

## BrokerCheck Report

**J. STANDISH FORTIN**

CRD# 3008070

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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).

**J. S. FORTIN**

CRD# 3008070

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

**IA CREATIVE FINANCIAL DESIGNS, INC.**  
 8044 Montgomery Road  
 Suite 700  
 CINCINNATI, OH 45236  
 CRD# 109032  
 Registered with this firm since: 12/02/2016

**B CFD INVESTMENTS, INC.**  
 8044 Montgomery Road  
 Suite 700  
 CINCINNATI, OH 45236  
 CRD# 25427  
 Registered with this firm since: 12/02/2016

## 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
- 8 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):**

- IA FORTIN ADVISORY**  
 CRD# 282551  
 CINCINNATI, OH  
 08/2016 - 05/2017
- B MONEY CONCEPTS CAPITAL CORP**  
 CRD# 12963  
 CINCINNATI, OH  
 06/2016 - 07/2016
- IA MONEY CONCEPTS ADVISORY SERVICE**  
 CRD# 12963  
 PALM BEACH GARDENS, FL  
 06/2016 - 07/2016

### 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
Regulatory Event	2
Customer Dispute	2
Financial	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 1 SRO and is licensed in 8 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **CFD INVESTMENTS, INC.**

Main Office Address: **2704 S GOYER RD  
KOKOMO, IN 46902**

Firm CRD#: **25427**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	12/02/2016

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	03/08/2021
B	Florida	Agent	Approved	01/10/2017
B	Georgia	Agent	Approved	03/08/2017
B	Indiana	Agent	Approved	03/08/2017
B	Kentucky	Agent	Approved	05/02/2017
B	Michigan	Agent	Approved	02/04/2019
B	Ohio	Agent	Approved	12/05/2016
B	Virginia	Agent	Approved	03/08/2017

### Branch Office Locations

**CFD INVESTMENTS, INC.**  
8044 Montgomery Road  
Suite 700  
CINCINNATI, OH 45236



Broker Qualifications

Employment 1 of 2, continued

Employment 2 of 2

Firm Name: CREATIVE FINANCIAL DESIGNS, INC.  
Main Office Address: 2704 S GOYER RD  
KOKOMO, IN 46902  
Firm CRD#: 109032

U.S. State/ Territory	Category	Status	Date
IA Ohio	Investment Adviser Representative	Approved	12/02/2016

Branch Office Locations

2704 S GOYER RD  
KOKOMO, IN 46902

8044 Montgomery Road  
Suite 700  
CINCINNATI, OH 45236



## 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> Investment Company Products/Variable Contracts Representative Examination	Series 6	06/13/2016
<b>B</b> General Securities Representative Examination	Series 7	08/21/1998

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/07/2017
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	12/22/1999

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
IA 08/2016 - 05/2017	FORTIN ADVISORY	282551	cincinnati, OH
B 06/2016 - 07/2016	MONEY CONCEPTS CAPITAL CORP	12963	CINCINNATI, OH
IA 06/2016 - 07/2016	MONEY CONCEPTS ADVISORY SERVICE	12963	CINCINNATI, OH
IA 02/2016 - 07/2016	FORTIN ADVISORY	282551	CINCINNATI, OH
IA 08/2006 - 11/2015	WHITEHALL FINANCIAL SERVICES, INC.	141486	CINCINNATI, OH
B 08/2006 - 12/2008	GREAT AMERICAN ADVISORS, INC.	36451	CINCINNATI, OH
IA 09/2004 - 09/2006	UBS FINANCIAL SERVICES INC.	8174	CINCINNATI, OH
B 09/2004 - 09/2006	UBS FINANCIAL SERVICES INC.	8174	CINCINNATI, OH
IA 12/2002 - 09/2004	QUICK & REILLY, INC.	11217	CINCINNATI, OH
B 11/2001 - 09/2004	QUICK & REILLY, INC.	11217	NEW YORK, NY
B 10/1999 - 04/2001	UBS PAINEWEBBER INC.	8174	WEEHAWKEN, NJ
B 08/1998 - 06/1999	PAINEWEBBER INCORPORATED	8174	WEEHAWKEN, NJ

### 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
11/2016 - Present	Creative Financial Designs, Inc.	Investment Adviser Representative	Y	Kokomo, IN, United States
11/2016 - Present	cfd Investments, Inc	Registered Representative	Y	Kokomo, IN, United States
12/2015 - 01/2017	FORTIN ADVISORY	CCO	Y	Cincinnati, OH, United States





## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
05/2016 - 07/2016	MONEY CONCEPTS CAPITAL CORP	Registered Representative	Y	Palm Beach Gardens, 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. Fortin Insurance, Inc.-Independent Insurance Sales-Investment related-Sycamore Township, OH
2. Creative Financial Designs
3. Your Wealth Center -DBA-Investment related-Sycamore Township, OH

## Disclosure Events



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

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

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

	Pending	Final	On Appeal
Regulatory Event	0	2	0
Customer Dispute	0	2	N/A
Financial	0	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.

### Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Broker
<b>Regulatory Action Initiated By:</b>	Ohio Department of Insurance
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	09/07/2016
<b>Docket/Case Number:</b>	24146
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Great American Advisors
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Failure to disclose FINRA suspension.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No



**Resolution Date:** 09/07/2016

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

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$500.00

**Portion Levied against individual:** \$500.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:**

**Was any portion of penalty waived?** No

**Amount Waived:**

**Broker Statement** I did not understand that the public disclosure on my FINRA broker check was not sufficient.

**Disclosure 2 of 2**

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Suspension

**Date Initiated:** 12/16/2008

**Docket/Case Number:** [07 - 03545](#)

**Employing firm when activity occurred which led to the regulatory action:** N/A

**Product Type:** No Product

**Allegations:** FORTIN FAILED TO COMPLY WITH AN ARBITRATION AWARD OR SETTLEMENT AGREEMENT OR TO SATISFACTORILY RESPOND TO A FINRA REQUEST TO PROVIDE INFORMATION CONCERNING THE STATUS OF COMPLIANCE.



<b>Current Status:</b>	Final
<b>Resolution:</b>	Letter
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	12/16/2008
<b>Sanctions Ordered:</b>	Suspension
<b>If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?</b>	No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**



**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**

**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	any capacity
<b>Duration:</b>	N/A
<b>Start Date:</b>	12/16/2008
<b>End Date:</b>	02/29/2016

**Regulator Statement**

Pursuant to Article VI, Section 3 of FINRA By-Laws, and FINRA Rule 9554, Respondent Fortin is suspended on December 16, 2008 for failure to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance. Suspension lifted on February 29, 2016.

**Reporting Source:**

Firm

**Regulatory Action Initiated By:**

FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA")

**Sanction(s) Sought:**

Suspension

**Date Initiated:**

12/16/2008

**Docket/Case Number:**[07 - 03545](#)**Employing firm when activity occurred which led to the regulatory action:**

UBS Financial Services Inc.

**Product Type:**

No Product

**Allegations:**

JOSHUA STANDISH FORTIN ("FORTIN") FAILED TO COMPLY WITH AN ARBITRATION AWARD OR SETTLEMENT AGREEMENT OR TO SATISFACTORILY RESPOND TO A FINRA REQUEST TO PROVIDE INFORMATION CONCERNING THE STATUS OF COMPLIANCE.

**Current Status:**

Final

**Resolution:**

FINRA lifted the suspension on February 29, 2016.

**Resolution Date:**

02/29/2016

**Sanctions Ordered:**

Other: FINRA has lifted the suspension effective February 29, 2016 as Fortin has now adequately complied with the resolution of the dispute in question.

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

No



**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**





**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

#### **Firm Statement**

Great American Advisors, Inc. learned on April 12, 2016 that FINRA had lifted its suspension of Fortin effective February 29, 2016.

<b>Reporting Source:</b>	Firm
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Suspension
<b>Date Initiated:</b>	12/16/2008
<b>Docket/Case Number:</b>	<a href="#">07 - 03545</a>
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Great American Advisors
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Suspension previously reported
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision
<b>Resolution Date:</b>	12/16/2008
<b>Sanctions Ordered:</b>	Suspension



**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

#### Sanction 1 of 1

**Sanction Type:** Suspension

**Capacities Affected:** Disqualification

**Duration:** Ongoing

**Start Date:** 12/16/2008

**End Date:**

**Firm Statement** Previously Reported

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**Reporting Source:** Broker

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Suspension

**Date Initiated:** 12/16/2008

**Docket/Case Number:** 07 - 03545

**Employing firm when activity occurred which led to the regulatory action:** UBS FINANCIAL SERVICES



<b>Product Type:</b>	No Product
<b>Allegations:</b>	FAILURE TO COMPLY WITH ARBITRATION REWARD REGARDING FORGIVABLE LOAN
<b>Current Status:</b>	Final
<b>Resolution:</b>	Settled
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	12/16/2008
<b>Sanctions Ordered:</b>	Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	GENERAL SECURITIES REPRESENTATIVE
<b>Duration:</b>	Temporary
<b>Start Date:</b>	12/16/2008
<b>End Date:</b>	02/29/2016



## 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>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	CFD INVESTMENTS, INC.
<b>Allegations:</b>	Client alleges that she did not receive all distributions requested through the policy. Concerns relate to February of 2022 thru June 2025.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$7,056.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	This is amount identified, though not clear if other amounts are also alleged.
<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>	05/28/2025
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	06/11/2025
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

<b>Broker Statement</b>	Client states she did not receive payment for the first 6 months (or 12 months) months of 2025 from her Venerable and Lincoln accounts. Through investigating the client account statements and banking deposit information provided by the client, it was determined the client did receive the full amounts due to her. The
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client accelerated the payments for the contracts which maxed out the contract payments for remainder of the 2025 contract year. The client will not receive another payment until July 2025.

The client states that the payment amounts received were less than should have been, it was determined that the 10% tax withholding was not taken into consideration by the client. Subsequent to the filing of this complaint, Client acknowledged that the complaint resulted from her misunderstanding.

## Disclosure 2 of 2

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** QUICK & REILLY, INC.

**Allegations:** CUSTOMER COMPLAINT ALLEGES THAT REGISTERED REPRESENTATIVE JOSHUA FORTIN FAILED TO PROPERLY DISCLOSE EXPENSE RATIOS AND SALES CHARGE INFORMATION REGARDING TWO PURCHASES IN ONE MUNICIPAL BOND FUND.

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

**Alleged Damages:** \$15,194.27

## Customer Complaint Information

**Date Complaint Received:** 04/04/2003

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/01/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** WITHOUT ADMITTING LIABILITY AND AS A COMPROMISE OF CLAIMS ASSERTED, ON 5/12/03 QUICK & REILLY OFFERED TO LIQUIDATE THE FUNDS IN QUESTIONS AND COMPENSATE THE CUSTOMER FOR ANY LOSSES REALIZED THROUGH THE SALE. THE CUSTOMER VERBALLY ACCEPTED THIS ARRANGEMENT, BUT SUBSEQUENTLY REFUSED TO SIGN A RELEASE CONFIRMING THE RESOLUTION. THE CUSTOMER WAS ADVISED IN WRITING ON 7/29/2003 THAT THE EXECUTED RELEASE MUST BE RETURNED TO Q&R ON OR BEFORE 8/1/03 OR THE OFFER WOULD BE WITHDRAWN. THE CUSTOMER FAILED TO RETURN THE RELEASE BY THE



SPECIFIED DATE AND THE SETTLEMENT OFFER WAS WITHDRAWN.



## 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 1

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	02/29/2016
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	County
<b>Name of Court:</b>	Hamilton County Courthouse
<b>Location of Court:</b>	Hamilton County, Ohio
<b>Docket/Case #:</b>	A0908807
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	02/29/2016
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	UBS Financial Services, Inc
<b>Original Amount Owed:</b>	\$99,591.19
<b>Terms Reached with Creditor:</b>	\$86,455 in the form of 2 payments. \$16,455 in 2014 and Final payoff of \$70000.00



## End of Report



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