

BrokerCheck Report

JANE RIZZI STROMWALL

CRD# 3155817

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 7
Registration and Employment History	9 - 10
Disclosure Events	11



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



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.

JANE R. STROMWALL

CRD# 3155817

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

IA RBC CAPITAL MARKETS, LLC
 525 Main Street
 Suite 410
 Delafield, WI 53018
 CRD# 31194
 Registered with this firm since: 12/19/2017

B RBC CAPITAL MARKETS, LLC
 525 Main Street
 Suite 410
 Delafield, WI 53018
 CRD# 31194
 Registered with this firm since: 12/19/2017

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:**

- 22 Self-Regulatory Organizations
- 39 U.S. states and territories

This broker has passed:

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

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

- B WELLS FARGO CLEARING SERVICES, LLC**
 CRD# 19616
 DELAFIELD, WI
 06/2006 - 12/2017
- IA WELLS FARGO CLEARING SERVICES, LLC**
 CRD# 19616
 ST. LOUIS, MO
 06/2006 - 12/2017
- B CITIGROUP GLOBAL MARKETS INC.**
 CRD# 7059
 MILWAUKEE, WI
 01/1999 - 06/2006

**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 22 SROs and is licensed in 39 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **RBC CAPITAL MARKETS, LLC**

Main Office Address: **200 VESEY ST.
NEW YORK, NY 10281**

Firm CRD#: **31194**

	SRO	Category	Status	Date
B	BOX Exchange LLC	General Securities Representative	Approved	12/19/2017
B	BOX Exchange LLC	General Securities Sales Supervisor	Approved	12/19/2017
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	11/18/2020
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	11/18/2020
B	Cboe C2 Exchange, Inc.	General Securities Representative	Approved	11/18/2020
B	Cboe C2 Exchange, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
B	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	11/18/2020
B	Cboe EDGA Exchange, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
B	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	11/18/2020
B	Cboe EDGX Exchange, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
B	Cboe Exchange, Inc.	General Securities Representative	Approved	12/19/2017
B	Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	12/19/2017
B	FINRA	General Securities Representative	Approved	12/19/2017
B	FINRA	General Securities Sales Supervisor	Approved	12/19/2017
B	Investors' Exchange LLC	General Securities Representative	Approved	11/18/2020

Broker Qualifications



Employment 1 of 1, continued

SRO	Category	Status	Date
B Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	11/02/2020
B MEMX LLC	General Securities Representative	Approved	11/01/2020
B MEMX LLC	General Securities Sales Supervisor	Approved	11/01/2020
B MIAX PEARL, LLC	General Securities Representative	Approved	11/02/2020
B MIAX PEARL, LLC	General Securities Sales Supervisor	Approved	11/02/2020
B NYSE American LLC	General Securities Representative	Approved	12/19/2017
B NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B NYSE Arca, Inc.	General Securities Representative	Approved	12/19/2017
B NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	12/19/2017
B NYSE National, Inc.	General Securities Representative	Approved	11/18/2020
B NYSE National, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
B NYSE Texas, Inc.	General Securities Representative	Approved	11/18/2020
B NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	11/18/2020
B Nasdaq BX, Inc.	General Securities Representative	Approved	12/19/2017
B Nasdaq BX, Inc.	General Securities Sales Supervisor	Approved	12/19/2017
B Nasdaq GEMX, LLC	General Securities Representative	Approved	11/18/2020
B Nasdaq GEMX, LLC	General Securities Sales Supervisor	Approved	11/18/2020
B Nasdaq ISE, LLC	General Securities Representative	Approved	12/19/2017
B Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/01/2018
B Nasdaq PHLX LLC	General Securities Representative	Approved	12/19/2017
B Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	12/19/2017
B Nasdaq Stock Market	General Securities Representative	Approved	12/19/2017

Broker Qualifications



Employment 1 of 1, continued

SRO	Category	Status	Date
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	12/19/2017
B New York Stock Exchange	General Securities Representative	Approved	12/19/2017
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018

U.S. State/ Territory	Category	Status	Date
B Arizona	Agent	Approved	12/19/2017
B Arkansas	Agent	Approved	08/30/2023
B California	Agent	Approved	12/19/2017
B Colorado	Agent	Approved	12/19/2017
B Connecticut	Agent	Approved	01/09/2020
B Delaware	Agent	Approved	01/19/2024
B Florida	Agent	Approved	12/19/2017
B Georgia	Agent	Approved	12/19/2017
B Hawaii	Agent	Approved	01/19/2024
B Idaho	Agent	Approved	01/19/2024
B Illinois	Agent	Approved	12/19/2017
B Indiana	Agent	Approved	01/19/2024
B Iowa	Agent	Approved	01/19/2024
B Kansas	Agent	Approved	01/19/2024
B Kentucky	Agent	Approved	08/15/2022
B Louisiana	Agent	Approved	01/19/2024
B Maryland	Agent	Approved	12/19/2017

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Massachusetts	Agent	Approved	01/19/2024
B	Michigan	Agent	Approved	01/19/2024
B	Minnesota	Agent	Approved	12/22/2017
B	Mississippi	Agent	Approved	01/19/2024
B	Missouri	Agent	Approved	01/19/2024
B	Nebraska	Agent	Approved	12/19/2017
B	Nevada	Agent	Approved	12/19/2017
B	New Jersey	Agent	Approved	01/19/2024
B	New York	Agent	Approved	05/10/2024
B	North Carolina	Agent	Approved	01/08/2024
B	Ohio	Agent	Approved	12/19/2017
B	Oklahoma	Agent	Approved	05/01/2024
B	Oregon	Agent	Approved	02/09/2018
B	Pennsylvania	Agent	Approved	01/29/2023
B	Rhode Island	Agent	Approved	10/01/2018
B	South Carolina	Agent	Approved	12/19/2017
B	Tennessee	Agent	Approved	12/19/2017
B	Texas	Agent	Approved	12/19/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	12/19/2017
B	Utah	Agent	Approved	04/07/2021
B	Virginia	Agent	Approved	01/19/2024



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Washington	Agent	Approved	12/19/2017
B	Wisconsin	Agent	Approved	12/19/2017
IA	Wisconsin	Investment Adviser Representative	Approved	12/19/2017

Branch Office Locations

RBC CAPITAL MARKETS, LLC
525 Main Street
Suite 410
Delafield, WI 53018

RBC CAPITAL MARKETS, LLC
OCONOMOWOC, WI



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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor - Options Module Examination	Series 9	03/10/2004
B General Securities Sales Supervisor - General Module Examination	Series 10	02/11/2004

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Futures Managed Funds Examination	Series 31	11/15/2011
B General Securities Representative Examination	Series 7	01/19/1999

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	11/09/2006
B Uniform Securities Agent State Law Examination	Series 63	01/29/1999

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/.

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 06/2006 - 12/2017	WELLS FARGO CLEARING SERVICES, LLC	19616	DELAFIELD, WI
IA 06/2006 - 12/2017	WELLS FARGO CLEARING SERVICES, LLC	19616	DELAFIELD, WI
B 01/1999 - 06/2006	CITIGROUP GLOBAL MARKETS INC.	7059	MILWAUKEE, WI

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
03/2018 - Present	City National Bank	Employee of an Affiliate	Y	Brookfield, WI, United States
12/2017 - Present	RBC Capital Markets, LLC.	Registered Representative	Y	Brookfield, WI, United States
11/2016 - 12/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	DELAFIELD, WI, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	DELAFIELD, WI, 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) INDIAN COMMUNITY SCHOOL SUPPORTING ORGANIZATION; ADDRESS: 10405 ST. MARTINS RD., FRANKLIN, WI 53132; BUSINESS DESCRIPTION: NOT FOR PROFIT; NOT INVESTMENT RELATED; START DATE: 07/01/2014; CAPACITY: BOARD OF DIRECTORS; DUTIES: GENERAL OVERSIGHT; HOURS DEVOTED PER MONTH: 40; HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: NONE;

(2) WAUKESHA COUNTY COMMUNITY FOUNDATION; ADDRESS: 2727 N. GRANDVIEW BLVD., UNIT 301 WAUKESHA, WI 53188; BUSINESS DESCRIPTION: NOT FOR PROFIT; NOT INVESTMENT RELATED; START DATE: 07/31/2009; CAPACITY: COMMITTEE COUNCIL MEMBER; DUTIES: GENERAL OVERSIGHT; HOURS DEVOTED PER MONTH: 1; HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: NONE;



Registration and Employment History

Other Business Activities, continued

(3) CHILDRENS HOSPITAL OF MILWAUKEE - PLANNED GIVING COUNCIL; ADDRESS: 8700 WISCONSIN AVENUE, MILWAUKEE, WI; BUSINESS DESCRIPTION: ADVISORY BOARD; NOT INVESTMENT RELATED; START DATE: 01/01/2015; CAPACITY: BOARD OF DIRECTORS; DUTIES: GENERAL OVERSIGHT; HOURS DEVOTED PER MONTH: 1; HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: NONE;

(4) META HOUSE; ADDRESS:" 2625 N WEIL STREET, MILWAUKEE, WI 53212; NOT INVESTMENT RELATED; BUSINESS DESCRIPTION: NON-PROFIT; CAPACITY: COMMITTEE/COUNCIL MEMBER (NOT ASSOCIATED WITH THE BOARD OF DIRECTORS); START DATE: 1/12/2019; DUTIES: META HOUSE ADVISORY COUNCIL; HELP GUIDE THE BOARD OF DIRECTORS AND EXECUTIVE STAFF ON AGENCY STRATEGY, DIRECTION, PHILANTHROPIC EFFORTS AND LARGE SCALE INITIATIVES; HOURS DEVOTED PER MONTH: <1; HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0.

(5) Name of business: LOWER NASHOTAH LAKE ASSOCIATION
Business Description: NON PROFIT LAKE ASSOCIATION
Whether the business is investment-related: no
Address: 34634 BARTLETT ROAD SUMMIT, WI 53066 (HOME)
Capacity: Officer
Start Date: 06/30/19
Duties: VICE PRESIDENT: 3 YEAR TERM: ATTEND QUARTERLY LAKE ASSOCIATION BOARD MEETINGS
Hours devoted per month: 1
Hours devoted during securities hours per month: 0

(5) NAME OF ENTITY: Real Estate
ADDRESS: 10956 JAY STREET BROOMFIELD, CO 80020
NOT INVESTMENT RELATED;
BUSINESS DESCRIPTION: Real Estate Rental
CAPACITY: Owner/Active
START DATE: 06/01/2021
DUTIES: Landlord
HOURS DEVOTED PER MONTH: 01
HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 00

Disclosure Events



What you should know about reported disclosure events:

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

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

	Pending	Final	On Appeal
Customer Dispute	0	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 - 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 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors, LLC
Allegations:	Clients alleged investments were unsuitable. (8/27/2010-1/25/2016)
Product Type:	Debt-Corporate
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Alleged damages are unspecified but believed to be in excess of \$5,000.
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:	01/25/2016
Complaint Pending?	No
Status:	Denied



Status Date: 02/25/2016

Settlement Amount:

Individual Contribution Amount:

Broker Statement

The clients transferred to me in April 2010 and I completed a comprehensive Envision Plan plus total Asset Allocation for them. Since then, I have had over 100 contacts with the clients including in-person comprehensive reviews, emails and phone calls regarding investments and investment strategy. Suggestions for lower yielding alternative investments were consistently rejected in favor of higher interest products. It's my belief the clients were aware of the risk of investing in high yield investments and authorized every purchase completed by me.

Disclosure 2 of 3

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint:

WACHOVIA SECURITIES, LLC

Allegations:

WISCONSIN CLIENT INDICATED THAT HER ACCOUNT BALANCES HAVE BEEN DROPPING AND THAT GIVEN HER AGE AND INVESTMENT OBJECTIVE WAS WONDERING WHY SHE WAS PUT IN A MODERATE GROWTH CATEGORY AND EXPOSED 80% TO THE MARKET RATHER THAN A CONSERVATIVE PORTFOLIO. THE CLIENT'S CONCERNS HAD TO DO PRIMARILY WITH HER DISCRETIONARY, FEE-BASED SEPARATELY MANAGED ACCOUNT WHICH WAS MANAGED BY THE FIRM'S ADVISORY SERVICES GROUP. THE CLIENT OPENED HER MANAGED ACCOUNT ON MARCH 26, 2007. THE CLIENT ALSO MAINTAINED A NON-DISCRETIONARY TRADITIONAL BROKERAGE ACCOUNT THAT WAS OPENED ON JANUARY 9, 2007. THE CLIENT'S ACCOUNTS WERE BROUGHT-TO AND OPENED AT THE FIRM BY THE CLIENT AND HER NON-WACHOVIA REGISTERED OUTSIDE INVESTMENT ADVISOR. THE CLIENT REQUESTED A REVIEW OF THE FEES THAT SHE HAD PAID TO THE FIRM AND HER OUTSIDE INVESTMENT ADVISOR AMONG OTHER INFORMATION. THE CLIENT TRANSFERRED HER MANAGED ACCOUNT FROM THE FIRM IN JUNE 2008. NO DAMAGES WERE REQUESTED OR SPECIFIED. THE CLIENT'S AGGREGATE ACCOUNTS APPEARED TO HAVE DECLINED IN VALUE BY APPROXIMATELY \$13,800 , APPROXIMATELY 2.0% OF THE TOTAL ASSETS DELIVERED TO THE FIRM DURING THE RELEVANT TIME PERIOD.

Product Type: Other

Other Product Type(s): MANAGED/WRAP ACCOUNTS



Alleged Damages: \$13,800.00

Customer Complaint Information

Date Complaint Received: 06/23/2008

Complaint Pending? No

Status: Denied

Status Date: 07/15/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE COMPLAINT WAS DENIED. LETTERS WERE SENT TO THE CLIENT BY THE FIRM AND THE FA RESPONDING TO HER QUESTIONS AND CONCERNS AND PROVIDING HER WITH THE INFORMATION THAT SHE HAD REQUESTED. THE CLIENT AND HER NON-WACHOVIA REGISTERED OUTSIDE INVESTMENT ADVISOR PROVIDED THE FA WITH THE INVESTMENT OBJECTIVES AND RISK TOLERANCE FOR THE CLIENT'S ACCOUNTS. THE FA TOOK DIRECTION FOR THE INVESTMENT OF THE CLIENT'S ASSETS FROM THE CLIENT AND HER OUTSIDE INVESTMENT ADVISOR. IT APPEARED THAT ANY DECLINES THAT OCCURRED IN THE CLIENT'S ACCOUNTS WERE THE RESULT OF MARKET FLUCTUATIONS.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CITIGROUP GMI

Allegations: THE CLIENT ALLEGED FA INVESTED IN AN ANNUITY ON 8/23/2000 WHICH WAS NOT CONSISTENT WITH CLIENT'S INVESTMENT OBJECTIVES AND RISK TOLERANCE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$53,133.00

Customer Complaint Information

Date Complaint Received: 02/07/2007

Complaint Pending? No

Status: Denied



Status Date: 03/28/2007

Settlement Amount:

Individual Contribution Amount:

Firm Statement CLAIM DENIED.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CITIGROUP GMI

Allegations: THE CLIENT ALLEGED FA INVESTED IN AN ANNUITY ON 8/23/2000 WHICH WAS NOT CONSISTENT WITH CLIENT'S INVESTMENT OBJECTIVES AND RISK TOLERANCE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$53,133.00

Customer Complaint Information

Date Complaint Received: 02/07/2007

Complaint Pending? No

Status: Denied

Status Date: 03/28/2007

Settlement Amount:

Individual Contribution Amount:

End of Report



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