

## BrokerCheck Report

**MOHAMMAD AHMED AWAD-ELJIED**

CRD# 4993478

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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).

**MOHAMMAD A. AWAD-ELJIED**

CRD# 4993478

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

**IA WELLS FARGO ADVISORS**  
 300 S MAIN  
 WICHITA, KS 67202  
 CRD# 19616  
 Registered with this firm since: 01/24/2020

**B WELLS FARGO CLEARING SERVICES, LLC**  
 300 S MAIN  
 WICHITA, KS 67202  
 CRD# 19616  
 Registered with this firm since: 01/24/2020

**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:**

- 11 Self-Regulatory Organizations
- 23 U.S. states and territories

**This broker has passed:**

- 0 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 BENJAMIN F. EDWARDS & COMPANY, INC.**  
 CRD# 146936  
 WICHITA, KS  
 05/2011 - 01/2020
- IA BENJAMIN F. EDWARDS & COMPANY, INCORPORATED**  
 CRD# 146936  
 ST. LOUIS, MO  
 05/2011 - 01/2020
- IA EDWARD JONES**  
 CRD# 250  
 ST. LOUIS, MO  
 06/2008 - 05/2011

**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 11 SROs and is licensed in 23 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	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	01/24/2020
B	Cboe Exchange, Inc.	General Securities Representative	Approved	01/24/2020
B	FINRA	General Securities Representative	Approved	01/24/2020
B	NYSE American LLC	General Securities Representative	Approved	01/24/2020
B	NYSE Arca, Inc.	General Securities Representative	Approved	01/24/2020
B	NYSE Texas, Inc.	General Securities Representative	Approved	01/24/2020
B	Nasdaq GEMX, LLC	General Securities Representative	Approved	01/24/2020
B	Nasdaq ISE, LLC	General Securities Representative	Approved	01/24/2020
B	Nasdaq PHLX LLC	General Securities Representative	Approved	01/24/2020
B	Nasdaq Stock Market	General Securities Representative	Approved	01/24/2020
B	New York Stock Exchange	General Securities Representative	Approved	01/24/2020

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	01/25/2020
B	California	Agent	Approved	01/24/2020

## Broker Qualifications



### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	01/24/2020
B	Florida	Agent	Approved	02/24/2020
B	Georgia	Agent	Approved	01/24/2020
B	Idaho	Agent	Approved	01/24/2020
B	Illinois	Agent	Approved	06/11/2020
B	Indiana	Agent	Approved	02/26/2020
B	Kansas	Agent	Approved	01/24/2020
IA	Kansas	Investment Adviser Representative	Approved	01/24/2020
B	Maryland	Agent	Approved	01/24/2020
B	Michigan	Agent	Approved	01/24/2020
B	Missouri	Agent	Approved	02/27/2020
B	Nebraska	Agent	Approved	01/21/2022
B	Nevada	Agent	Approved	03/05/2024
B	New Jersey	Agent	Approved	01/24/2020
B	New York	Agent	Approved	01/24/2020
B	North Carolina	Agent	Approved	01/06/2024
B	Ohio	Agent	Approved	01/24/2020
B	Oklahoma	Agent	Approved	01/28/2020
B	Texas	Agent	Approved	02/18/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	02/18/2020
B	Virginia	Agent	Approved	01/24/2020

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Washington	Agent	Approved	01/24/2020
B	West Virginia	Agent	Approved	09/27/2021

Branch Office Locations

WELLS FARGO CLEARING SERVICES, LLC  
300 S MAIN  
WICHITA, KS 67202

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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, 2 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	10/13/2005

### State Securities Law Exams

Exam	Category	Date
<b>B</b> <b>IA</b> Uniform Combined State Law Examination	Series 66	05/28/2008
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	10/27/2005

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>B</b> 05/2011 - 01/2020	BENJAMIN F. EDWARDS & COMPANY, INC.	146936	WICHITA, KS
<b>IA</b> 05/2011 - 01/2020	BENJAMIN F. EDWARDS & COMPANY, INCORPORATED	146936	WICHITA, KS
<b>IA</b> 06/2008 - 05/2011	EDWARD JONES	250	WICHITA, KS
<b>B</b> 10/2005 - 05/2011	EDWARD JONES	250	WICHITA, KS

### Employment History

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

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

Employment	Employer Name	Position	Investment Related	Employer Location
01/2020 - Present	Wells Fargo Clearing Services LLC	Registered Rep	Y	Wichita, KS, United States
05/2011 - 01/2020	BENJAMIN F EDWARDS & CO	FINANCIAL CONSULTANT	Y	WICHITA, KS, 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.

RAFA INVESTMENTS LLC, NOT INV RELATED, WICHITA, KS, 100% OWNERSHIP, START 12/12/2019, 5 HOURS PER MONTH, ZERO DURING TRADING, FAMILY RANCH.

KANSAS GRASS FED ANGUS LLC, INV RELATED, WICHITA, KS, 100% OWNERSHIP, START 7/29/2022, 8 HOURS PER MONTH, ZERO HOURS DURING TRADING, CATTLE BUSINESS.

WICHITA STATE UNIVERSITY SCHOOL OF BUSINESS; NOT INV. RELAGED; WICHITA, KS; ECONOMICS DEPARTMENT ADVISORY BOARD MEMBER; START DATE 12/9/2020; 4 HOURS PER YEAR; 0 HOURS DURING BUSINESS; DUTIES: ATTEND MEETINGS TO DISCUSS DEPARTMENT UPDAE, OPPORTUNITIES, NETWORKING GROUPS, SPEAKER SERIES IN THE AREA, AND THE OTHER ACTIVITIES THAT OUR STUDENTS SHOULD BE MORE AWARE OF AND PARTICIPATE IN.

## 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
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 - 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 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	CLIENT CLAIMS THAT THE FA GAVE THEM BAD ADVICE REGARDING A MOVE FROM THEIR PENN MUTUAL LIFE INSURANCE AND NOW THEY HAVE A LARGE TAX MATTER OF APPROXIMATELY \$18,374. CLIENTS WANT EDJ TO INVESTIGATE THE MATTER AND COME UP WITH AN AMICABLE RESOLUTION. FILING REQUIRED LOSSES EXCEED \$5000
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$18,374.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGED AMOUNT IS APPROXIMATE ONLY.
<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>	07/21/2011
<b>Complaint Pending?</b>	No



**Status:** Settled

**Status Date:** 04/12/2012

**Settlement Amount:** \$9,861.55

**Individual Contribution Amount:** \$0.00

**Firm Statement**

WE HAVE REVIEWED THE ACCOUNT AND WE HAVE BEEN IN CONTACT WITH FORMER FINANCIAL ADVISOR MOHAMMED A. AWAD-ELJIED REGARDING THE CONCERNS. IT IS OUR UNDERSTANDING THAT THE CLIENT EITHER MET OR DISCUSSED IN DETAIL WITH THE FA ON SEVERAL OCCASIONS TO DISCUSS HIS RECOMMENDATION TO MOVE FROM THE PENN MUTUAL LIFE INSURANCE POLICY TO THE HARTFORD POLICY. WHILE WE WERE NOT PRIVY TO THE CONVERSATIONS BETWEEN THE CLIENT AND FORMER FA, HE CONTENDS THAT HE PROVIDE THE CLIENT WITH THE NECESSARY INFORMATION REGARDING THE RISK, COMMISSION AND TAX CONSEQUENCES TO MAKE AN INFORMED DECISION. IN ADDITION, IT APPEARS THAT THE CLIENT SIGNED THE LIFE INSURANCE ACKNOWLEDGEMENT LETTER AT THE TIME OF PURCHASE IN JUNE OF 2009. BASED UPON OUR INVESTIGATION IT APPEARS THAT THE CLIENT WAS PROVIDED WITH THE NECESSARY INFORMATION TO MAKE AN INFORMED DECISION IN 2009. IN LIGHT OF THIS, THE REQUEST FOR REIMBURSEMENT IS DENIED.

**AMENDED CONCLUSION:**

AFTER FURTHER REVIEW OF THE MATTER AS A SERVICE GESTURE WE HAVE AGREED TO REIMBURSE THE CLIENT THE CDSC CHARGES FROM THE EARLY SALE OF THE PENN MUTUAL POLICIES AND ONE-HALF OF THE TAXES INCURRED FROM THE EARLY DISTRIBUTION ON THE RETIREMENT FUNDS TO PURCHASE THE HARTFORD POLICY. OFFER ACCEPTED.

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** CLIENT CLIAMS THAT THE FA GAVE THEM BAD ADVICE REGARDING A MOVE FROM THEIR PENN MUTUAL LIFE INSURANCE AND NOW THEY HAVE A LARGE TAX MATTER OF APPROXIMATELY \$18,374. CLIENTS WANT EDJ TO INVESTIGATE THE MATTER AND COME UP WITH AN AMICABLE RESOLUTION. FILING REQUIRED LOSSES EXCEED \$5,000.

**Product Type:** Insurance



**Alleged Damages:** \$18,374.00

**Alleged Damages Amount Explanation (if amount not exact):** ALLEGED AMOUNT IS APPROXIMATE ONLY.

**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:** 07/21/2011

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 04/12/2012

**Settlement Amount:** \$9,861.55

**Individual Contribution Amount:** \$0.00

**Broker Statement** I PROVIDED ALL THE PROPER DISCLOSURE INFORMATION TO [CUSTOMER] PERTAINING TO THE VARIABLE INSURANCE PRODUCT AND WAS AWARE THIS PARTICULAR PRODUCT WAS NOT A TAX FREE TRANSACTION.

UPDATE 9-12-11:WE HAVE REVIEWED THE ACCOUNT AND WE HAVE BEEN IN CONTACT WITH FORMER FINANCIAL ADVISOR MOHAMMED A. AWAD-ELJIED REGARDING THE CONCERNS. IT IS OUR UNDERSTANDING THAT THE CLIENT EITHER MET OR DISCUSSED IN DETAIL WITH THE FA ON SEVERAL OCCASIONS TO DISCUSS HIS RECOMMENDATION TO MOVE FROM THE PENN MUTUAL LIFE INSURANCE POLICY TO THE HARTFORD POLICY. WHILE WE WERE NOT PRIVY TO THE CONVERSATIONS BETWEEN THE CLIENT AND FORMER FA, HE CONTENTS THAT HE PROVIDE THE CLIENT WITH THE NECESSARY INFORMATION REGARDING THE RISK, COMMISSION AND TAX CONSEQUENCES TO MAKE AN INFORMED DECISION. IN ADDITION, IT APPEARS THAT THE CLIENT SIGNED THE LIFE INSURANCE ACKNOWLEDGEMENT LETTER AT THE TIME OF PURCHASE IN JUNE OF 2009. BASED UPON OUR INVESTIGATION IT APPEARS THAT THE CLIENT WAS PROVIDED WITH THE NECESSARY INFORMATION TO MAKE AN INFORMED DECISION IN 2009. IN LIGHT OF THIS, THE REQUEST FOR REIMBURSEMENT IS DENIED.



AMENDED CONCLUSION: AFTER FURTHER REVIEW OF THE MATTER AS A SERVICE GESTURE WE HAVE AGREED TO REIMBURSE THE CLIENT THE CDSC CHARGES FROM THE EARLY SALE OF THE PENN MUTUAL POLICIES AND ONE-HALF OF THE TAXES INCURRED FROM THE EARLY DISTRIBUTION ON THE RETIREMENT FUNDS TO PURCHASE THE HARTFORD POLICY. OFFER ACCEPTED.

## Disclosure 2 of 2

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	11/23/09-11/24/09; CLIENT STATES HE INSTRUCTED THE FA HE NEEDED HIS FUNDS INVESTED IN A SAFE-SHORT TERM INVESTMENT SUCH AS A CD OR MONEY MARKET. CLIENT CLAIMS THE FA SUGGESTED SHORT BONDS BACKED BY THE GOVERNMENT WITH AN AVERAGE RETURN OF 3.5%. CLIENT STATES THE FA DID NOT DISCLOSE ANY FEES OR CHARGES. CLIENT CLAIMS THE NEXT DAY, 11/24/09, HE CHECKED HIS ACCOUNT AND DISCOVERED THE FA HAD BOUGHT HARTFORD SHORT DURATION CLASS A FUND AND HE HAD TO PAY A COMMISSION OF \$5,188.20. CLIENT STATES THE FEE WAS NOT DISCLOSED TO HIM, NOR WAS IT MENTIONED THE FA WOULD BE PURCHASING A MUTUAL FUND WITH THE MONEY. CLIENT CLAIMS HE IS WELL EDUCATED ON MUTUAL FUNDS BECAUSE HE OWNS THEM IN ANOTHER ACCOUNT. CLIENT STATES HE CALLED THE BRANCH OFFICE ON 11/24/09 AT 9:00 CENTRAL TIME ASKING THE TRANSACTION BE PUT ON HOLD. CLIENT CLAIMS THE FA TOLD HIM IT WAS NOT REVERSIBLE. CLIENT WANTS THE TRANSACTION REVERSED AND THE FUNDS (\$300,000.00) PUT INTO HIS TRUST ACCOUNT.
<b>Product Type:</b>	Mutual Fund
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000
<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



**Date Complaint Received:** 11/24/2009

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 12/03/2009

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** FA CLAIMS HE DID EXPLAIN THE BREAKPOINT THE CLIENT WOULD BE RECEIVING, BUT STATES HE DID NOT SPECIFICALLY TELL CLIENT EXACT DOLLAR AMOUNT OF COMMISSION. CONTACTED MUTUAL FUND SERVICE AND HAD THE TRADE CANCELLED. ADVISED CLIENT THE TRADE WOULD BE CANCELLED AT NO COST OR LOSS TO HIM. ANY LOSS WILL GO TO FA. APOLOGIZED TO CLIENT. COMPLAINT RESOLVED.

## End of Report



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