

BrokerCheck Report

MICHAEL JOSEPH MEINERS

CRD# 331344

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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



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.

MICHAEL J. MEINERS

CRD# 331344

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:

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

Registration History

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

- B INVEST FINANCIAL CORPORATION**
CRD# 12984
GREENWOOD, IN
12/2008 - 12/2015
- B AIG FINANCIAL ADVISORS, INC.**
CRD# 133763
GREENWOOD, IN
10/2005 - 11/2008
- B SUNAMERICA SECURITIES, INC.**
CRD# 20068
PHOENIX, AZ
05/1992 - 10/2005

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
Civil Event	1
Customer Dispute	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

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

Principal/Supervisory Exams

Exam	Category	Date
B Municipal Securities Principal Examination	Series 53	04/09/2003
B General Securities Principal Examination	Series 24	04/15/1982

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	12/18/2015
B Registered Representative Examination	Series 1	03/13/1973

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	08/21/1998
B Uniform Securities Agent State Law Examination	Series 63	02/12/1981

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 **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 12/2008 - 12/2015	INVEST FINANCIAL CORPORATION	12984	GREENWOOD, IN
B 10/2005 - 11/2008	AIG FINANCIAL ADVISORS, INC.	133763	GREENWOOD, IN
B 05/1992 - 10/2005	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ
B 04/1975 - 05/1992	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	5774	
B 01/1982 - 01/1982	K. W. CHAMBERS & CO.	1432	
B 03/1973 - 06/1975	WADDELL & REED, INC.	866	

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
05/1982 - Present	FINANCING PLANS & STRATEGIES, INC	PRESIDENT	Y	GREENWOOD, IN, United States
01/1982 - Present	FINANCIAL PLANNING INVESTMENTS, INC	PRESIDENT	N	GREENWOOD, IN, United States
05/1973 - Present	MICHAEL J. MEINERS, ATTY	ATTORNEY	N	GREENWOOD, IN, United States
11/2008 - 12/2015	INVEST FINANCIAL CORPORATION	REGISTERED REP	Y	GREENWOOD, IN, 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.

Registration and Employment History



Other Business Activities, continued

(1) FINANCIAL PLANNING INVESTMENTS, INC; INVESTMENT RELATED; 375 N. MADISON AVE GREENWOOD, IN 46142; INS.; OWNER/AGT; 1973; 10; 1; LIFE INSURANCE PRODUCTS AND ANNUITIES.

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
Civil Event	0	1	0
Customer Dispute	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.

Civil - Final

This type of disclosure event involves (1) an injunction issued by a court in connection with investment-related activity, (2) a finding by a court of a violation of any investment-related statute or regulation, or (3) an action brought by a state or foreign financial regulatory authority that is dismissed by a court pursuant to a settlement agreement.

Disclosure 1 of 1

Reporting Source:	Regulator
Initiated By:	SECURITIES AND EXCHANGE COMMISSION
Relief Sought:	
Other Relief Sought:	
Date Court Action Filed:	12/09/1976
Product Type:	
Other Product Types:	
Employing firm when activity occurred which led to the action:	
Allegations:	
Current Status:	Final
Resolution:	Consent
Resolution Date:	06/09/1977
Sanctions Ordered or Relief Granted:	Cease and Desist/Injunction
Other Sanctions:	
Sanction Details:	

**Regulator Statement**

12-20-76 ND 76-245 LR 7697: 12-09 COMPLAINT FILED, SEEKING PERMANENT AND PRELIMINARY INJUNCTION. ALSO SEEKS AN ACCOUNTING OF FUNDS RECEIVED FROM INVESTORS AND AN ORDER RESTRAINING RESP.
FROM DESTRUCTION OF RECORDS OF I.T.D.; 6-9-77 ND 77-111 LR 7957: PERMANENTLY ENJOINED, BY CONSENT. ORDERED TO ACCOUNT FOR ALL FUNDS RECEIVED FROM INVESTORS.

Reporting Source: Broker

Initiated By: SECURITIES AND EXCHANGE COMMISSION

Relief Sought: Injunction

Other Relief Sought:

Date Court Action Filed: 12/09/1976

Product Type: Other

Other Product Types: DETERMINED TO BE A NON-REGISTERED SECURITY

Court Details: UNITED STATES DISTRICT COURT SOUTHER DISTRICT OF FLORIDA
CIVIL ACTION NO.76-2228-CIV-NCR

Employing firm when activity occurred which led to the action: ANCHOR NATIONAL FINANCIAL SERVICES INC

Allegations: IT WAS CORRECTLY ALLEGED THAT WE SHOULD REFRAIN FROM THE SALE OF WHAT WERE DETERMINED TO BE UNREGISTERED SECURITIES. PRIOR TO THIS ACTION WE HAD LEARNED THAT THEY WERE IN FACT UNREGISTERED SECURITIES AND HAD SECURED THE RETURN OF ALL INVESTORS FUNDS WITH INTEREST THEREON.

Current Status: Final

Resolution: Consent

Resolution Date: 02/17/1977

Sanctions Ordered or Relief Granted: Cease and Desist/Injunction

Other Sanctions:

Sanction Details: I WAS PERMANENTLY ENJOINED FROM SELLING THOSE SECURITIES AND



Broker Statement

SUBJECT TO NO ADDITIONAL SANCTIONS OR PENALTIES.
MEINERS HAD BEEN PERMANENTLY ENJOINED BY SEC IN
6/77



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 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AIG FINANCIAL ADVISORS, INC.
Allegations:	CUSTOMER ALLEGES REPRESENTATIVE HAD A CONFLICT OF INTEREST AND THE ADVICE AND SERVICES RENDERED WERE NOT REASONABLY CALCULATED TO BE IN THE BEST INTEREST OF CUSTOMER.
Product Type:	No Product
Alleged Damages:	\$115,000.00

Customer Complaint Information

Date Complaint Received:	07/20/2006
Complaint Pending?	No
Status:	Litigation
Status Date:	07/20/2006
Settlement Amount:	

Individual Contribution Amount:

Civil Litigation Information

Court Details:	MARION COUNTY CIRCUIT COURT, STATE OF INDIANA [CASE NO. 490070607PL029080]
Date Notice/Process Served:	07/20/2006
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	02/02/2007
Monetary Compensation Amount:	\$9,999.00
Individual Contribution Amount:	\$9,999.00



Broker Statement

REPRESENTATIVE DENIES THE ALLEGATIONS AND BELIEVES THEY ARE WITHOUT MERIT. REPRESENTATIVE AGREED TO SETTLE SOLELY FOR ECONOMIC REASONS AND COSTS ASSOCIATED WITH PROTRACTED LITIGATION.

End of Report



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