

## BrokerCheck Report

### GEOFFREY CASE GATLIN

CRD# 2923439

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8
Disclosure Events	9



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).



## GEOFFREY C. GATLIN

CRD# 2923439

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

**IA RAYMOND JAMES & ASSOCIATES, INC.**  
116 WEST BLANCO ROAD, #204  
BOERNE, TX 78006  
CRD# 705  
Registered with this firm since: 03/26/2018

**B RAYMOND JAMES & ASSOCIATES, INC.**  
401 E. SONTERRA BLVD., #100  
SAN ANTONIO, TX 78258  
CRD# 705  
Registered with this firm since: 03/26/2018

## 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:

- 5 Self-Regulatory Organizations
- 33 U.S. states and territories

#### This broker has passed:

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

### Registration History

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

- B WELLS FARGO CLEARING SERVICES, LLC**  
CRD# 19616  
SAN ANTONIO, TX  
02/2016 - 04/2018
- IA WELLS FARGO CLEARING SERVICES, LLC**  
CRD# 19616  
ST. LOUIS, MO  
02/2016 - 04/2018
- B RAYMOND JAMES & ASSOCIATES, INC.**  
CRD# 705  
BOERNE, TX  
12/2001 - 02/2016

### 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	4
Termination	1



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 5 SROs and is licensed in 33 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **RAYMOND JAMES & ASSOCIATES, INC.**

Main Office Address: **880 CARILLON PARKWAY  
ST. PETERSBURG, FL 33716**

Firm CRD#: **705**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	03/26/2018
B	NYSE American LLC	General Securities Representative	Approved	03/26/2018
B	Nasdaq PHLX LLC	General Securities Representative	Approved	03/26/2018
B	Nasdaq Stock Market	General Securities Representative	Approved	03/26/2018
B	New York Stock Exchange	General Securities Representative	Approved	03/26/2018

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	01/23/2025
B	Arizona	Agent	Approved	03/26/2018
B	Arkansas	Agent	Approved	06/11/2025
B	California	Agent	Approved	03/26/2018
B	Colorado	Agent	Approved	03/26/2018
B	Florida	Agent	Approved	03/26/2018
B	Georgia	Agent	Approved	03/26/2018
B	Hawaii	Agent	Approved	03/26/2018

## Broker Qualifications



### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Idaho	Agent	Approved	03/05/2020
B	Illinois	Agent	Approved	03/26/2018
B	Kansas	Agent	Approved	03/26/2018
B	Louisiana	Agent	Approved	03/26/2018
B	Massachusetts	Agent	Approved	03/30/2018
B	Mississippi	Agent	Approved	10/18/2022
B	Missouri	Agent	Approved	04/29/2025
B	Montana	Agent	Approved	06/12/2025
B	Nevada	Agent	Approved	06/14/2021
B	New Jersey	Agent	Approved	03/26/2018
B	New Mexico	Agent	Approved	03/26/2018
B	New York	Agent	Approved	03/26/2018
B	North Carolina	Agent	Approved	03/26/2018
B	Ohio	Agent	Approved	01/07/2020
B	Oklahoma	Agent	Approved	03/26/2018
B	Oregon	Agent	Approved	10/24/2019
B	Pennsylvania	Agent	Approved	04/05/2022
B	South Carolina	Agent	Approved	03/26/2018
B	South Dakota	Agent	Approved	03/26/2018
B	Tennessee	Agent	Approved	03/26/2018
B	Texas	Agent	Approved	03/26/2018



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
IA	Texas	Investment Adviser Representative	Approved	03/26/2018
B	Utah	Agent	Approved	03/26/2018
B	Washington	Agent	Approved	01/04/2019
B	Wisconsin	Agent	Approved	03/26/2018
B	Wyoming	Agent	Approved	05/01/2024

Branch Office Locations

RAYMOND JAMES & ASSOCIATES, INC.  
401 E. SONTERRA BLVD., #100  
SAN ANTONIO, TX 78258

RAYMOND JAMES & ASSOCIATES, INC.  
116 WEST BLANCO ROAD, #204  
BOERNE, TX 78006



## Broker Qualifications

### Industry Exams this Broker has Passed

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

**This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	03/04/1999
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	11/03/1997

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	09/12/2001
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	11/07/1997

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> 02/2016 - 04/2018	WELLS FARGO CLEARING SERVICES, LLC	19616	SAN ANTONIO, TX
<b>IA</b> 02/2016 - 04/2018	WELLS FARGO CLEARING SERVICES, LLC	19616	SAN ANTONIO, TX
<b>B</b> 12/2001 - 02/2016	RAYMOND JAMES & ASSOCIATES, INC.	705	BOERNE, TX
<b>IA</b> 12/2001 - 02/2016	RAYMOND JAMES & ASSOCIATES, INC.	705	BOERNE, TX
<b>B</b> 11/1997 - 01/2002	KERCHEVILLE & COMPANY, INC.	15871	SAN ANTONIO, TX

### 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
03/2018 - Present	RAYMOND JAMES & ASSOCIATES	FINANCIAL ADVISOR	Y	SAN ANTONIO, TX, United States
11/2016 - 03/2018	WELLS FARGO CLEARING SERVICES, LLC	Registered Rep	Y	San Antonio, TX, United States
02/2016 - 11/2016	Wells Fargo Advisors LLC	Registered Rep	Y	San Antonio, TX, United States
12/2001 - 02/2016	RAYMOND JAMES & ASSOC., INC.	FINANCIAL ADVISOR/VP INVESTMENTS	Y	BOERNE, TX, 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)Name of Business: ESAC Properties, Ltd Address: 10232 Johns Rd, Boerne, TX, 78006, United States Activity Type: Business Owner  
Position/Title: Partner Investment Related: Yes Start Date: 10/07/2009 Hours per month devoted to this business: 0-1 Hours per month devoted to

## Registration and Employment History



### Other Business Activities, continued

this business during trading hours: 0-1 Description of duties: Rental house 10232 Johns Rd. Boerne, TX 78006. My wife and I are the sole owners

(2)Name of Business: G Bar Ranch Properties, Ltd Address: 10232 Johns Rd, Boerne, TX, 78006, United States Activity Type: Rental Real Estate Position/Title: Partner Investment Related: Yes Start Date: 08/11/2009 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Management of land, rentals (4420 26th Lubbock, TX 79410, 2623 32nd Lubbock, TX 79410), minerals and livestockMy wife and I are the sole owners

(3)Name of Business: Real Estate License Address: 10232 Johns Rd, Boerne, TX, 78006, United States Activity Type: Real Estate Brokerage/ Agent or Development Position/Title: Agent Investment Related: Yes Start Date: 02/01/2018 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: None, inactive, simply have for my own personal real-state dealings

---

## 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.
  -
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.
  -
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
Customer Dispute	0	4	N/A
Termination	N/A	1	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### 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 4

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	RAYMOND JAMES & ASSOCIATES, INC.
<b>Allegations:</b>	SUITABILITY, BREACH OF FIDUCIARY DUTY, BREACH OF CONTRACT, COMMON LAW FRAUD, NEGLIGENCE, NEGLIGENT MISREPRESENTATION AND OMISSION, VIOLATION OF STATE SECURITIES LAWS, NASD/FINRA RULES OF FAIR PRACTICE. ACTIVITY DATES 12/2012 THROUGH 5/2014.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$50,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA DISPUTE RESOLUTION, CHICAGO, IL
<b>Docket/Case #:</b>	14-02928
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	09/24/2014



## Customer Complaint Information

**Date Complaint Received:** 11/24/2014

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 05/18/2015

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

I DENY THE ALLEGATIONS MADE BY THE CLAIMANT. THE CLAIMANT INITIALLY CONTACTED ME VIA E-MAIL ON THE RECOMMENDATION OF HER NEIGHBOR, AN EXISTING CLIENT. THE CLAIMANT DID NOT HAVE AN EXISTING ACCOUNT WITH RAYMOND JAMES AT THE TIME OF THE FIRST CONTACT. THE CLAIMANT STATED TO ME THAT SHE WANTED TO INVEST IN THE SAME ANNUITY AS THE REFERRING NEIGHBOR WAS INVESTED IN. AFTER A THOROUGH REVIEW OF THE CLAIMANT'S OBJECTIVES, NEEDS AND SUITABILITY, THE CLAIMANT INVESTED ONLY HER LONG-TERM RETIREMENT MONEY IN AN ANNUITY. THE CLAIMANT WAS FULLY INFORMED AND AGREED THAT THE ANNUITY PURCHASE WAS NOT SOLELY FOR TAX DEFERRAL BUT FOR MARKET PROTECTION.

## Disclosure 2 of 4

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES & ASSOCIATES, INC.

**Allegations:** SUITABILITY; ACTIVITY DATE 10/1/13.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** NO DOLLAR AMOUNT ALLEGED. FIRM ESTIMATES \$5000 OR MORE.

**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:** 06/17/2014

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 08/15/2014

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Disclosure 3 of 4

**Reporting Source:** Broker

**Employing firm when  
activities occurred which led  
to the complaint:** RAYMOND JAMES & ASSOCIATES, INC.

**Allegations:** \*\*\*UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE  
CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND  
DID NOT SETTLE FOR \$15,000 OR MORE\*\*\*CLIENT ALLEGES SUITABILITY.  
ACTIVITY DATE IS 5/29/2008 THRU 5/29/2008.

**Product Type:** Mutual Fund  
Other: OPEN-END INCLUDES MONEY FUNDS

**Alleged Damages:** \$59,000.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

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

### Customer Complaint Information

**Date Complaint Received:** 11/16/2011

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/03/2012

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

\*\*\*UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT SETTLE FOR \$15,000 OR MORE\*\*\*THE CLAIMANT'S ALLEGATIONS WERE WITHOUT MERIT, THEREFORE, NO ACTION WAS TAKEN AND THE CLAIM WAS DENIED.

**Disclosure 4 of 4****Reporting Source:**

Firm

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

KERCHEVILLE &amp; COMPANY

**Allegations:**

CLIENT ALLEGES THAT BROKER OVER DIVERSIFIED IN UNSUITABLE MUTUAL FUNDS, DENIED CLIENT BREAKPOINTS AND FORCED CLIENT TO PAY HIGHER EXPENSES BY PURCHASING ALL CLASS B SHARES. PURCHASES WERE MADE IN SEPTEMBER 2000 AND ACCOUNT TRANSFERRED OUT IN SEPTEMBER 2001. CUSTOMER ALLEGES THAT HE "LOST THOUSANDS OF DOLLARS" ALTHOUGH NO SPECIFIC DOLLAR AMOUNT WAS NOTED.

**Product Type:**

Mutual Fund(s)

**Alleged Damages:****Customer Complaint Information****Date Complaint Received:**

06/02/2004

**Complaint Pending?**

No

**Status:**

Closed/No Action

**Status Date:**

06/21/2004

**Settlement Amount:****Individual Contribution Amount:****Firm Statement**

WE MAILED A WRITTEN RESPONSE TO THE CLIENT ON JUNE 21, 2004 DENYING HIS CLAIMS.



**Reporting Source:** Broker

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

**Allegations:** \*\*UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT SETTLE FOR \$10,000 OR MORE\*\* CLIENT ALLEGES THAT BROKER OVER DIVERSIFIED IN UNSUITABLE MUTUAL FUNDS, DENIED CLIENT BREAKPOINTS AND FORCED CLIENT TO PAY HIGHER EXPENSES BY PURCHASING ALL CLASS B SHARES. PURCHASES WERE MADE IN SEPTEMBER 2000 AND ACCOUNT TRANSFERRED OUT IN SEPTEMBER 2001. CUSTOMER ALLEGES THAT HE "LOST THOUSANDS OF DOLLARS" ALTHOUGH NO SPECIFIC DOLLAR AMOUNT WAS NOTED.

**Product Type:** Mutual Fund(s)

**Alleged Damages:**

### Customer Complaint Information

**Date Complaint Received:** 06/02/2004

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 06/21/2004

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** \*\*UPDATE - THIS DISCLOSURE IS NO LONGER REPORTABLE ON THE CURRENT U4 BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT SETTLE FOR \$10,000 OR MORE\*\* \*\*UPDATE - KERCHEVILLE & COMPANY SENT WRITTEN RESPONSE TO THE CLIENT ON JUNE 21, 2004 DENYING HIS CLAIMS\*\* THE CLIENT OPENED HIS ACCOUNT IN SEPTEMBER 2000, AND INDICATED ON THE NEW ACCOUNT FORM AS A "SPECULATIVE" INVESTOR WITH A TIME HORIZON OF 10 YEARS. THE CLIENT AGREED THAT INVESTING IN A BROAD-BASED AND DIVERSIFIED MUTUAL FUND PORTFOLIO WOULD MEET HIS INVESTMENT NEEDS. THE CLIENT SPECIFICALLY STATED THAT HE WANTED ALL OF HIS MONEY WORKING FOR HIM AND DID NOT WANT TO PAY AN "UP-FRONT" SALES LOAD. THE FUND SELECTION WAS BASED ON INVESTMENT OBJECTIVE/SUITABILITY, INVESTMENT TIME HORIZON, INVESTMENT EXPERIENCE, FUND FAMILY (HISTORY AND PERFORMANCE), POTENTIAL FOR SECURITY CONCENTRATION/STYLE DRIFT WITHIN THE SAME FUND





FAMILY. I STRONGLY DENY ANY AND ALL CLAIMS REFERENCED IN THE COMPLAINT SINCE THE DECISION TO INVEST IN B-SHARES AS OPPOSED TO A-SHARES WAS BASED SOLELY ON THE CLIENT'S DESIRE TO HAVE 100% OF HIS ASSETS INVESTED.



## Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

### Disclosure 1 of 1

**Reporting Source:** Firm

**Employer Name:** KERCHEVILLE & COMPANY

**Termination Type:** Discharged

**Termination Date:** 12/04/2001

**Allegations:** IN CONNECTION WITH SUPERVISORY AND COMPLIANCE REVIEWS, THE REGISTERED REPRESENTATIVE PROVIDED INADEQUATE AND INCORRECT INFORMATION TO COMPLIANCE OFFICIALS OF THE FIRM.

**Product Type:** No Product

**Other Product Types:**

**Firm Statement** IN CONNECTION WITH SUPERVISORY AND COMPLIANCE REVIEWS, THE REGISTERED REPRESENTATIVE PROVIDED INADEQUATE AND INCORRECT INFORMATION TO COMPLIANCE OFFICIALS OF THE FIRM.

---

**Reporting Source:** Broker

**Employer Name:** KERCHEVILLE & COMPANY

**Termination Type:** Discharged

**Termination Date:** 12/04/2001

**Allegations:** IN CONNECTION WITH SUPERVISORY AND COMPLIANCE REVIEWS, THE REGISTERED REPRESENTATIVE PROVIDED INADEQUATE AND INCORRECT INFORMATION TO COMPLIANCE OFFICIALS OF THE FIRM.

**Product Type:** No Product

**Other Product Types:**

## End of Report



**This page is intentionally left blank.**