

BrokerCheck Report

ROBERT JOSEPH KERRIGAN SR

CRD# 268516

Report #13422-95856, data current as of Monday, September 28, 2015.

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Events	6

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 <http://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.

Thank you for using FINRA BrokerCheck.

ROBERT J. KERRIGAN SR

CRD# 268516

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
- 1 General Industry/Product Exam
- 1 State Securities Law Exam

Registration History

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

FIRST FINANCIAL EQUITY CORPORATION

CRD# 16507
SCOTTSDALE, AZ
10/2008 - 08/2015

INTERSECURITIES, INC.

CRD# 16164
SCOTTSDALE, AZ
09/1994 - 10/2008

M.F. DIESSNER SECURITIES CORP.

CRD# 16021
PHOENIX, AZ
09/1990 - 09/1994

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	4
Judgment/Lien	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

<http://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, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
Registered Representative Examination	Series 1	09/19/1967

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	04/24/1985

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
10/2008 - 08/2015	FIRST FINANCIAL EQUITY CORPORATION	16507	SCOTTSDALE, AZ
09/1994 - 10/2008	INTERSECURITIES, INC.	16164	SCOTTSDALE, AZ
09/1990 - 09/1994	M.F. DIESSNER SECURITIES CORP.	16021	PHOENIX, AZ
10/1988 - 07/1990	PRIME FINANCIAL SECURITIES, INC.	15719	DENVER, CO
07/1987 - 10/1988	FIRST FINANCIAL EQUITY CORPORATION	16507	
07/1985 - 08/1987	ERNST, DIESSNER SECURITIES CORP.	16021	
10/1984 - 08/1985	INCOR SECURITIES, INC.	13989	
10/1967 - 05/1985	CIGNA SECURITIES, INC.	145	

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 Dates	Employer Name	Employer Location
10/2008 - Present	FIRST FINANCIAL EQUITY CORPORATION	SCOTTSDALE, AZ
01/1999 - Present	PERSONAL WEALTH MGMT. GROUP, INC	SCOTTSDALE, AZ
09/1994 - 10/2008	INTERSECURITIES, INC.	SCOTTSDALE, AZ
02/1994 - 10/2008	VANTAGE FINANCIAL SERVICES	SCOTTSDALE, AZ

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.

PERSONAL WEALTH MGMT GROUP. 7373 N SCOTTSDALE RD SUITE D120 SCOTTSDALE AZ. INVEST-RELATED. FIXED LIFE INS SALES. OWNER SINCE 1992. APPROX 1 HR/MO. NONE DURING TRADING HRS.(2)WEALTH

Registration and Employment History



Other Business Activities, continued

LEGACY CONSULTANTS, LLC 7373 N SCOTTSDALE RD., STE. D120
SCOTTSDALE, AZ 85253. INVESTMENT RELATED NO, PARTNER, 09/2004, 25 HRS PER MONTH, 25 HRS DURING
TRADING TIME. CONSULTING SERVICE. //
ARIZONA HEMOPHILA ASSOC.; 826 N. 5TH AVE., PHOENIX, AZ 85003 ; EDUCATION AND TREATMENT OF
HEMOPHILIA PATIENTS; NO COMPENSATION; TEN HRS. PER MONTH; NOT INVESTMENT RELATED



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.
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	4	N/A



Judgment/Lien	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.

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

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	INTERSECURITIES, INC.
Allegations:	CLIENT ALLEGES THAT A VARIABLE LIFE INSURANCE POLICY WAS MISREPRESENTED AND ALL THE FACTS WERE NOT DISCLOSED IN JANUARY 2001.
Product Type:	Other
Other Product Type(s):	VARIABLE LIFE INSURANCE
Alleged Damages:	\$9,131.71

Customer Complaint Information

Date Complaint Received:	04/18/2001
Complaint Pending?	No
Status:	Settled
Status Date:	05/11/2001
Settlement Amount:	\$9,131.71
Individual Contribution Amount:	\$0.00



Broker Statement INSURANCE COMPANY DETERMINED TO REFUND ENTIRE PREMIUM PAID CONTRARY TO THE STATES FREE LOOK PROVISIONS.

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC.

Allegations: CLIENT ALLEGED THAT THE MORTALITY COSTS OF THE TWO LIFE INSURANCE POLICIES HE PURCHASED WERE NOT FULLY DISCLOSED. CLIENT IS SEEKING TO RECOVER THE DIFFERENCE BETWEEN PREMIUMS PAID AND SURRENDER VALUE - CLAIM IS FOR \$28,882.52.

Product Type: Other

Other Product Type(s): VARIABLE LIFE

Alleged Damages: \$28,882.52

Customer Complaint Information

Date Complaint Received: 07/21/1997

Complaint Pending? No

Status: Settled

Status Date: 12/31/1999

Settlement Amount: \$48,055.00

Individual Contribution Amount: \$500.00

Civil Litigation Information

Court Details: SUPERIOR COURT, STATE OF ARIZONA, CASE NO. CV97-23655

Date Notice/Process Served: 07/21/1999

Litigation Pending? No

Disposition: Settled

Disposition Date: 12/31/1999

Monetary Compensation Amount: \$48,055.00



Individual Contribution Amount: \$500.00



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: Broker

Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC. (ISI)

Allegations: CUSTOMER ALLEGES REGISTERED REPRESENTATIVE MISREPRESENTED COSTS AND FEATURES OF A 419 WELFARE BENEFIT PROGRAM UTILIZING A VARIABLE UNIVERSAL LIFE INSURANCE POLICY PURCHASED IN OCTOBER 2007. CUSTOMER FURTHER ALLEGES REGISTERED REPRESENTATIVE RECOMMENDED THE USE OF A HOME EQUITY LINE OF CREDIT TO FUND THIS POLICY.

Product Type: Insurance

Alleged Damages: \$5,539.00

Customer Complaint Information

Date Complaint Received: 02/25/2008

Complaint Pending? No

Status: Denied

Status Date: 03/20/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement WESTERN RESERVE LIFE, AN AFFILIATE OF ISI, DENIED THIS COMPLAINT AS BEING WITHOUT MERIT.

Disclosure 2 of 2

Reporting Source: Broker



Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC.

Allegations: CLIENTS ALLEGE THAT THE 4 VARIABLE UNIVERSAL LIFE POLICIES THEY PURCHASED IN JANUARY 1995 (2), JUNE 1998 AND SEPTEMBER 1998 WERE MISREPRESENTED AS PROVIDING FINANCIAL SECURITY, TAX ADVANTAGES AND INCOME DURING RETIREMENT. THEY ALLEGE THE RISKS WERE NOT ADEQUATELY DISCLOSED.

Product Type: Insurance

Alleged Damages: \$67,757.31

Customer Complaint Information

Date Complaint Received: 01/27/2005

Complaint Pending? No

Status: Denied

Status Date: 03/09/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE COMPLAINT WAS DEFENDED BASED ON THE FACT THE CLIENT HAD ALL OF THE NECESSARY INFORMATION WITH WHICH TO MAKE AN INFORMED DECISION TO PURCHASE THE INVESTMENTS.



Judgment/Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 1

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$22,909.36
Judgment/Lien Type:	Tax
Date Filed with Court:	07/16/2014
Date Individual Learned:	07/16/2014
Type of Court:	IRS FEDERAL PAYMENT LEVY PROGRAM
Name of Court:	DEPARTMENT OF THE TREASURY - FINANCIAL MGMT SERVICE
Location of Court:	BIRMINGHAM, AL
Judgment/Lien Outstanding?	Yes

End of Report



This page is intentionally left blank.