

## BrokerCheck Report

**CHRISTOPHER THOMAS SPIRES**

CRD# 2994653

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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).



## CHRISTOPHER T. SPIRES

CRD# 2994653

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

**IA RAYMOND JAMES & ASSOCIATES, INC.**  
 28 Promenade St.  
 Bluffton, SC 29910  
 CRD# 705  
 Registered with this firm since: 11/26/2008

**B RAYMOND JAMES & ASSOCIATES, INC.**  
 28 Promenade St.  
 Bluffton, SC 29910  
 CRD# 705  
 Registered with this firm since: 11/21/2008

## 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
- 37 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):

- IA WACHOVIA SECURITIES, LLC**  
 CRD# 19616  
 ST. LOUIS, MO  
 12/2004 - 11/2008
- B WACHOVIA SECURITIES, LLC**  
 CRD# 19616  
 HILTON HEAD, SC  
 12/2004 - 11/2008
- IA CITIGROUP GLOBAL MARKETS INC.**  
 CRD# 7059  
 NEW YORK, NY  
 08/2000 - 12/2004

### 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	3



## 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 37 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	11/21/2008
B	NYSE American LLC	General Securities Representative	Approved	11/21/2008
B	Nasdaq PHLX LLC	General Securities Representative	Approved	11/21/2008
B	Nasdaq Stock Market	General Securities Representative	Approved	11/21/2008
B	New York Stock Exchange	General Securities Representative	Approved	11/21/2008

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	02/09/2018
B	Arizona	Agent	Approved	11/27/2013
B	California	Agent	Approved	02/01/2018
B	Colorado	Agent	Approved	08/14/2014
B	Connecticut	Agent	Approved	05/28/2009
B	Delaware	Agent	Approved	02/02/2011
B	Florida	Agent	Approved	11/21/2008
B	Georgia	Agent	Approved	11/21/2008

## Broker Qualifications



### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Illinois	Agent	Approved	01/03/2011
B	Indiana	Agent	Approved	01/04/2016
B	Iowa	Agent	Approved	07/22/2014
B	Kentucky	Agent	Approved	04/09/2020
B	Maine	Agent	Approved	10/27/2017
B	Maryland	Agent	Approved	09/14/2015
B	Massachusetts	Agent	Approved	10/21/2015
B	Michigan	Agent	Approved	02/24/2016
B	Minnesota	Agent	Approved	02/26/2025
B	Mississippi	Agent	Approved	02/25/2025
B	Missouri	Agent	Approved	02/27/2024
B	Nevada	Agent	Approved	11/21/2008
B	New Hampshire	Agent	Approved	01/06/2016
B	New Jersey	Agent	Approved	08/26/2011
B	New Mexico	Agent	Approved	08/11/2016
B	New York	Agent	Approved	11/21/2008
B	North Carolina	Agent	Approved	11/21/2008
B	Ohio	Agent	Approved	11/21/2008
B	Oklahoma	Agent	Approved	04/24/2023
B	Oregon	Agent	Approved	03/06/2018
B	Pennsylvania	Agent	Approved	11/21/2008

## Broker Qualifications



### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Rhode Island	Agent	Approved	12/07/2020
B	South Carolina	Agent	Approved	11/21/2008
IA	South Carolina	Investment Adviser Representative	Approved	11/26/2008
B	Tennessee	Agent	Approved	06/11/2020
B	Texas	Agent	Approved	10/04/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	09/14/2017
B	Virginia	Agent	Approved	11/21/2008
B	Washington	Agent	Approved	02/12/2016
B	Wisconsin	Agent	Approved	11/21/2008
B	Wyoming	Agent	Approved	12/07/2023

### Branch Office Locations

#### RAYMOND JAMES & ASSOCIATES, INC.

28 Promenade St.  
Bluffton, SC 29910



## 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	03/23/1998

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	10/25/1999
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/27/1998

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>IA</b> 12/2004 - 11/2008	WACHOVIA SECURITIES, LLC	19616	HILTON HEAD, SC
<b>B</b> 12/2004 - 11/2008	WACHOVIA SECURITIES, LLC	19616	HILTON HEAD, SC
<b>IA</b> 08/2000 - 12/2004	CITIGROUP GLOBAL MARKETS INC.	7059	COLUMBUS, OH
<b>B</b> 06/2000 - 12/2004	CITIGROUP GLOBAL MARKETS INC.	7059	NEW YORK, NY
<b>B</b> 03/1998 - 06/2000	J.C. BRADFORD & CO.	1287	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
11/2008 - Present	Raymond James & Associates, Inc.	Financial Advisor	Y	HILTON HEAD, SC, 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: Address: 64 Boat House St. Unit A, Bluffton, SC, 29910, United States Activity Type: Rental Real Estate Position/Title: Investment Related: Yes Start Date: 06/01/2025 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties:

(2)Name of Business: Coastal Carolina Hospital Address: 1000 Medical Center Dr. , Hardeeville, SC, 29927, United States Activity Type: Board Member, Board Subcommittee Member, Officer, or Director Position/Title: Advisory Board, Other Investment Related: No Start Date: 01/01/2019 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Governing Board

(3)Name of Business: Raymond James Advisor Select Address: 28 Promenade St., Bluffton, SC, 29910, United States Activity Type: Rental Real Estate Position/Title: Partner Investment Related: Yes Start Date: 12/20/2019 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: We moved our practice to RJAS. My partner Dustin Wilder and I bought a

## Registration and Employment History



### Other Business Activities, continued

building, created CSWAG, LLC to own the real estate, and we rent the building back to our practice at RJAS. This rental will not have other tenants than our team.

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## Disclosure Events



### What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
  - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
  - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - A "pending" event involves allegations that have not been proven or formally adjudicated.
    - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" event has been concluded and its resolution is not subject to change.
  - A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
    - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
    - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

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

	Pending	Final	On Appeal
Customer Dispute	0	3	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 - 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 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	Wells Fargo Advisors, LLC
<b>Allegations:</b>	Litigation: Plaintiffs allege in April 2008, the financial advisor made unspecified misrepresentations regarding his investment plan.; Complaint: Client alleged that "Wachovia Advisors put me in high interest over collateralized loan, with an inflated appraisal" and that "[t]he loan structure allowed for zero risk to the bank, high interest rates being paid, and tens of thousands of dollars in Advisory Fees being paid to the banks financial advisors." (03/31/2016)
<b>Product Type:</b>	Other: Pledged Asset
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Litigation: The plaintiffs are seeking damages in excess of \$25,000.00.Complaint; \$621,000
<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>	Superior Court of State of North Carolina Union County
<b>Docket/Case #:</b>	14CVS03008



**Filing date of arbitration/CFTC reparation or civil litigation:** 11/14/2014

### Customer Complaint Information

**Date Complaint Received:** 11/20/2014

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 11/11/2016

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Firm Statement** In the interest of avoiding protracted and expensive litigation, the parties decided to settle the matter. Pursuant to the terms of the settlement \$308,000 of Plaintiff's frozen brokerage account was released to him with the balance being paid to Wells Fargo Bank. WFA is not responsible for any payment to the Plaintiff.

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WELLS FARGO ADVISORS, LLC

**Allegations:** Client alleges that "Wachovia Advisors put me in high interest over collateralized loan, with an inflated appraisal" and that "[T]he loan structure allowed for zero risk to the bank, high interest rates being paid, and tens of thousands of dollars in advisory fees being paid to the banks financial advisors." (03/31/2016)

**Product Type:** Other: PLEDGED ASSET

**Alleged Damages:** \$0.00

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** Superior Court of State of North Carolina Union County

**Docket/Case #:** 14CVS03008



**Filing date of arbitration/CFTC reparation or civil litigation:** 11/14/2014

### Customer Complaint Information

**Date Complaint Received:** 11/20/2014

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 11/11/2016

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

\*\*\*UPDATE\*\*\* U5 from Wells Fargo reads "In the interest of avoiding protracted and expensive litigation, the parties decided to settle the matter. Pursuant to the terms of the settlement, \$308,000 of Plaintiff's frozen brokerage account was released to him with the balance being paid to Wells Fargo Bank. WFA is not responsible for any payment to the Plaintiff.\*\*\*\*\* FA comments:I was named in this matter as I referred my client to the Wachovia Mortgage team in order to assist in the purchase of a home. I was not involved in the loan structure, interest rate, appraisal, or any aspect of the loan. Wells Fargo bank, who purchased Wachovia in 2008, unilaterally decided to settle with the client to avoid additional legal expenses and the uncertainty of litigation. Since I was clearly not involved with the loan in question, I was not asked to, nor did I, contribute to the settlement between Wells Fargo and the client. These allegations are preposterous, and we were named as the clients advisors in what is apparently a settlement attempt with Wachovia bank. Client whom we worked with for years was determined to purchase a new home. We referred the client to the Wachovia Securities Mortgage division, and due to the clients previous credit issues the only way to obtain financing was to use his investment portfolio as collateral. Five months later the housing market collapsed, and any mortgage interest rate prior to 2008 would seem "high interest" in comparison to mortgage rates today. After foreclosing on the property the bank retained the clients' collateral assets as explained to the client prior to accepting the mortgage offer. The client is now trying to sue Wells Fargo/Wachovia in an attempt to regain the funds used to secure the mortgage. We never had anything to do with the loan structure, the interest rate, or the appraisal as we referred the client to Wachovia Mortgage who handled everything via their guidelines. We worked with the clients for 6 years prior and charged the client a discounted annual wrap fee to manage his investments, nothing more.



## Disclosure 2 of 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC

**Allegations:** (VERBAL COMPLAINT) SOUTH CAROLINA RESIDENT INQUIRED ABOUT EXERCISING THEIR FREE LOOK OF TWO TRANSAMERICA ANNUITIES PURCHASED 10/31/08. OPERATIONS MANAGER CALLED TRANSAMERICA AND WAS TOLD, INACCURATELY, THAT CLIENTS WERE STILL WITHIN FREE LOOK PERIOD. CLIENT'S SIGNED WITHDRAWAL PAPERWORK, BUT WHEN PROCEEDS CHECKS ARRIVE, CLIENTS WERE CHARGED CDSC TOTALING APPROXIMATELY \$12,800.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$12,800.00

## Customer Complaint Information

**Date Complaint Received:** 12/18/2008

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 01/23/2009

**Settlement Amount:** \$12,320.00

**Individual Contribution Amount:** \$0.00

**Firm Statement** CLAIM SETTLED FOR \$12,320 IN THE INTERESTS OF CLIENT RELATIONS, WITHOUT ADMITTING ANY LIABILITY WHATSOEVER.

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC

**Allegations:** (VERBAL COMPLAINT) SOUTH CAROLINA RESIDENT INQUIRED ABOUT EXERCISING THEIR FREE LOOK OF TWO TRANSAMERICA AND WAS TOLD, INACCURATELY, THAT CLIENTS WERE STILL WITHIN FREE LOOK PERIOD. CLIENT'S SIGNED WITHDRAWAL PAPERWORK, BUT WHEN PROCEEDS CHECKS ARRIVED, CLIENTS WERE CHARGED CDSC TOTALLING APPROX. \$12,800.



**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$12,800.00

### Customer Complaint Information

**Date Complaint Received:** 12/18/2008

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 01/23/2009

**Settlement Amount:** \$12,320.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

OUR TEAM ATTEMPTED TO CONTACT THE CLIENT FOUR TIMES DOCUMENTED BY PHONE RECORDS, AND SENT OVER-NIGHT THE ANNUITY CONTRACTS AND FREE-LOOK PAPERWORK WHICH THE CLIENT ACCEPTED DELIVERY. PER TRANS AMERICA RECORDED PHONE TRANSCRIPTS; WACHOVIA SECURITIES LOCAL OPERATIONS MANAGER SURRENDERED BOTH POLICIES IN ERROR. AFTER APPLYING FOR FREE-LOOK, THE LOCAL OPERATIONS MANAGER DID NOT WAIT FOR APPROVAL TO FREE THE LOOK CONTRACTS AND INSTEAD SURRENDERED THE POLICIES WHICH TRIGGERED A \$12,800 CDSC. CLEARLY THIS WAS A CASE OF NEGLIGENCE BY WACHOVIA'S LOCAL OPERATIONS MANAGER. SINCE I WAS LISTED AS THE FIRST REPRESENTATIVE ON THE POLICIES DESPITE THE OPERATIONAL ERRORS, I WAS INACCURATELY NAMED IN THE VERBAL COMPLAINT.





## 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 1

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** Raymond James & Associates, Inc

**Allegations:** Client alleged FA mismanaged account.

**Product Type:** Other: Managed -Wrap Accounts

**Alleged Damages:** \$0.00

**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:** 04/08/2022

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 07/08/2022

**Settlement Amount:**

**Individual Contribution Amount:**

### Broker Statement

Client alleged that my partner mishandled her investments. Based upon the factual review of the relationship details of the accounts (performance audit, fee audit, trading only handled by the firms managed account team) and extensive documentation of all meetings and correspondence the account was handled appropriately. I was named in the complaint as a principal of our team while my partner handled and serviced the account from the beginning.

## End of Report



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