

BrokerCheck Report

RYAN OWEN TARJANYI

CRD# 6065805

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

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:

- o 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
- o 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.



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.](http://www.finra.org)

Thank you for using FINRA BrokerCheck.

RYAN O. TARJANYI

CRD# 6065805

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:

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

Registration History

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

- B TRUSTMONT FINANCIAL GROUP, INC.**
CRD# 18312
GREENSBURG, PA
04/2018 - 11/2020
- B BANKERS LIFE SECURITIES, INC.**
CRD# 173962
KETTERING, OH
05/2016 - 04/2018
- B PROEQUITIES, INC.**
CRD# 15708
KETTERING, OH
05/2012 - 05/2016

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	6
Termination	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.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 0 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	02/27/2017
B Investment Company Products/Variable Contracts Representative Examination	Series 6	05/23/2012

State Securities Law Exams

Exam	Category	Date
No information reported.		

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 04/2018 - 11/2020	TRUSTMONT FINANCIAL GROUP, INC.	18312	GREENSBURG, PA
B 05/2016 - 04/2018	BANKERS LIFE SECURITIES, INC.	173962	KETTERING, OH
B 05/2012 - 05/2016	PROEQUITIES, INC.	15708	KETTERING, OH

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
06/2018 - Present	TRUSTMONT ADVISORY GROUP, INC	INVESTMENT ADVISORY REPRESENTATIVE	Y	GREENSBURG, PA, United States
04/2018 - Present	TRUSTMONT FINANCIAL GROUP, INC.	Registered Representative	Y	Greensburg, PA, United States
05/2016 - 04/2018	BANKERS LIFE SECURITIES, INC.	Mass Transfer	Y	KETTERING, OH, United States
03/2010 - 03/2018	BANKERS LIFE & CASUALTY	UNIT SALES SUPERVISOR	Y	KETTERING, OH, United States
03/2010 - 03/2018	BANKERS LIFE & CASUALTY	INSURANCE AGENT/UFT	N	KETTERING, OH, United States
05/2012 - 05/2016	PROEQUITIES, INC	REGISTERED REP	Y	KETTERING, OH, 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.

Independent Insurance agent specializing in Fixed Indexed Annuities, Life Insurance and other insurance products, non- investment related. 80

Registration and Employment History



Other Business Activities, continued

hours per month during trading hours.



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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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	6	N/A
Termination	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:

Date Initiated: 03/05/2021

Docket/Case Number: [2019061943301](#)

Employing firm when activity occurred which led to the regulatory action: Bankers Life Securities, Inc.

Product Type: No Product

Allegations: Without admitting or denying the findings, Tarjanyi consented to the sanction and to the entry of findings that he provided inaccurate information regarding a customer's execution of an annuity partial withdrawal form during on-the-record testimony taken by FINRA after it opened an examination of his sales practices. The findings stated that at that time, Tarjanyi's member firm had reported that customers complained about him, alleging, among other things, forgery and falsification of information on an insurance application and annuity withdrawal forms.

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:

03/05/2021

Sanctions Ordered:

Bar (Permanent)

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: Bar (Permanent)

Capacities Affected: All Capacities

Duration: Indefinite

Start Date: 03/05/2021

End Date:



Reporting Source:	Firm
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	03/05/2021
Docket/Case Number:	2019061943301
Employing firm when activity occurred which led to the regulatory action:	Bankers Life Securities, Inc.
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Tarjanyi consented to the sanction and to the entry of findings that he provided inaccurate information regarding a customer's execution of an annuity partial withdrawal form during on-the-record testimony taken by FINRA after it opened an examination of his sales practices. The findings stated that at that time, Tarjanyi's member firm had reported that customers complained about him, alleging, among other things, forgery and falsification of information on an insurance application and annuity withdrawal forms.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	03/05/2021
Sanctions Ordered:	Bar (Permanent)
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:	Bar (Permanent)
Capacities Affected:	All Capacities
Duration:	Indefinite
Start Date:	03/05/2021
End Date:	



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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Bankers Life Securities, Inc. and Bankers Life Casualty and Company
Allegations:	In a written complaint, dated July 12, 2018, addressed to Bankers Life and Casualty Company (BLC), an insurance company affiliate of the Firm, the client alleged that she did not sign up for a Limited Convalescent Care Policy with BLC in July of 2017 and asked to have the policy cancelled. BLC did not initially categorize this as a complaint and canceled the policy pursuant to the policyholder's request. The complaint was not forwarded it to the Firm by BLC until it was provided pursuant to a document request in the course of a FINRA Cause Exam relating to the financial representative who sold the BLC policy to the client. As part of Firm's investigation of the complaint, it discovered the check used to fund the Limited Convalescent Care Policy, was endorsed by a different client and a separate check related to another client was also inaccurately endorsed. BLS forwarded a copy of the checks to BLC's Special Investigative Unit (SIU) to provide an independent review of possible forgery. After its review, the SIU found that the signatures appearing on the checks were not consistent with the clients' signatures on file and the SIU reported this as possible fraud to the Ohio Department of Insurance. Upon its further review of the matter, BLC determined this matter should be categorized as a customer complaint and BLC refunded the client's paid premium, plus interest on May 28, 2020 in the amount of \$3,056. Although the Limited Convalescent Care Policy is not a security and was not issued by the Firm, it is being reported due to the finding of possible forgery.
Product Type:	Insurance
Alleged Damages:	\$2,890.00
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:	04/24/2020
Complaint Pending?	No



Status: Settled
Status Date: 05/28/2020
Settlement Amount: \$3,056.00
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Bankers Life Securities, Inc. and Bankers Life Casualty and Company

Allegations: On July 12, 2018 BLC received a written complaint alleging that the client did not sign up for a Limited Convalescent Care Policy with BLC in July 2017 and ask to have the policy cancelled. BLC did not categorize this as a complaint and canceled the policy pursuant to the policyholder's request. A document was requested in the course of a FINRA Cause Exam relating to the financial representative who sold the BLC policy to the client. As part to BLC's investigation of the complaint, it was discovered the check used to fund the Limited Convalescent Care Policy was endorsed by a different client and a separate check related to another client was also inaccurately endorsed. The Special Investigative Unit (SIU) of BLC did a independent review of possible forgery and determined that the signatures appearing on the checks were not consistent with the client's signatures on file. SIU reported this as possible fraud to the Ohio Department of Insurance. BLC determined this matter should be categorized as a customer complaint. The Client's paid premium plus interest was refunded on May 28, 2020 in the amount of \$3056.00. Although the Limited Convalescent Care Policy is not a Security it is reported as possible forgery.

Product Type: Insurance
Alleged Damages: \$2,890.00
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: 09/03/2020
Complaint Pending? No



Status:	Settled
Status Date:	05/28/2020
Settlement Amount:	\$3,056.00
Individual Contribution Amount:	\$0.00
Broker Statement	The Registered Representative maintains that the client never expressed concern or regret on purchasing the coverage and did not cancel it until he left the firm.

Disclosure 2 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Bankers Life Securities, Inc.
Allegations:	In a written complaint, dated October 19, 2018, addressed to Bankers Life and Casualty Company (BLC), an insurance company affiliate of the Firm, [REDACTED] stated that they purchased five separate annuities from Ryan Tarjanyi (Tarjanyi) issued by BLC in October and November of 2017. [REDACTED] alleged that one of the annuities, which [REDACTED] understood to be purchased in a tax-free exchange, resulted in a sizable tax liability. [REDACTED] further alleged that the other four annuities were unsuitable as each had a ten-year surrender schedule and maturity dates inappropriate for their needs and living expenses. In addition, [REDACTED] alleged that the Long-Term Care policy (LTC) they purchased did not offer them benefits that approached its costs. [REDACTED] asked for the termination of all five annuities and the LTC plan, without incurrence of surrender fees. While the annuities and LTC policy sold to [REDACTED] are not securities and were issued by BLC, the Firm is reporting this complaint because the source of funding for the annuities and LTC policy came from the sale of securities recommended by Tarjanyi, a former registered representative of the Firm. [REDACTED] further alleged that Tarjanyi misrepresented the characteristics and advantages of the annuities and that over two-thirds of their liquid net worth were invested in the five annuities.
Product Type:	Annuity-Fixed
Alleged Damages:	\$153,775.75
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: 10/26/2018
Complaint Pending? No
Status: Settled
Status Date: 01/29/2019
Settlement Amount: \$141,275.75
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Bankers Life Securities, Inc.

Allegations: Clients stated that they purchased five annuities issued by BLC in October and November of 2017. The client alleged that one of the annuities was to be purchased in a tax-free exchange, resulted in a sizable tax liability. The client further alleged that the remaining four annuities were unsuitable as each had a ten-year surrender schedule and maturity dates inappropriate for their needs and living expenses. The client alleged that the Long-Term policy (LTC) purchased did no offer them benefits that approached its costs. The client requested the termination of all five annuities and the LTC plan without incurrence of surrender fees. The client alleged that the Registered Representative misrepresented the characteristics and advantages of the annuities and that over two-thirds of their liquid net worth were invested in the five annuities.

Product Type: Annuity-Fixed
Alleged Damages: \$153,775.75
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: 02/19/2019
Complaint Pending? No



Status:	Settled
Status Date:	01/29/2019
Settlement Amount:	\$141,275.75
Individual Contribution Amount:	\$0.00
Broker Statement	I was not a party in this settlement. While an attempt was made for a tax deferred exchange of an annuity, we were unable to do so as the client's mother had made her trust the beneficiary which was explained to the client. All annuities were approved by compliance for suitability, including liquidity before they were issued.

Disclosure 3 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Bankers Life Casualty & Company and Bankers Life Securities, Inc.
Allegations:	In a written complaint, dated October 12, 2018, addressed to Bankers Life and Casualty Company (BLC), an insurance company affiliate of the Firm, [REDACTED] alleged that approximately \$3,000 was stolen from one of her accounts at BLC in order to fund a BLC life Insurance policy, written by former BLC agent and Firm RR Ryan Tarjanyi (Tarjanyi). [REDACTED] alleged that she did not authorize the partial withdrawal to fund this policy, nor did she authorize an ACH debit from her bank account to fund the policy. [REDACTED] further alleges this policy was fraudulently created and that her signature was forged on policy documents. [REDACTED] complaint requests transfer paperwork to allow all of her accounts to be moved from BLC. [REDACTED] complaint also requests \$150,000 for her pain and suffering for the fraudulent actions by Tarjanyi and BLC.
Product Type:	Insurance
Alleged Damages:	\$150,000.00
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:	10/16/2018
Complaint Pending?	No



Status: Settled
Status Date: 09/13/2019
Settlement Amount: \$32,500.00
Individual Contribution Amount: \$0.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Bankers Life Casualty & Company and Bankers Life Securities, Inc.

Allegations: In a written complaint that was dated October 12, 2018, approx. \$3,000.00 was stolen from one of her accounts at BLC in order to fund a BLC life Insurance policy. She alleged that she did not authorize the partial withdrawal to fund this policy nor did she authorize an ACH debit from her bank account to fund the policy. She further alleges the policy was fraudulently created and her signature was forged on policy documents.

Product Type: Insurance
Alleged Damages: \$150,000.00
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: 10/16/2018
Complaint Pending? No
Status: Settled
Status Date: 09/13/2019
Settlement Amount: \$32,500.00
Individual Contribution Amount: \$0.00

Broker Statement The client did not personally name me nor make any allegations against me in the complaint.



Disclosure 4 of 4

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Bankers Life and Casualty Company
Allegations:	[Redacted] (POA) allege that RR, Ryan Tarjanyi, forged [Redacted] signature on an index annuity surrender document dated June 14, 2017. [Redacted] alleged that she last met with RR 1-2 years ago. [Redacted] is seeking damages of \$35000.
Product Type:	Annuity-Fixed
Alleged Damages:	\$35,000.00
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:	01/09/2018
Complaint Pending?	No
Status:	Settled
Status Date:	02/20/2018
Settlement Amount:	\$120,000.00
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: Bankers Life Securities and Bankers Life & Casualty

Allegations: In a written complaint, dated January 28, 2019, addressed to Bankers Life and Casualty Company (BLC), an insurance company affiliate of the Firm, [REDACTED] alleged that the signature used to open a Premium Bonus Annuity (PBIA) was forged on the application. [REDACTED] alleged that he did not want an annuity and BLC did not have his authority to issue the annuity in his name. [REDACTED] requested BLC compensate him in the amount of \$20,000. While the annuity subject to the complaint is not a security and was issued by BLC, the Firm is reporting this complaint because the customer complaint alleges forgery by Ryan Tarjanyi, a former registered representative of the Firm.

Product Type: Other: Equity Indexed Annuity

Alleged Damages: \$20,000.00

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: 01/28/2019

Complaint Pending? No

Status: Denied

Status Date: 02/18/2019

Settlement Amount:

Individual Contribution Amount:



Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Bankers Life Securities and Bankers Life Casualty
Allegations:	The client alleged that the signature used to open an annuity at Banker's Life was forged on the application. The client alleged that he did not want an annuity and BLC did not have his authority to issue the annuity in his name. The client requested to be compensated in the amount of \$20,000.00.
Product Type:	Other: Equity Indexed Annuity
Alleged Damages:	\$20,000.00
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:	01/28/2019
Complaint Pending?	No
Status:	Denied
Status Date:	02/18/2019
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Bankers Life Securities, Inc.
Allegations:	Client alleged that she purchased an annuity from Bankers Life and Casualty (BLC), an Affiliated Insurance Company, June 29, 2016. Client stated that after she submitted an initial payment of \$9,900, Registered Representative Ryan Tarjani told her the policy would be paid in full. Client stated she later received an annual statement in 2017, which showed she owed an additional premium on the BLC annuity. Client stated she then called the Mr. Tarjani and was again told that the



BLC policy was all paid up and not to worry about it. Source of funds came from the liquidation of securities. Determination was made that client was disclosed with the terms of the policy, including the expected annual premiums. The complaint is closed - Denied.

Product Type: Insurance
Alleged Damages: \$9,900.00
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: 06/11/2018
Complaint Pending? No
Status: Closed/No Action
Status Date: 06/25/2018

Settlement Amount:
Individual Contribution Amount:

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: Bankers Life Securities, Inc.

Allegations: Client alleged that she purchased an annuity from Bankers Life and Casualty (BLC), an Affiliated Insurance Co, June 29, 2016. Client stated that after she submitted an initial payment of \$9,900.00, Registered Representative Ryan Tarjani told her the policy would be paid in full. Client stated she later received an annual statement in 2017, Which showed she owed an additional premium on the BLC annuity. Client stated she then called Mr. Tarjanyi and was again told that the BLC policy was paid up and not to worry about it. Source of funds came from the liquidation of securities. Determination was made that the client was disclosed with the terms of the policy including the expected annual premiums. The complaint is closed-DENIED

Product Type: Insurance



Alleged Damages: \$9,900.00

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: 06/11/2018

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/25/2018

Settlement Amount:

**Individual Contribution
Amount:**



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: Bankers Life & Casualty
Termination Type: Discharged
Termination Date: 03/30/2018
Allegations: Not being truthful during internal investigation
Product Type: No Product

Reporting Source: Broker
Employer Name: BANKERS LIFE SECURITIES, INC.
Termination Type: Discharged
Termination Date: 03/30/2018
Allegations: TERMINATED FROM AFILIAE FIRM FOR NOT BEING TRUTHFUL DURING COMPANY INITIATED INVESTIGATION INVOLVING AUTHENTICITY OF CLIENT SIGNATURE.
Product Type: No Product

Broker Statement I did not mislead anyone or commit fraud. Further, such termination was not for just cause and a complete investigation would have demonstrated the lack of wrongdoing on my part.

End of Report



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