

## BrokerCheck Report

### JOSEPH NICHOLAS ACCARDI

CRD# 728322

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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).

**JOSEPH N. ACCARDI**

CRD# 728322

**Currently employed by and registered with the following Firm(s):****IA LPL FINANCIAL LLC**

85 POST OFFICE PARK, STE. 8525  
WILBRAHAM, MA 01095  
CRD# 6413  
Registered with this firm since: 12/09/2021

**B LPL FINANCIAL LLC**

85 POST OFFICE PARK, STE. 8525  
WILBRAHAM, MA 01095  
CRD# 6413  
Registered with this firm since: 11/30/2021

**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
- 29 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 CETERA INVESTMENT ADVISERS LLC**

CRD# 105644  
SCHAUMBURG, IL  
10/2020 - 11/2021

**B FIRST ALLIED SECURITIES, INC.**

CRD# 32444  
WILBRAHAM, MA  
05/2008 - 11/2021

**IA FIRST ALLIED ADVISORY SERVICES, INC.**

CRD# 137888  
SAN DIEGO, CA  
01/2007 - 11/2020

**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 | 3     |

## 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 29 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       |
|--|-----------------------------------|----------|------------|
|  FINRA | General Securities Representative | Approved | 11/30/2021 |
|  FINRA | Operations Professional           | Approved | 11/30/2021 |

| U.S. State/ Territory  | Category | Status   | Date       |
|--|----------|----------|------------|
|  Arizona       | Agent    | Approved | 11/30/2021 |
|  California    | Agent    | Approved | 11/30/2021 |
|  Colorado     | Agent    | Approved | 12/02/2021 |
|  Connecticut | Agent    | Approved | 12/01/2021 |
|  Delaware    | Agent    | Approved | 03/28/2023 |
|  Florida     | Agent    | Approved | 11/30/2021 |
|  Georgia     | Agent    | Approved | 10/01/2024 |
|  Illinois    | Agent    | Approved | 11/30/2021 |
|  Kansas      | Agent    | Approved | 11/30/2021 |
|  Kentucky    | Agent    | Approved | 11/30/2021 |
|  Maine       | Agent    | Approved | 12/02/2021 |

## Broker Qualifications



### Employment 1 of 1, continued

| U.S. State/ Territory | Category                          | Status   | Date       |
|-----------------------|-----------------------------------|----------|------------|
| B Maryland            | Agent                             | Approved | 11/30/2021 |
| B Massachusetts       | Agent                             | Approved | 12/01/2021 |
| IA Massachusetts      | Investment Adviser Representative | Approved | 12/09/2021 |
| B Minnesota           | Agent                             | Approved | 11/30/2021 |
| B Montana             | Agent                             | Approved | 03/28/2022 |
| B New Hampshire       | Agent                             | Approved | 12/06/2021 |
| B New Jersey          | Agent                             | Approved | 11/30/2021 |
| B New York            | Agent                             | Approved | 11/30/2021 |
| B North Carolina      | Agent                             | Approved | 12/01/2021 |
| B Ohio                | Agent                             | Approved | 11/30/2021 |
| B Pennsylvania        | Agent                             | Approved | 11/30/2021 |
| B Rhode Island        | Agent                             | Approved | 11/30/2021 |
| B South Carolina      | Agent                             | Approved | 12/13/2021 |
| B Tennessee           | Agent                             | Approved | 11/30/2021 |
| B Texas               | Agent                             | Approved | 07/28/2023 |
| B Utah                | Agent                             | Approved | 11/28/2023 |
| B Vermont             | Agent                             | Approved | 11/30/2021 |
| B Virginia            | Agent                             | Approved | 11/30/2021 |
| B Washington          | Agent                             | Approved | 11/30/2021 |

### Branch Office Locations

## Broker Qualifications



### Employment 1 of 1, continued

**LPL FINANCIAL LLC**

85 POST OFFICE PARK, STE. 8525  
WILBRAHAM, MA 01095

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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 Operations Professional Examination           | Series 99TO | 01/02/2023 |
| B Securities Industry Essentials Examination    | SIE         | 10/01/2018 |
| B General Securities Representative Examination | Series 7    | 04/11/1981 |

#### State Securities Law Exams

| Exam   | Category  | Date       |
|--|-----------|------------|
| B Uniform Securities Agent State Law Examination | Series 63 | 04/17/1981 |

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](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 |
|----------------------|--|--------|-----------------|
| IA 10/2020 - 11/2021 | CETERA INVESTMENT ADVISERS LLC                     | 105644 | WILBRAHAM, MA   |
| B 05/2008 - 11/2021  | FIRST ALLIED SECURITIES, INC.                      | 32444  | WILBRAHAM, MA   |
| IA 01/2007 - 11/2020 | FIRST ALLIED ADVISORY SERVICES, INC.               | 137888 | WILBRAHAM, MA   |
| B 08/1994 - 05/2008  | FFP SECURITIES, INC.                               | 16337  | WILBRAHAM, MA   |
| IA 09/1994 - 01/2007 | FFP ADVISORY SERVICES INC                          | 110778 | WILBRAHAM, MA   |
| B 07/1991 - 08/1994  | OFTRING & COMPANY, INC.                            | 627    | LOS ANGELES, CA |
| B 04/1981 - 03/1991  | MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED | 7691   | NEW YORK, NY    |
| B 07/1982 - 06/1983  | KIDDER, PEABODY & CO. INCORPORATED                 | 7613   |                 |

## 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                   |
|-------------------|--|-----------------------------------|--------------------|-------------------------------------|
| 11/2021 - Present | LPL Financial LLC                            | Registered Representative         | Y                  | Wilbraham, MA, United States        |
| 01/1992 - Present | ACCARDI FINANCIAL GROUP                      | OWNER AND D/B/A                   | Y                  | WILBRAHAM, MA, United States        |
| 11/2020 - 11/2021 | FIRST ALLIED ADVISORY SERVICES               | INVESTMENT ADVISOR REPRESENTATIVE | Y                  | SCHAUMBURG, IL, United States       |
| 05/2008 - 11/2021 | FIRST ALLIED SECURITIES, INC.                | Mass Transfer                     | Y                  | WILBRAHAM, MA, United States        |
| 10/2003 - 11/2021 | FIRST FINANCIAL PLANNERS OF THE PALM BEACHES | D/B/A AND FINANCIAL PLANNER       | Y                  | NORTH PALM BEACH, FL, United States |

# Registration and Employment History



## Employment History, continued

| Employment        | Employer Name                        | Position                          | Investment Related | Employer Location            |
|-------------------|--------------------------------------|-----------------------------------|--------------------|------------------------------|
| 05/2008 - 11/2020 | FIRST ALLIED ADVISORY SERVICES, INC. | INVESTMENT ADVISOR REPRESENTATIVE | Y                  | WILBRAHAM, MA, 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) 11/2021- Accardi Financial Group, Inc.- DBA for LPL Business (entity for LPL business)- inv. related- Wilbraham, MA
- 2) 11/2021 -Private Client Service Group- Tax Prep/Accounting/CPA- owner/silent partner- inv. related- South Hadley, MA -start date 1999 -0hrs
- 3) 12/22/2021 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Insurance Agent - Start Date: 1/1/2022 - 3 Hours Per Month/3 Hours During Securities Trading.
- 4) 04/24/2023 - Taylor's Point Improvement Association (TPIA) - Not Investment Related - 10 Saltworks Lane, Bourne, MA 02532 - Non-Profit Board Member - Board Member - Start Date 04/10/2023 - 2 Hours Per Month/0 Hours During Securities Trading

## 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 |
|------------------|---------|-------|-----------|
| Customer Dispute | 0       | 3     | 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 3

**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** FFP SECURITIES, INC.  
**Allegations:** DAUGHTER OF CLIENT ALLEGES UNSUITABILITY OF SALE OF VARIABLE ANNUITIES. INITIAL TRANSACTION DATE 3/21/00.  
**Product Type:** Annuity(ies) - Variable  
**Alleged Damages:** \$20,000.00

### Customer Complaint Information

**Date Complaint Received:** 09/04/2003  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 09/16/2004  
**Settlement Amount:** \$4,798.00  
**Individual Contribution Amount:** \$4,798.00

#### Disclosure 2 of 3

**Reporting Source:** Regulator



**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.

**Allegations:** SUITABILITY; MISREPRESENTATION; ACCOUNT RELATED - FAILURE TO SUPERVISE; BRCH OF FIDUCIARY DT

**Product Type:**

**Alleged Damages:** \$80,408.00

### **Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD - CASE #93-01047

**Date Notice/Process Served:** 04/26/1993

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 11/15/1993

**Disposition Detail:** CASE IS CLOSED, SETTLED  
Not Provided

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**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.

**Allegations:** CLAIMANTS ALLEGE UNSUITABILITY, A VIOLATION OF NASD RULES SECTION 27, COMMON LAW FRAUD, MISREPRESENTATION, BREACH OF FIDUCIARY DUTIES AND SOUGHT RECISSION OF ALL INVESTMENTS AND THE RETURN OF \$80,408.00

**Product Type:**

**Alleged Damages:** \$80,408.00

### **Customer Complaint Information**

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:****Settlement Amount:****Individual Contribution****Amount:****Arbitration Information****Arbitration/Reparation Claim****filed with and Docket/Case****No.:****Date Notice/Process Served:** 04/26/1993**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 11/15/1993**Monetary Compensation****Amount:** \$25,000.00**Individual Contribution****Amount:** \$0.00**Firm Statement**

CLAIMANTS WERE PAID \$25,000.00 IN FULL SETTLEMENT OF ALL OF THEIR CLAIMS IN RETURN FOR A GENERAL RELEASE. MR. ACCARDI DID NOT CONTRIBUTE TO THIS SETTLEMENT. RESPONDENTS CATEGORICALLY DENIED ALL THE ALLEGATIONS OF THE STATEMENTS OF CLAIM. CLAIMANTS RECEIVED AND REVIEWED ALL DOCUMENTS AND HELD DISCUSSIONS WITH THEIR BROKER PRIOR TO EACH AND EVERY INVESTMENT. ALL TRADES WERE SUITABLE FOR THEIR AGE, INCOME AND EXPERIENCE AND WERE UNDERSTOOD THE TIME OF PURCHASE.

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**Reporting Source:** Broker**Employing firm when**  
**activities occurred which led**  
**to the complaint:** MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.**Allegations:** CLAIMANTS ALLEGE UNSUITABILITY, VIOLATION OF NASD RULES SECTION 27, COMMON LAW FRAUD, MISREPRESENTATION, BREACH OF FIDUCIARY DUTIES AND SOUGHT RESCISSION OF ALL INVESTMENTS AND RETURN OF \$80,408.



**Product Type:** Direct Investment(s) - DPP & LP Interest(s)

**Alleged Damages:** \$80,408.00

### **Customer Complaint Information**

**Date Complaint Received:** 04/26/1993

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 11/15/1993

**Settlement Amount:**

**Individual Contribution**

**Amount:**

### **Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD CASE #93-01047

**Date Notice/Process Served:** 04/26/1993

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 11/15/1993

**Monetary Compensation Amount:** \$25,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

CLAIMANTS WERE PAID \$25,000 IN FULL SETTLEMENT OF ALL OF THEIR CLAIMS FOR A GENERAL RELEASE. THE CLAIM AGAINST MR. ACCARDI WAS WITHDRAWN AS PART OF THE SETTLEMENT AND NO CONTRIBUTE WAS MADE TO THE SETTLEMENT.

### **Disclosure 3 of 3**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH

**Allegations:** THE [CUSTOMERS] ALLEGED BREACH OF CONTRACT,



NEGLIGENCE AND UNSUITABILITY. THEIR AMENDED DAMAGE CLAIMS SOUGHT \$77,000 IN COMPENSATORY DAMAGES.

**Product Type:**

**Alleged Damages:** \$77,000.00

**Customer Complaint Information****Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:****Settlement Amount:**

**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 92-00704

**Date Notice/Process Served:** 03/03/1992

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 08/14/1992

**Monetary Compensation Amount:** \$20,000.00

**Individual Contribution Amount:**

**Firm Statement** MERRILL LYNCH AND THE INDIVIDUAL DEFENDANTS CATEGORICALLY DENIED ALL THE [CUSTOMERS'] ALLEGATIONS. HOWEVER, MERRILL LYNCH DECIDED TO SETTLE THIS MATTER FOR \$20,000 TO AVOID THE COSTS AND UNCERTAINTIES OF ARBITRATION. NOT PROVIDED

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**Reporting Source:** Broker



**Employing firm when activities occurred which led to the complaint:** MERRILL LYNCH

**Allegations:** BREACH OF CONTRACT, NEGLIGENCE AND UNSUITABILITY. THEIR AMENDED DAMAGE CLAIMS SOUGHT \$77,000 IN COMPENSATORY DAMAGES.

**Product Type:** Direct Investment(s) - DPP & LP Interest(s)

**Alleged Damages:** \$77,000.00

### Customer Complaint Information

**Date Complaint Received:** 03/03/1992

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 08/14/1992

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD CASE #92-00704

**Date Notice/Process Served:** 03/03/1992

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 08/14/1992

**Monetary Compensation Amount:** \$20,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** MERRILL LYNCH AND THE INDIVIDUAL RESPONDENTS CATEGORICALLY DENIED ALL THE CLIENT'S ALLEGATIONS. HOWEVER, MERRILL LYNCH DECIDED TO SETTLE THIS MATTER FOR \$20,000 TO AVOID THE COSTS AND UNCERTAINTIES OF ARBITRATION. THE CLAIM AGAINST MR. ACCARDI WAS WITHDRAWN AS PART OF THE SETTLEMENT AND NO CONTRIBUTION WAS MADE TO THE SETTLEMENT.

## End of Report



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