

## BrokerCheck Report

**RYAN FRANCIS HORNER**

CRD# 4331562

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

**Thank you for using FINRA BrokerCheck.**



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at [brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit [www.finra.org](http://www.finra.org).

**RYAN F. HORNER**

CRD# 4331562

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

**IA WELLS FARGO ADVISORS**  
 1520 ROUTE 38  
 BLDG 3  
 HAINESPORT, NJ 08036  
 CRD# 19616  
 Registered with this firm since: 11/15/2017

**B WELLS FARGO CLEARING SERVICES, LLC**  
 1520 ROUTE 38  
 BLDG 3  
 HAINESPORT, NJ 08036  
 CRD# 19616  
 Registered with this firm since: 11/15/2017

**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:**

- 6 Self-Regulatory Organizations
- 21 U.S. states and territories

**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):**

- IA MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 CRD# 7691  
 NEW YORK, NY  
 03/2015 - 11/2017
- B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 CRD# 7691  
 CINNAMINSON, NJ  
 02/2015 - 11/2017
- IA BCG SECURITIES, INC.**  
 CRD# 70  
 CHERRY HILL, NJ  
 11/2013 - 11/2014

**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	2



## 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 6 SROs and is licensed in 21 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **WELLS FARGO CLEARING SERVICES, LLC**

Main Office Address: **ONE NORTH JEFFERSON AVENUE  
MAIL CODE: H0004-05E  
ST. LOUIS, MO 63103**

Firm CRD#: **19616**

SRO	Category	Status	Date
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	11/19/2021
<b>B</b> FINRA	General Securities Representative	Approved	11/15/2017
<b>B</b> NYSE American LLC	General Securities Representative	Approved	11/15/2017
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	11/15/2017
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	11/15/2017
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	11/15/2017

U.S. State/ Territory	Category	Status	Date
<b>B</b> Alabama	Agent	Approved	03/22/2023
<b>B</b> Arizona	Agent	Approved	05/16/2024
<b>B</b> California	Agent	Approved	01/04/2022
<b>B</b> Colorado	Agent	Approved	06/13/2024
<b>B</b> Delaware	Agent	Approved	01/22/2024
<b>B</b> Florida	Agent	Approved	04/23/2021
<b>B</b> Georgia	Agent	Approved	03/01/2023



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Illinois	Agent	Approved	04/22/2025
B	Indiana	Agent	Approved	04/07/2020
B	Maine	Agent	Approved	04/02/2020
B	Maryland	Agent	Approved	06/13/2024
B	Massachusetts	Agent	Approved	07/15/2025
B	Mississippi	Agent	Approved	08/05/2020
B	New Jersey	Agent	Approved	11/15/2017
IA	New Jersey	Investment Adviser Representative	Approved	11/22/2017
B	New York	Agent	Approved	06/13/2024
B	North Carolina	Agent	Approved	06/13/2024
B	Ohio	Agent	Approved	04/11/2023
B	Pennsylvania	Agent	Approved	11/15/2017
B	South Carolina	Agent	Approved	09/24/2021
B	Texas	Agent	Approved	06/13/2024
IA	Texas	Investment Adviser Representative	Approved	06/13/2024
B	Virginia	Agent	Approved	06/13/2024

### Branch Office Locations

#### WELLS FARGO CLEARING SERVICES, LLC

1520 ROUTE 38  
BLDG 3  
HAINESPORT, NJ 08036

#### WELLS FARGO CLEARING SERVICES, LLC

## Broker Qualifications



### Employment 1 of 1, continued

163 ROUTE 130 S  
CINNAMINSON, NJ 08077

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## 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 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> Futures Managed Funds Examination	Series 31	03/22/2003
<b>B</b> General Securities Representative Examination	Series 7	02/27/2001

### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	03/05/2003

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).

## Broker Qualifications



## Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration and Employment History



### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>IA</b> 03/2015 - 11/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	CINNAMINSON, NJ
<b>B</b> 02/2015 - 11/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	CINNAMINSON, NJ
<b>B</b> 11/2013 - 11/2014	BCG SECURITIES, INC.	70	CHERRY HILL, NJ
<b>IA</b> 11/2013 - 11/2014	BCG SECURITIES, INC.	70	CHERRY HILL, NJ
<b>B</b> 08/2012 - 11/2013	M&T SECURITIES, INC.	17358	CLAYMONT, DE
<b>IA</b> 08/2012 - 11/2013	M&T SECURITIES, INC.	17358	CLAYMONT, DE
<b>B</b> 02/2012 - 08/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	GIBBSBORO, NJ
<b>IA</b> 02/2012 - 08/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	GIBBSBORO, NJ
<b>B</b> 07/2011 - 02/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	VOORHEES, NJ
<b>IA</b> 07/2011 - 02/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	VOORHEES, NJ
<b>B</b> 09/2006 - 07/2011	WELLS FARGO ADVISORS, LLC	19616	DELRAN, NJ
<b>IA</b> 09/2006 - 07/2011	WELLS FARGO ADVISORS, LLC	19616	DELRAN, NJ
<b>B</b> 08/2006 - 08/2006	PRIMEVEST FINANCIAL SERVICES, INC.	15340	WOOLWICH TOWNSHIP, NJ
<b>IA</b> 08/2006 - 08/2006	PRIMEVEST FINANCIAL SERVICES, INC.	15340	WOOLWICH TOWNSHIP, NJ
<b>B</b> 01/2005 - 08/2006	PRIMEVEST FINANCIAL SERVICES, INC.	15340	WOOLWICH TOWNSHIP, NJ
<b>IA</b> 01/2005 - 08/2006	PRIMEVEST FINANCIAL SERVICES, INC.	15340	WOOLWICH TOWNSHIP, NJ
<b>B</b> 10/2004 - 02/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	BOSTON, MA
<b>IA</b> 10/2004 - 02/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	PENNSAUKEN, NJ
<b>B</b> 04/2004 - 10/2004	QUICK & REILLY, INC.	11217	NEW YORK, NY
<b>IA</b> 04/2004 - 10/2004	QUICK & REILLY, INC.	11217	HADDONFIELD, NJ



## Registration and Employment History

### Registration History, continued

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
<b>IA</b>	09/2003 - 01/2004	MORGAN STANLEY	7556	MT.LAUREL, NJ
<b>B</b>	01/2003 - 01/2004	MORGAN STANLEY DW INC.	7556	PURCHASE, NY
<b>B</b>	05/2001 - 10/2002	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
<b>B</b>	02/2001 - 03/2001	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
<b>B</b>	02/2001 - 03/2001	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

### Employment History

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

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

Employment	Employer Name	Position	Investment Related	Employer Location
11/2017 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	HADDON TOWNSHIP, NJ, United States
12/2014 - 11/2017	BANK OF AMERICA, N.A.	ASSISTANT VICE PRESIDENT; FINANCIAL SOLUTIONS ADVISOR	Y	CHERRY HILL, NJ, United States
12/2014 - 11/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	ASSISTANT VICE PRESIDENT; FINANCIAL SOLUTIONS ADVISOR	Y	CHERRY HILL, NJ, 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

CINNAMINSON TOWNSHIP COMMITTEE; NOT INVESTMENT RELATED; CINNAMINSON, NJ; DEPUTY MAYOR; 02/03/2025; 20 HOURS PER MONTH; NO HOURS DURING TRADING HOURS; LEGISLATIVE |

CINNAMINSON TOWNSHIP COMMITTEE; NOT INVESTMENT RELATED; CINNAMINSON, NJ; COMMITTEE MEMBER; 01/01/2024; 20 HOURS PER MONTH; NO HOURS DURING TRADING HOURS; LEGISLATE THROUGH PUBLIC MEETINGS |

CINNAMINSON TOWNSHIP COMMITTEE; NOT INVESTMENT RELATED; CINNAMINSON, NJ; LIAISON TO FINANCE COMMITTEE; 01/01/2025; 4 HOURS PER MONTH; NO HOURS DURING TRADING HOURS; PROVIDE GOVERNANCE TO MUNICIPALITY |

CINNAMINSON TOWNSHIP COMMITTEE; NOT INVESTMENT RELATED; CINNAMINSON, NJ; LIAISON TO ECONOMIC DEVELOPMENT; 01/06/2025; 4 HOURS PER MONTH; NO HOURS DURING TRADING HOURS; GOVERNANCE FOR MUNICIPALITY

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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:**
  - 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
Customer Dispute	0	2	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 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	AMERIPRISE FINANCIAL SERVICES, INC.
<b>Allegations:</b>	THE CLIENT ALLEGED THE METLIFE VARIABLE ANNUITY PURCHASED IN JUNE 2012 WAS MISREPRESENTED TO HER.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$13,248.01
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	12/20/2012
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	01/18/2013
<b>Settlement Amount:</b>	



### Individual Contribution Amount:

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** AMERIPRISE FINANCIAL SERVICES, INC.

**Allegations:** THE CLIENT ALLEGED THE METLIFE VARIABLE ANNUITY PURCHASED IN JUNE 2012 WAS MISREPRESENTED TO HER.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$13,248.01

**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:** 12/20/2012

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/18/2013

**Settlement Amount:**

### Individual Contribution Amount:

#### Disclosure 2 of 2

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC

**Allegations:** NEW JERSEY CLIENT CLAIMED THAT SHE MET WITH THE FA ON OCTOBER 3, 2008 TO DISCUSS TAKING A WITHDRAWAL FROM HER JACKSON NATIONAL LIFE INSURANCE PERSPECTIVE II VARIABLE ANNUITY, WHICH AT THAT TIME THE CLIENT CLAIMS HAD A BALANCE OF \$61,000. THE CLIENT



FURTHER CLAIMED THAT SHE ASKED THE FA ABOUT THE RISKS OF WITHDRAWING \$10,000 FROM THE ANNUITY AND THAT THE FA TOLD HER THAT SHE WOULD ONLY HAVE TO PAY TAXES AND AN EARLY WITHDRAWAL CHARGE ON THE MONEY THAT SHE WITHDREW. THE CLIENT CLAIMED THAT THE FA TOLD HER TO INCLUDE THE TAXES AND FEES IN THE WITHDRAWAL AMOUNT WHICH WOULD THEN TOTAL \$13,555. THE CLIENT CLAIMED THAT AFTER THE WITHDRAWAL SHE RECEIVED CORRESPONDENCE FROM JACKSON LIFE DATED OCTOBER 15, 2008 INDICATING THAT THE CONTRACT VALUE OF HER ANNUITY WAS ONLY \$22,543.04. THE CLIENT CLAIMS THAT SHE THEN SPOKE TO A REPRESENTATIVE FROM JACKSON LIFE WHO INFORMED HER THAT WITHDRAWING MORE THAN THE ALLOTTED AMOUNT DECREASED THE ACCOUNT'S VALUE BY PERCENTAGE POINTS AND NOT DOLLAR AMOUNTS. THE CLIENT ALLEGED THAT THE FA NEVER DISCLOSED OR ADVISED HER OF THAT INFORMATION. THE CLIENT SEEKS TO HAVE \$25,000 RESTORED TO THE VALUE OF HER ANNUITY.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$25,000.00

### Customer Complaint Information

**Date Complaint Received:** 11/12/2008

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/15/2009

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

A LETTER WAS SENT TO THE CLIENT ON JANUARY 15, 2009 DENYING HER COMPLAINT. PER THE FA, HE EXPLAINED TO THE CLIENT THAT SINCE SHE WAS TAKING AN EARLY WITHDRAWAL FROM THE ANNUITY, SHE WOULD INCUR A SURRENDER; FURTHER, THAT SHE WOULD BE SUBJECT TO A RECAPTURE CHARGE FOR A PRO RATA PORTION OF THE BONUS CREDIT THAT SHE HAD RECEIVED WHEN SHE ORIGINALLY PURCHASED THE ANNUITY. THE FA FURTHER EXPLAINED TO THE CLIENT THAT WITHDRAWALS FROM THE GUARANTEED MINIMUM WITHDRAWAL BENEFITS WOULD REDUCE HER GUARANTEED WITHDRAWAL BALANCE AND UNDER CERTAIN CIRCUMSTANCES, MAY REDUCE HER GUARANTEED ANNUAL WITHDRAWAL AMOUNT. THE FA ALSO EXPLAINED TO THE CLIENT THAT SHE MAY INCUR TAX LIABILITY ON A PORTION OF THE MONIES WITHDRAWN. AT OR AROUND THE TIME THE CLIENT TOOK THE



WITHDRAWAL, THE CONTRACT VALUE OF THE ANNUITY HAD DECLINED TO APPROXIMATELY \$46,083.66 DUE TO THE DECLINE IN THE VALUE OF THE VARIABLE INVESTMENT OPTION/FUND WHICH THE CLIENT HAD ELECTED AT THE TIME THAT SHE PURCHASED THE ANNUITY. AFTER THE WITHDRAWAL, THE CONTRACT VALUE WAS THEN FURTHER REDUCED BY THE AMOUNT OF \$8,978.59 BASED UPON THE INVESTMENT PERFORMANCE OF THE VARIABLE INVESTMENT OPTION/FUND FOR THE FOURTH QUARTER OF 2008. AS OF DECEMBER 31, 2008 THE CONTRACT VALUE OF THE ANNUITY WAS \$22,520.95.



## End of Report



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