

BrokerCheck Report

JAMES TRAVIS FLYNN

CRD# 3082615

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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:

- o 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
- o 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



For additional information about the contents of this report, please refer to the User Guidance or 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)

JAMES T. FLYNN

CRD# 3082615

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
- 3 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

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

IFS SECURITIES

CRD# 40375
Greenville, SC
02/2017 - 02/2018

VOYA FINANCIAL ADVISORS, INC.

CRD# 2882
GREENVILLE, SC
05/2013 - 02/2017

CAPITAL INVESTMENT GROUP, INC.

CRD# 14752
GREER, SC
07/2011 - 06/2013

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	22
Termination	2
Financial	1
Judgment/Lien	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 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.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination	SIE	02/20/2018
General Securities Representative Examination	Series 7	12/31/2003
Investment Company Products/Variable Contracts Representative Examination	Series 6	09/04/1998

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	11/20/1998

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
02/2017 - 02/2018	IFS SECURITIES	40375	Greenville, SC
05/2013 - 02/2017	VOYA FINANCIAL ADVISORS, INC.	2882	GREENVILLE, SC
07/2011 - 06/2013	CAPITAL INVESTMENT GROUP, INC.	14752	GREER, SC
09/2006 - 07/2011	BROOKSTONE SECURITIES, INC.	13366	GREER, SC
06/2005 - 08/2006	UVEST FINANCIAL SERVICES GROUP, INC.	13787	GREENVILLE, SC
05/2005 - 06/2005	WACHOVIA SECURITIES, LLC	19616	ST. LOUIS, MO
12/2002 - 04/2005	BB&T INVESTMENT SERVICES, INC.	33856	CHARLOTTE, NC
10/1999 - 12/2002	THE O.N. EQUITY SALES COMPANY	2936	BLUE ASH, OH
07/1999 - 11/1999	INTERSECURITIES, INC.	16164	ST. PETERSBURG, FL
05/1999 - 06/1999	SUNSET FINANCIAL SERVICES, INC.	3538	KANSAS CITY, MO
11/1998 - 05/1999	VSR FINANCIAL SERVICES, INC.	14503	OVERLAND PARK, KS

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 Dates	Employer Name	Employer Location
02/2017 - Present	IFS Securities	Atlanta, GA
08/2012 - Present	FLYNN INSURANCE GROUP LLC	GREENVILLE, SC
06/2005 - Present	FLYNN WEALTH MANAGEMENT GROUP	GREENVILLE, SC
09/2014 - 02/2017	VOYA FINANCIAL ADVISORS	GREENVILLE, SC
05/2013 - 08/2014	ING FINANCIAL PARTNERS, INC.	GREER, SC
07/2011 - 05/2013	CAPITAL INVESTMENT GROUP, INC.	RALEIGH, NC
09/2006 - 07/2011	BROOKSTONE SECURITIES, INC	LAKELAND, FL



Registration and Employment History

Employment History, continued

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)INDEPENDENT INSURANCE AGENT;YES;125 THE PARKWAY STE 500,GREENVILLE, SC 29615FIXED INSURANCE SALES;INDEPENDENT INSURANCE AGENT;05/31/2013;2;0;SALES OF FIXED INSURANCE;
 - 2)FLYNN WEALTH MANAGEMENT GROUP;YES;125 THE PARKWAY STE 500,GREENVILLE, SC 29615;YES;FINANCIAL SERVICES/DBA;CFO/OWNER;06/01/2005;240;195;SALE OF INSURANCE AND SECURITIES PRODUCTS.
 - 3)FLYNN INSURANCE GROUP LLC,YES,125 THE PARKWAY STE 500,GREENVILLE, SC 29615,FIXED INSURANCE,OWNER/PRESIDENT,08/01/2012,5,5,SALE OF FIXED INSURANCE PRODUCTS.
 - 4)JAMES FLYNN- RENTAL;NO;5 PEPPERBUSH CT. GREER SC, 29650;RENTAL PROPERTY; OWNER;08/31/2015;0/0; MAINTAINS PROPERTY
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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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - § A "pending" event involves allegations that have not been proven or formally adjudicated.
 - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - § A "final" event has been concluded and its resolution is not subject to change.
 - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - § An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - § A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

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

	Pending	Final	On Appeal
Regulatory Event	0	1	0



Customer Dispute	5	17	N/A
Termination	N/A	2	N/A
Financial	0	1	N/A
Judgment/Lien	3	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

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	06/01/2018
Docket/Case Number:	2017053354701
Employing firm when activity occurred which led to the regulatory action:	n/a
Product Type:	No Product
Allegations:	Respondent Flynn failed to respond to FINRA request for information.
Current Status:	Final
Resolution:	letter



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:

09/04/2018

Sanctions Ordered:

Bar (Permanent)

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 2

Sanction Type: Bar (Permanent)

Capacities Affected: All capacities

Duration: Indefinite

Start Date: 09/04/2018

End Date:

Sanction 2 of 2



Sanction Type: Suspension
Capacities Affected: All capacities
Duration: n/a
Start Date: 06/25/2018
End Date: 09/03/2018

Regulator Statement Pursuant to FINRA Rule 9552(h) and in accordance with FINRA's Notice of Suspension and Suspension from Association letters dated June 1, 2018 and June 25, 2018, respectively, on September 4, 2018, Flynn is barred from association with any FINRA member in all capacities. Respondent failed to request termination of his suspension within three months of the date of the Notice of Suspension; therefore, he is automatically barred from association with any FINRA member in all capacities.



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 10

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	verbal complaint alleging alternative investments recommended beginning in January 2014 were not suitable.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	no damage amount was alleged but verbal matter settlement exceeded \$15,000.
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	08/20/2018
Complaint Pending?	No
Status:	Settled
Status Date:	12/03/2018
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 10

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Customers allege most of their liquid net worth was invested in illiquid products recommended by representative beginning in April 2014.
Product Type:	Direct Investment-DPP & LP Interests Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No specific amount alleged. Good faith determination by Firm estimates damages to exceed \$5000.
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/06/2018
Complaint Pending?	No
Status:	Settled
Status Date:	08/27/2018
Settlement Amount:	\$33,000.00
Individual Contribution Amount:	\$0.00

Disclosure 3 of 10

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Attorney representing customer alleges representative transferred assets from a 401k account into illiquid and unsuitable investments without proper diversification in August 2015. **Arbitration statement of claim includes violation of securities statutes, non-suitable investments, breach of fiduciary duty.



Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	\$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	The attorney for the customer requests return of full amount of all funds transferred plus 20%. The Firm estimates this amount would exceed \$5000. Arbitration requests award of between \$100,000 and \$500,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Dispute Resolution
Docket/Case #:	FINRA Arbitration 18-02900
Filing date of arbitration/CFTC reparation or civil litigation:	08/15/2018

Customer Complaint Information

Date Complaint Received:	08/24/2018
Complaint Pending?	No
Status:	Settled
Status Date:	11/01/2018
Settlement Amount:	\$90,000.00
Individual Contribution Amount:	\$0.00

Disclosure 4 of 10

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Customer alleges the recommendation for the alternative investment product purchased in June 2014 in his IRA and joint account was not suitable for his goals and objectives.



Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The customer requests to be made whole on his initial investment. The Firm's good faith determination estimates this amount would be greater than \$5000.
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:	05/04/2018
Complaint Pending?	No
Status:	Settled
Status Date:	06/19/2018
Settlement Amount:	\$75,000.00
Individual Contribution Amount:	\$0.00

Disclosure 5 of 10

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Customer alleges REIT purchased in June 2015 was not suitable as he was not aware it wasn't actively traded or of risks involved.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The customer did not specify an amount of compensatory damages. Through a good faith determination, the Firm could not conclude that the damages would be less than \$5000.
Is this an oral complaint?	No
Is this a written complaint?	Yes



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

Customer Complaint Information

Date Complaint Received: 12/14/2017
Complaint Pending? No
Status: Settled
Status Date: 02/01/2018
Settlement Amount: \$32,912.73
**Individual Contribution
Amount:** \$0.00

Disclosure 6 of 10

Reporting Source: Firm
**Employing firm when
activities occurred which led
to the complaint:** Voya Financial Advisors, Inc.
Allegations: Customers questioned suitability of REIT investments and the replacement of a
variable annuity policy. REITs were purchased in 2014 and 2015.
Product Type: Annuity-Variable
Real Estate Security
Alleged Damages: \$115,000.00
**Alleged Damages Amount
Explanation (if amount not
exact):** This is the Firm's good faith determination of damage amount or amount required
to make customer whole as requested in the complaint.
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: 05/01/2017
Complaint Pending? No



Status: Settled
Status Date: 09/25/2017
Settlement Amount: \$167,673.17
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Voya Financial Advisors, Inc.

Allegations: Customer questioned suitability of REIT investments and the replacement of a variable annuity policy. REITs were purchased in 2014 and 2015.

Product Type: Annuity-Variable
 Real Estate Security

Alleged Damages: \$115,000.00

Alleged Damages Amount Explanation (if amount not exact): This is the Firm's good faith determination of damage amount or amount required to make customer whole as requested in the complaint.

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: 05/01/2017

Complaint Pending? No

Status: Settled

Status Date: 09/25/2017

Settlement Amount: \$167,673.17

Individual Contribution Amount: \$0.00

Broker Statement I never saw the complaint nor was given the opportunity to defend against it. Firm settled without my knowledge. I contributed nothing to the settlement.



Disclosure 7 of 10

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Customer alleges trading activity in January 2017 was not authorized.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No damage amount alleged. Firm estimates damages will exceed \$5000.
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:	03/03/2017
Complaint Pending?	No
Status:	Settled
Status Date:	03/13/2017
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Customer alleges trading activity in January 2017 was not authorized.
Product Type:	Equity Listed (Common & Preferred Stock)



Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No damage amount alleged. Firm estimates damages will exceed \$5000.
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:	03/03/2017
Complaint Pending?	No
Status:	Settled
Status Date:	03/13/2017
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Broker Statement	I never saw the complaint. Firm settled without my input. I contributed nothing to the settlement.

Disclosure 8 of 10

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Customer alleges they should not have been allowed to invest all retirement funds into Prudential annuities in 2010 and REIT type investments should not have been recommended/purchased in 2015 with proceeds of surrendered annuity due to age.
Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount	No specific amount alleged. Requests to be made whole to initial investment of



Explanation (if amount not exact): \$575,000.00.

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: 12/20/2016

Complaint Pending? No

Status: Settled

Status Date: 08/07/2017

Settlement Amount: \$196,788.18

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Voya Financial Advisors, Inc. and Brookstone Securities

Allegations: Customer alleges they should not have been allowed to invest all retirement funds into Prudential annuities in 2010 and REIT type investments should not have been recommended/purchased in 2015 with proceeds of surrendered annuity due to age.

Product Type: Annuity-Variable
Real Estate Security

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): No specific amount alleged. Requests to be made whole to initial investment of \$575,000.00.

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: 12/20/2016

Complaint Pending? No

Status: Settled

Status Date: 08/07/2017

Settlement Amount: \$196,788.18

**Individual Contribution
Amount:** \$0.00

Broker Statement Firm Settled without my input. I contributed nothing to the settlement.

Disclosure 9 of 10

Reporting Source: Firm

**Employing firm when
activities occurred which led
to the complaint:** Voya Financial Advisors, Inc.

Allegations: Client alleges that the REIT product was unsuitable for him given his networth and investment experience and that he was unaware that he would not receive back the full value of the REIT if he liquidated it early during the tender period.

Product Type: Real Estate Security

Alleged Damages: \$21,336.00

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:** FINRA Dispute Resolution

Docket/Case #: 16-03469

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 12/21/2016



Customer Complaint Information

Date Complaint Received: 01/03/2017
Complaint Pending? No
Status: Settled
Status Date: 04/15/2017
Settlement Amount: \$12,500.00
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Voya Financial Advisors, Inc.

Allegations: Client alleges that the REIT product was unsuitable for him given his networth and investment experience and that he was unaware that he would not receive back the full value of the REIT if he liquidated it early during the tender period.

Product Type: Real Estate Security

Alleged Damages: \$21,336.00

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: FINRA Dispute Resolution

Docket/Case #: 16-03469

Filing date of arbitration/CFTC reparation or civil litigation: 12/21/2016

Customer Complaint Information

Date Complaint Received: 01/03/2017
Complaint Pending? No



Status:	Settled
Status Date:	01/03/2017
Settlement Amount:	\$12,500.00
Individual Contribution Amount:	\$0.00
Arbitration Information	
Disposition:	Settled
Disposition Date:	01/03/2017
Broker Statement	Complaint was originally denied by firm. Firm settled without my knowledge. I contributed nothing to the settlement.

Disclosure 10 of 10

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CAPITAL INVESTMENT GOUP, INC.
Allegations:	CLAIMANT ALLEGED FIRM, THROUGH MR. FLYNN'S CONDUCT, EXECUTED UNAUTHORIZED, UNSUITABLE TRADES INVOLVING A SINGLE STOCK IN CLAIMANT'S FORMER BROKERAGE ACCOUNT IN OCTOBER 2012.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$122,586.00
Alleged Damages Amount Explanation (if amount not exact):	PER ARBITRATION STATEMENT OF CLAIM
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	15-01369



Filing date of arbitration/CFTC reparation or civil litigation: 06/11/2015

Customer Complaint Information

Date Complaint Received: 06/23/2015

Complaint Pending? No

Status: Settled

Status Date: 07/14/2016

Settlement Amount: \$52,500.00

Individual Contribution Amount: \$0.00

Firm Statement STATEMENT OF CLAIM ONLY NAMES FIRM AS RESPONDENT. REP IS IDENTIFIED IN CLAIM. MATTER IS UNDER REVIEW.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CAPITAL INVESTMENT GROUP, INC.

Allegations: CLAIMANT ALLEGED PRIOR FIRM, THROUGH MR. FLYNN'S CONDUCT, EXECUTED UNAUTHORIZED, UNSUITABLE TRADES INVOLVING A SINGLE STOCK IN CLAIMANT'S FORMER BROKERAGE ACCOUNT IN OCTOBER 2012

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$122,586.00

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: FINRA

Docket/Case #: 15-01369



Filing date of arbitration/CFTC reparation or civil litigation: 06/11/2015

Customer Complaint Information

Date Complaint Received: 06/26/2015

Complaint Pending? No

Status: Settled

Status Date: 07/14/2016

Settlement Amount: \$52,500.00

Individual Contribution Amount: \$0.00

Broker Statement

The representative was not asked to contribute to the settlement and was not informed by his former firm of any wrong-doing in connection with the allegations cited in the 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 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Allegations include concentration of assets, surrender charges and benefit riders were not discussed, and lack of diversification. Contracts were issued in September 2016.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No alleged damage amount but customer requests to be let out of contracts with no surrender charge. Firm estimates surrender charges would exceed \$5000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	12/11/2018
Complaint Pending?	No
Status:	Denied
Status Date:	01/08/2019
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 7



Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Allegations include misrepresentation and unsuitable recommendations beginning in August 2013.
Product Type:	Real Estate Security
Alleged Damages:	\$160,136.93
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:	10/04/2018
Complaint Pending?	No
Status:	Denied
Status Date:	02/05/2019
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Allegations include misrepresentation and unsuitable recommendations beginning in August 2013.
Product Type:	Real Estate Security
Alleged Damages:	\$330,206.00
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: 10/04/2018

Complaint Pending? No

Status: Denied

Status Date: 02/05/2019

Settlement Amount:

**Individual Contribution
Amount:**

Disclosure 4 of 7

Reporting Source: Firm

**Employing firm when
activities occurred which led
to the complaint:** Capital Investment Group, Inc.

Allegations: Customer alleged that an alternative investment product, purchased in 2012, was not suitable and was misrepresented.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$110,000.00

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: 04/05/2018

Complaint Pending? No

Status: Denied

Status Date: 04/09/2018

Settlement Amount:



Individual Contribution Amount:

Disclosure 5 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Attorney for customer alleges that REIT investment in August 2015 was not suitable and did not provide proper low cost, diversified, liquid asset for retirement.
Product Type:	Real Estate Security
Alleged Damages:	\$26,500.00
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:	04/06/2018
Complaint Pending?	No
Status:	Denied
Status Date:	05/01/2018
Settlement Amount:	

Individual Contribution Amount:

Disclosure 6 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Customer alleges she was not properly informed about variable annuity and associated fees and penalties when purchased in Dec. 2016.



Product Type: Annuity-Variable
Alleged Damages: \$36,126.89
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: 04/02/2018
Complaint Pending? No
Status: Denied
Status Date: 04/13/2018
Settlement Amount:
**Individual Contribution
Amount:**

Disclosure 7 of 7

Reporting Source: Firm
**Employing firm when
activities occurred which led
to the complaint:** CAPITAL INVESTMENT GOUP, INC.
Allegations: COMPLAINANT ALLEGED UNSUITABLE RECOMMENDATION OF VARIABLE
ANNUITY PRODUCT. CLAIMANANT ALLEGED ACCOUNT VALUE
DECREASING.
Product Type: Annuity-Variable
Alleged Damages: \$24,000.00
**Alleged Damages Amount
Explanation (if amount not
exact):** AMOUNT LISTED IN COMPLAINT TO VARIABLE ANNUITY COMPANY
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: 06/25/2015

Complaint Pending? No

Status: Denied

Status Date: 06/30/2015

Settlement Amount:

Individual Contribution Amount:

Firm Statement

COMPLAINANT PROVIDED LOA FOR VA PURCHASE & COMPLETED/SIGNED NAF&VARIABLE ANNUITY ACKNOWLEDGEMENT FORM; ACKNOWLEDGING AMONG OTHER THINGS, THAT THE ANNUITY HAS RISKS AND IS SUBJECT TO MARKET CHANGES THAT CAN AFFECT PRINCIPAL AND ACCUMULATED VALUE & WITHDRAWALS MAY REDUCE PRINCIPAL BALANCES OR ANY FURTHER ANTICIPATED PROCEEDS. RESPONSE SENT TO VARIABLE ANNUITY COMPANY AND COMPLAINANT DENYING ALLEGATIONS.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CAPITAL INVSTMENT GROUP, INC.

Allegations: COMPLAINANT ALLEGED UNSUITABLE RECOMMENDATION OF VARIABLE ANNUITY PRODUCT. CLAIMANANT ALLEGED ACCOUNT VALUE DECREASING.

Product Type: Annuity-Variable

Alleged Damages: \$24,000.00

Alleged Damages Amount Explanation (if amount not exact): THIS IS THE AMOUNT LISTED IN THE COMPLAINT TO THE VARIABLE ANNUITY COMPANY.

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: 06/26/2015

Complaint Pending? No

Status: Denied

Status Date: 06/30/2015

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THIS U4 IS BEING FILED IN RESPONSE TO A U5 FROM THE REPRESENTATIVES FORMER BROKER DEALER. OUR FIRM HAS NO DIRECT KNOWLEDGE OF THE COMPLAINT AS THE PRODUCT WAS NOT SOLD WITH OUR FIRM.



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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Statement of claim includes misrepresentation and unsuitable investments.
Product Type:	Real Estate Security
Alleged Damages:	\$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	claimant requests damages of between \$100,000 and \$500,000
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:	FINRA Office of Dispute Resolution
Docket/Case #:	Arbitration # 18-04118
Filing date of arbitration/CFTC reparation or civil litigation:	12/04/2018

Customer Complaint Information

Date Complaint Received:	12/17/2018
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	



Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Allegations in Statement of Claim include unsuitable investments.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No specified amount of compensatory damages alleged. Statement of Claim notes "unspecified compensatory damages in an amount according to proof to be offered at the final hearing". Firm estimates amount to exceed \$5000.
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:	FINRA Dispute Resolution
Docket/Case #:	FINRA Arbitration 18-03763
Filing date of arbitration/CFTC reparation or civil litigation:	10/31/2018

Customer Complaint Information

Date Complaint Received:	11/09/2018
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.



Allegations:	Statement of Claim notes representative misled claimants by making false and misleading representations and made unsuitable investment recommendations.
Product Type:	Real Estate Security
Alleged Damages:	\$50,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claim requests actual damages of between \$50,000 and \$100,000
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:	FINRA Dispute Resolution
Docket/Case #:	FINRA Arbitration 18-03490
Filing date of arbitration/CFTC reparation or civil litigation:	10/05/2018

Customer Complaint Information

Date Complaint Received:	10/17/2018
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 4 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Allegations include misrepresentation of facts, exaggeration of financial information, and that documents were not signed in state indicated on application signed in Aug. 2016.
Product Type:	Insurance



Alleged Damages: \$400,000.00

Alleged Damages Amount Explanation (if amount not exact): damage request is for return of premium

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: 09/27/2018

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Voya Financial Advisors, Inc.

Allegations: Allegations include improper sales of alternative investments, common law fraud and negligent misrepresentation.

Product Type: Real Estate Security

Alleged Damages: \$100,000.00

Alleged Damages Amount Explanation (if amount not exact): Damages noted in claim are between \$100,000 and \$500,000.

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: FINRA Dispute Resolution

Docket/Case #: FINRA Arbitration 18-02909

Filing date of arbitration/CFTC reparation or civil litigation: 08/16/2018

Customer Complaint Information

Date Complaint Received: 09/25/2018

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:



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 2

Reporting Source:	Firm
Employer Name:	IFS Securities, Inc.
Termination Type:	Discharged
Termination Date:	02/20/2018
Allegations:	Client alleges trading ahead of authorization.
Product Type:	Annuity-Variable

Disclosure 2 of 2

Reporting Source:	Firm
Employer Name:	Voya Financial Advisors, Inc
Termination Type:	Discharged
Termination Date:	02/10/2017
Allegations:	The representative provided misleading information to the Firm during a complaint investigation.
Product Type:	Annuity-Variable

Reporting Source:	Broker
Employer Name:	Voya Financial Advisors, Inc.
Termination Type:	Discharged
Termination Date:	02/10/2017
Allegations:	The representative provided misleading information to the Firm during a complaint investigation.
Product Type:	Annuity-Variable



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

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 11
Action Date:	04/04/2013
Organization Investment-Related?	Yes
Type of Court:	Federal Court
Name of Court:	UNITED STATES BANKRUPTCY COURT
Location of Court:	SPARTANBURG, SC
Docket/Case #:	13-02062-HB
Action Pending?	No
Disposition:	Dismissed
Disposition Date:	12/20/2013
Broker Statement	THIS IS PERSONAL BANKRUPTCY DUE TO AN ACTION BROUGHT BY MY WIFE IN OUR DIVORCE PROCEEDING. THESE PROCEEDINGS HAVE PREVENTED ME FROM SETTLING MY IRS LIENS OR REALLY DOING ANYTHING. SHE IS ALSO SEEKING SETTLEMENT IN EXCESS OF \$3,500,00.00 WHICH WOULD JEOPARDIZE MY BUSINESS.



Judgment / Lien

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

Disclosure 1 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	BARCLAYS BANK DELAWARE
Judgment/Lien Amount:	\$6,202.42
Judgment/Lien Type:	Civil
Date Filed:	08/02/2011
Type of Court:	State Court
Name of Court:	SUPREME COURT OF SOUTH CAROLINA
Location of Court:	GREENVILLE COUNTY, SOUTH CAROLINA
Docket/Case #:	2011CP2305136
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	FEDERAL TAX LIEN
Judgment/Lien Amount:	\$256,165.00
Judgment/Lien Type:	Tax
Date Filed:	04/05/2005
Type of Court:	NA
Name of Court:	REGISTER OF DEEDS
Location of Court:	GREENVILLE SQUARE, GREENVILLE, SC
Docket/Case #:	NBR 200533288
Judgment/Lien Outstanding?	Yes
Broker Statement	SELF-EMPLOYED TAX WITHHOLDING ISSUE WITH LINCOLN FINANCIAL - SOLE PROPRIETOR OF INDEPENDENT AGENCY. CURRENTLY HAVE OFFER FROM THEM TO SETTLE IT FOR 121,000 - WAITING FOR SUPERVISOR APPROVAL.

**Disclosure 3 of 3**

Reporting Source:	Broker
Judgment/Lien Holder:	FEDERAL TAX LIEN
Judgment/Lien Amount:	\$18,837.00
Judgment/Lien Type:	Tax
Date Filed:	04/05/2005
Court Details:	REGISTER OF DEEDS, GREENVILLE SQUARE, GREENVILLE, SC 29601. COURT NBR Z5067481 DOCKET NBR 200533289.
Judgment/Lien Outstanding?	Yes
Broker Statement	SELF-EMPLOYED TAX WITHOLDING ISSUE WITH LINCOLN FINANCIAL - SOLE PROPRIETOR OF INDEPENDENT AGENCY. CURRENTLY APPEALING OFFER IN COMPRISE.

End of Report



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