

BrokerCheck Report

BRYON EDWARD MEYER

CRD# 4180506

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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.

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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.

**BRYON E. MEYER**

CRD# 4180506

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

IA LPL FINANCIAL LLC
 1601 E 69TH ST STE 204
 SIOUX FALLS, SD 57108
 CRD# 6413
 Registered with this firm since: 09/15/2021

B LPL FINANCIAL LLC
 1601 E 69TH ST STE 204
 SIOUX FALLS, SD 57108
 CRD# 6413
 Registered with this firm since: 09/14/2021

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
- 6 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):**

- B GRADIENT SECURITIES, LLC**
 CRD# 127701
 Sioux Falls, SD
 08/2015 - 09/2021
- IA GRADIENT WEALTH MANAGEMENT**
 CRD# 127701
 ARDEN HILLS, MN
 08/2015 - 09/2021
- IA FINTEGRA, LLC**
 CRD# 16741
 MINNEAPOLIS, MN
 10/2014 - 08/2015

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	3
Termination	1
Bond	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 6 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY
FORT MILL, SC 29715**

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	09/14/2021

	U.S. State/ Territory	Category	Status	Date
B	Colorado	Agent	Approved	09/14/2021
B	Minnesota	Agent	Approved	09/20/2021
B	North Carolina	Agent	Approved	04/11/2025
B	North Dakota	Agent	Approved	01/22/2024
B	South Dakota	Agent	Approved	09/15/2021
IA	South Dakota	Investment Adviser Representative	Approved	09/15/2021
B	West Virginia	Agent	Approved	02/10/2025

Branch Office Locations

LPL FINANCIAL LLC
1601 E 69TH ST STE 204
SIOUX FALLS, SD 57108



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 Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	11/26/2002
B Investment Company Products/Variable Contracts Representative Examination	Series 6	08/09/2000

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	03/04/2013
B Uniform Securities Agent State Law Examination	Series 63	05/25/2000

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 08/2015 - 09/2021	GRADIENT SECURITIES, LLC	127701	Sioux Falls, SD
IA 08/2015 - 09/2021	GRADIENT WEALTH MANAGEMENT	127701	Sioux Falls, SD
IA 10/2014 - 08/2015	FINTEGRA, LLC	16741	SIOUX FALLS, SD
B 10/2013 - 08/2015	FINTEGRA, LLC	16741	SIOUX FALLS, SD
IA 04/2013 - 10/2013	FIRST COMMAND FINANCIAL PLANNING, INC.	3641	SIOUX FALLS, SD
B 05/2012 - 10/2013	FIRST COMMAND FINANCIAL PLANNING, INC.	3641	SIOUX FALLS, SD
B 08/2000 - 02/2011	THRIVENT INVESTMENT MANAGEMENT INC.	18387	SIOUX FALLS, SD

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
09/2021 - Present	LPL Financial, LLC	Registered Representative	Y	Sioux Falls, SD, United States
06/2018 - Present	MEYER'S BAKERY CO DBA NOTHING BUNDT CAKES	OWNER	N	SIOUX FALLS, SD, United States
10/2013 - Present	MEYER FINANCIAL SERVICES, LLC	OWNER	Y	SIOUX FALLS, SD, United States
08/2015 - 09/2021	GRADIENT SECURITIES, LLC	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR REPRESENTATIVE	Y	ARDEN HILLS, MN, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
07/2015 - 05/2017	PLAINS COMMERCE BANK	MORTGAGE BANKER	N	SIOUX FALLS, SD, 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) 6/2021 - DBA for LPL Business (entity for LPL business) - Meyer Financial Services - Investment Related - 90% - Sioux Falls, SD 57108
- 2) 6/2018 - Other: Retail Bakery - Meyers Bakery Co DBA NOTHING BUNDT CAKES - Not Investment Related - 10% - Sioux Falls, SD 57108

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.
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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	1	0
Customer Dispute	0	3	N/A
Termination	N/A	1	N/A
Bond	N/A	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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	09/15/2011
Docket/Case Number:	2011026619801
Employing firm when activity occurred which led to the regulatory action:	THRIVENT INVESTMENT MANAGEMENT INC.
Product Type:	Annuity-Variable
Allegations:	FINRA RULES 2010, 3270, NASD RULE 3030: MEYER FAILED TO PROVIDE PROMPT WRITTEN NOTICE TO HIS MEMBER FIRM OF HIS OUTSIDE BUSINESS ACTIVITIES. MEYER VERBALLY INFORMED HIS SUPERVISORS OF THE OUTSIDE BUSINESS ACTIVITIES AND HIS BUSINESS PLANS BUT FAILED TO PROVIDE HIS FIRM WITH WRITTEN NOTICE OF THE OUTSIDE BUSINESS ACTIVITIES. MEYER CONDUCTED FOUR SUBACCOUNT TRANSFERS, OR TRANSACTIONS, IN AN IRA ACCOUNT, WHICH HELD ONLY A VARIABLE ANNUITY. THE FOUR ANNUITY SUB-ACCOUNT TRANSACTIONS REDUCED THE VALUE OF THE VARIABLE ANNUITY CONTRACT BY \$1,395.15 BY THE TIME THE ACCOUNT WAS FORMALLY TRANSFERRED TO HIS WIFE. IN ADDITION, MEYER TRANSFERRED \$1,800 FROM THE IRA ACCOUNT TO



HIS PERSONAL BANK ACCOUNT. THE FIRM IMMEDIATELY REVERSED THE TRANSACTION AND REIMBURSED MEYER'S WIFE \$1,395.15 FOR THE ACCOUNT'S REDUCTION IN VALUE CAUSED BY MEYER'S TRANSACTIONS. MEYER HAS MADE FULL RESTITUTION TO THE FIRM.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	09/15/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) 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:	ALL CAPACITIES
Duration:	25 BUSINESS DAYS
Start Date:	09/19/2011
End Date:	10/21/2011

**Monetary Sanction 1 of 1**

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

Total Amount: \$12,500.00

Portion Levied against individual: \$12,500.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 07/17/2013

Was any portion of penalty waived? No

Amount Waived:**Regulator Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, MEYER CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS FINED \$12,500 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 25 BUSINESS DAYS. THE FINE SHALL BE DUE AND PAYABLE EITHER IMMEDIATELY UPON REASSOCIATION WITH A MEMBER FIRM FOLLOWING THE 25 BUSINESS DAY SUSPENSION, OR PRIOR TO ANY APPLICATION OR REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. THE SUSPENSION IS IN EFFECT FROM SEPTEMBER 19, 2011 THROUGH OCTOBER 21, 2011. FINE PAID IN FULL ON JULY 17, 2013.

Reporting Source: Broker

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 09/15/2011

Docket/Case Number: [2011026619801](#)

Employing firm when activity occurred which led to the regulatory action: THRIVENT INVESTMENT MANAGEMENT

Product Type: Annuity-Variable



Allegations:	FINRA RULES 2010, 3270 AND NASD RULE 3030: MR.MEYER FAILED TO PROVIDE PROMPT WRITTEN NOTICE TO HIS MEMBER FIRM OF HIS OUTSIDE BUSINESS ACTIVITIES. MEYER VERBALLY INFORMED HIS SUPERVISORS OF THE OUTSIDE BUSINESS ACTIVITIES AND HIS BUSINESS PLANS BUT FAILED TO PROVIDE HIS FIRM WITH WRITTEN NOTICE OF THE OUTSIDE BUSINESS ACTIVITIES. MEYER CONDUCTED FOUR SUBACCOUNT TRANSFERS, OR TRANSACTIONS, IN AN IRA ACCOUNT, WHICH HELD ONLY A VARIABLE ANNUITY. THE FOUR ANNUITY SUBACCOUNT TRANSACTIONS REDUCED THE VALUE OF THE VA CONTRACT BY \$1,395.15 BY THE TIME THE ACCOUNT WAS FORMALLY TRANSFERRED TO HIS WIFE. IN ADDITION, MEYER TRANSFERRED \$1800.00 FROM THE IRA ACCOUNT TO HIS PERSONAL BANK ACCOUNT. THE FIRM IMMEDIATELY REVERSED THE TRANSACTION AND REIMBURSED MEYER'S WIFE \$1,395.15 FOR THE ACCOUNT'S REDUCTION IN VALUE CAUSED BY MEYER'S TRANSACTIONS. MEYER HAS MADE FULL RESTITUTION TO THE FIRM.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	09/15/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	25 BUSINESS DAYS
Start Date:	09/19/2011
End Date:	10/21/2011
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$12,500.00



Portion Levied against individual: \$12,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 07/17/2013

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

WITHOUT ADDMITTING OR DENYING THE FINDINGS, MEYER CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE WAS FINED \$12,500.00 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 25 BUSINESS DAYS. THE FINE SHALL BE DUE AND PAYABLE EITHER IMMEDIATELY UPON REASSOCIATION WITH A MEMBER FIRM FOLLOWING THE 25 BUSINESS DAY SUSPENSION, OR PRIOR TO ANY APPLICATION OR REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. THE SUSPENSION WAS IN EFFECT FROM SEPTEMBER 19, 2011 THROUGH OCTOBER 21, 2011.



Customer Dispute - Settled

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

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	THRIVENT INVESTMENT MANAGEMENT
Allegations:	CUSTOMER ALLEGES MISREPRESENTATION CONCERNING FEES/CHARGES WHEN EXCHANGING FUNDS OUTSIDE OF THRIVENT. CUSTOMER ALSO ALLEGES THAT THE REGISTERED REPRESENTATIVE DID NOT FOLLOW THROUGH ON PROVIDING MUTUAL FUND COMPARISONS AS REQUESTED. CUSTOMER REQUESTED ARBITRARY AMOUNT OF APPROXIMATELY \$28,000.00. RESEARCH REVEALED NO WRONG DOING ON REGISTERED REPRESENTATIVES PART. AS A GOODWILL GESTURE WE SETTLED CLAIM FOR \$28,337.69.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$28,000.00

Customer Complaint Information

Date Complaint Received:	07/03/2006
Complaint Pending?	No
Status:	Settled
Status Date:	08/14/2006
Settlement Amount:	\$28,337.69
Individual Contribution Amount:	\$0.00



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

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	THRIVENT INVESTMENT MANAGEMENT INC
Allegations:	THE CUSTOMER ALLEGED THAT WHEN SHE SURRENDERED TWO LIFE INSURANCE CONTRACTS WITH A TOTAL DEATH BENEFIT OF \$18,000, TO PURCHASE A VARIABLE ANNUITY (ISSUED 12/15/10) WITH A DEATH BENEFIT OF \$10,000, SHE WAS TOLD BY THE REGISTERED REPRESENTATIVE THAT THE DIVIDENDS WERE NOT SUFFICIENT TO COVER THE PREMIUMS ON THE LIFE CONTRACT THE OTHER LIFE CONTRACT. CUSTOMER ALLEGES VA WAS UNSUITABLE BECAUSE SHE LOST DEATH BENEFIT. RESEARCH REVEALED VA PRODUCT MET CUSTOMER'S STATED GOALS AND DISCLOSURE WAS PROVIDED. DENIED CUSTOMER'S REQUEST TO REVERSE TRANSACTION.
Product Type:	Annuity-Variable
Alleged Damages:	\$8,000.00
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:	04/15/2011
Complaint Pending?	No
Status:	Denied
Status Date:	06/15/2011
Settlement Amount:	
Individual Contribution Amount:	



Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: THRIVENT INVESTMENT MANAGEMENT

Allegations: THE CUSTOMER ALLEGED THAT WHEN SHE SURRENDERED TWO LIFE INSURANCE CONTRACTS WITH A TOTAL DEATH BENEFIT OF \$18,000, TO PURCHASE A VARIABLE ANNUITY (ISSUED 12/15/10) WITH A DEATH BENEFIT OF \$10,000, SHE WAS TOLD BY THE REGISTERED REP THAT THE DIVIDENDS WERE NOT SUFFICIENT TO COVER THE PREMIUMS ON THE OTHER LIFE CONTRACT. CUSTOMER ALLEGES VA WAS UNSUITABLE BECAUSE SHE LOST DEATH BENEFIT. RESEARCH REVEALED VA PRODUCT MET CUSTOMER'S STATED GOALS AND DISCLOSURE WAS PROVIDED. THRIVENT DENIED THE CUSTOMER'S REQUEST TO REVERSE THE TRANSACTION.

Product Type: Annuity-Variable

Alleged Damages: \$8,000.00

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: 04/15/2011

Complaint Pending? No

Status: Denied

Status Date: 06/15/2011

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Broker



Employing firm when activities occurred which led to the complaint:

THRIVENT INVESTMENT MANGEMENT INC.

Allegations:

CUSTOMER'S DAUGHTER AND GUARDIAN ALLEGES THAT THE SALE OF A SINGLE PREMIUM IMMEDIATE ANNUITY AND A VARIABLE ANNUITY WAS SOLD UNDER EXTREMELY QUESTIONABLE CIRCUMSTANCES. SHE ALLEGES HER MOTHER WAS TAKEN ADVANTAGE OF. FIRM FOUND NO EVIDENCE OF WRONGDOING OR UNSUITABLE SALE BY REGISTERED REPRESENTATIVE.

Product Type:

Annuity(ies) - Variable

Other Product Type(s):

SINGLE PREMIUM IMMEDIATE ANNUITY

Alleged Damages:

\$6,677.74

Customer Complaint Information

Date Complaint Received:

08/09/2004

Complaint Pending?

No

Status:

Denied

Status Date:

09/30/2004

Settlement Amount:

\$0.00

Individual Contribution Amount:

\$0.00



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 1

Reporting Source: Firm

Employer Name: THRIVENT INVESTMENT MANAGEMENT INC

Termination Type: Discharged

Termination Date: 02/10/2011

Allegations: RR WAS TERMINATED AFTER HE: ALLEGEDLY MISAPPROPRIATED CUSTOMER FUNDS (BELONGING TO HIS EX-WIFE) FROM A VARIABLE ANNUITY CONTRACT AFTER HIS OWNERSHIP INTEREST IN THIS CONTRACT HAD CEASED; REQUESTED MULTIPLE UNAUTHORIZED SUBACCOUNT TRANSFERS WITHIN THIS SAME CONTRACT; FAILED TO OBTAIN WRITTEN APPROVAL FOR AN OUTSIDE BUSINESS ACTIVITY (OBA) HE WAS ENGAGED IN; FAILED TO DISCLOSE THIS OBA ON HIS FORM U4; AND USED FIRM-OWNED RESOURCES FOR HIS PERSONAL BENEFIT IN SUPPORT OF THIS OBA.

Product Type: Annuity-Variable

Reporting Source: Broker

Employer Name: THRIVENT INVESTMENT MANAGEMENT

Termination Type: Discharged

Termination Date: 02/10/2011

Allegations: RR WAS TERMINATED AFTER HE: ALLEGEDLY MISAPPROPRIATED CUSTOMER FUNDS (BELONGING TO HIS EX-WIFE) FROM A VA CONTRACT AFTER HIS OWNERSHIP INTEREST IN THIS CONTRACT HAD CEASED; HE REQUESTED MULTIPLE UNAUTHORIZED SUBACCOUNT TRANSFERS WITHIN THIS SAME CONTRACT; HE FAILED TO OBTAIN WRITTEN APPROVAL FOR AN OUTSIDE BUSINESS ACTIVITY (OBA) HE WAS ENGAGED IN; HE FAILED TO DISCLOSE THIS OBA ON HIS FORM U-4; AND HE USED FIRM-OWNED RESOURCES FOR HIS PERSONAL BENEFIT IN SUPPORT OF HIS OBA.

Product Type: Annuity-Variable

Broker Statement THE CONTRACT IN QUESTION WAS A TRADITIONAL IRA OWNED BY BRYON MEYER. THIS CONTRACT WAS AWARDED TO HIS EX WIFE IN THE DIVORCE,



THE TRANSACTIONS IN QUESTION WERE REQUESTED PRIOR TO THE DIVORCE DECREE BEING SIGNED OR THE OWNERSHIP CHANGED TO THE EX WIFES NAME. BRYON MEYER ALSO HAD VERBAL APPROVAL FROM THRIVENT FINANCIAL FOR HIS OBA.



Civil Bond

This type of disclosure event involves a civil bond for the broker that has been denied, paid, or revoked by a bonding company.

Disclosure 1 of 1

Reporting Source:	Broker
Policy Holder:	THRIVENT INVESTMENT MANAGEMENT INC
Bonding Company Name:	FEDERAL INSURANCE / CONTINENTAL CASUALTY INSURANCE
Disposition:	Revoked
Disposition Date:	02/02/2011

End of Report



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