<b>Type of Court:</b>	Federal Court
<b>Name of Court:</b>	US Bankruptcy Court Southern district Florida
<b>Location of Court:</b>	West Palm Beach Florida
<b>Docket/Case #:</b>	24014075
<b>Action Pending?</b>	No
<b>Disposition:</b>	Dismissed
<b>Disposition Date:</b>	07/17/2024

### Disclosure 2 of 2

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Bankruptcy
<b>Bankruptcy:</b>	Chapter 13
<b>Action Date:</b>	12/08/2023
<b>Organization Investment-Related?</b>	No
<b>Type of Court:</b>	Federal Court
<b>Name of Court:</b>	US Bankruptcy Court
<b>Location of Court:</b>	Southern District of Florida
<b>Docket/Case #:</b>	23-20015



<b>Action Pending?</b>	No
<b>Disposition:</b>	Dismissed
<b>Disposition Date:</b>	01/22/2024
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Co-America
<b>Original Amount Owed:</b>	\$0.00
<b>Terms Reached with Creditor:</b>	Dismissed





## Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	CoAmerica Bank
<b>Judgment/Lien Amount:</b>	\$68,232.49
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	08/24/2023
<b>Date Individual Learned:</b>	10/16/2023
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Palm Beach
<b>Location of Court:</b>	Palm beach Florida
<b>Docket/Case #:</b>	50-2022-CA-01775
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	Rep only recently notified. Preparing to take care of this as soon as possible.

## End of Report



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