

BrokerCheck Report

GEORGE ANTHONY ZEDAN

CRD# 3073261

Report #44003-51864, data current as of Friday, November 20, 2015.

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

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.



GEORGE A. ZEDAN

CRD# 3073261

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

WESTERN INTERNATIONAL SECURITIES, INC.

450 NORTH BRAND BOULEVARD
SUITE 650
GLENDALE, CA 91203
CRD# 39262

Registered with this firm since: 04/02/2013

WESTERN INTERNATIONAL SECURITIES, INC.

2555 TOWNSGATE ROAD #300
WESTLAKE VILLAGE, CA 91361
CRD# 39262

Registered with this firm since: 04/02/2013

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
- 1 U.S. state or territory

This broker has passed:

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

Registration History

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

LPL FINANCIAL LLC

CRD# 6413
GLENDALE, CA
04/2004 - 04/2013

WM FINANCIAL SERVICES, INC.

CRD# 599
IRVINE, CA
09/1999 - 04/2004

AMERICAN EXPRESS FINANCIAL ADVISORS INC.

CRD# 6363
MINNEAPOLIS, MN
09/1998 - 10/1999

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
Criminal	1
Investigation	1
Customer Dispute	1
Judgment/Lien	1



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 1 U.S. state or territory through his or her employer.

Employment 1 of 1

Firm Name: **WESTERN INTERNATIONAL SECURITIES, INC.**

Main Office Address: **70 SOUTH LAKE AVENUE
SUITE 700
PASADENA, CA 91101**

Firm CRD#: **39262**

SRO	Category	Status	Date
FINRA	General Securities Principal	APPROVED	04/02/2013
FINRA	General Securities Representative	APPROVED	04/02/2013

U.S. State/ Territory	Category	Status	Date
California	Agent	APPROVED	04/02/2013

Branch Office Locations

WESTERN INTERNATIONAL SECURITIES, INC.
450 NORTH BRAND BOULEVARD
SUITE 650
GLENDALE, CA 91203



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 1 principal/supervisory exam, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	06/26/2008

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	09/04/1998

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	08/17/1998

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
04/2004 - 04/2013	LPL FINANCIAL LLC	6413	GLENDALE, CA
09/1999 - 04/2004	WM FINANCIAL SERVICES, INC.	599	IRVINE, CA
09/1998 - 10/1999	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
09/1998 - 10/1999	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

Employment History

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

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

Employment Dates	Employer Name	Employer Location
04/2013 - Present	WESTERN INTERNATIONAL SECURITIES, INC	PASADENA, CA
04/2004 - 04/2013	LINSCO PRIVATE LEDGER	GLENDALE, CA

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.

09/1998-PRESENT; LIFE INSURANCE; NIR;40/40/HRS/MO; 11503 BEVERLY BLVD WHITTIER, CA;



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
Criminal	0	1	0



Customer Dispute	0	1	N/A
Investigation	1	N/A	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.

Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Firm
Formal Charges were brought in:	State Court
Name of Court:	GLENDALE COUNTY COURT
Location of Court:	GLENDALE, CALIFORNIA
Docket/Case #:	DR 12-13314
Charge Date:	10/10/2012
Charge(s) 1 of 1	
Formal Charge(s)/Description:	GRAND THEFT AND ELDER FINANCIAL ABUSE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	02/05/2013
Disposition Date:	02/05/2013



Sentence/Penalty: NOT APPLICABLE

Reporting Source: Broker
Formal Charges were brought in: State Court
Name of Court: GLENDALE COURTHOUSE
Location of Court: GLENDALE, CA
Docket/Case #: DR 12-13314
Charge Date: 12/04/2012
Charge(s) 1 of 1
Formal Charge(s)/Description: GRAND THEFT & ELDER FINANCIAL ABUSE
No of Counts: 1
Felony or Misdemeanor: Felony
Plea for each charge: NOT GUILTY
Disposition of charge: Dismissed
Current Status: Final
Status Date: 02/06/2013
Disposition Date: 02/06/2013
Sentence/Penalty: NOT APPLICABLE



Investigation

This type of disclosure event involves any ongoing formal investigation by an entity such as a grand jury state or federal agency, self-regulatory organization or foreign regulatory authority. Subpoenas, preliminary or routine regulatory inquiries, and general requests by a regulatory entity for information are not considered investigations and therefore are not included in a BrokerCheck report.

Disclosure 1 of 1

Reporting Source:	Broker
Initiated By:	FINRA
Notice Date:	06/03/2015
Details:	POTENTIAL VIOLATIONS OF FINRA RULES 1122, 2010, 2150(A), 3270, 8210, AND ARTICLE V, SECTION 2(C) OF THE FINRA BY-LAWS
Is Investigation pending?	Yes



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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WM FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES HE DOES NOT UNDERSTAND THE INVESTMENT PRODUCT AND DOES NOT AGREE WITH THE PENLTY ASSOCIATED WITH LIQUIDATIONS FROM THE PRODUCT. THE PRODUCT WAS PURCHASED JANUARY 2, 2004.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$17,500.00

Customer Complaint Information

Date Complaint Received:	05/27/2004
Complaint Pending?	No
Status:	Settled
Status Date:	06/28/2004
Settlement Amount:	\$1,682.25
Individual Contribution Amount:	\$0.00

Firm Statement	AS A RESULT OF OUR INVESTIGATION INTO THE CLIENT'S ALLEGATIONS THE INVESTMENT PURCHASE APPEARS SUITABLE AND FULL AND FAIR DISCLOSURE WAS PROVIDED. ALTHOUGH THE COMPLAINT WAS ORIGINALLY DENIED ON 6/28/04,AFTER FURTHER CONTACT WITH THE CLIENT, IT APPEARS THE CLIENT ATTEMPTED TO FREE LOOK THE POLICY WITHIN THE FREE LOOK PERIOD. THE CLIENT WAS OFFERED A GOODWILL GESTURE, WHICH WAS ACCEPTED ON 9/8/04. THE INSURANCE CARRIER WAS CONTACTED AND THE POLICY WAS FREE LOOKED. THE CLIENT WAS PAID INTEREST ON THEIR INVESTMENT PRINCIPAL.
-----------------------	---

Reporting Source:	Broker
--------------------------	--------



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

Allegations: CLIENT ALLEGES HE DOES NOT UNDERSTAND THE INVESTMENT PRODUCT AND DOES NOT AGREE WITH THE PENALTY ASSOCIATED WITH LIQUIDATIONS FROM THE PRODUCT. THE PRODUCT WAS PURCHAED JANUARY 2, 2004.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$17,500.00

Customer Complaint Information

Date Complaint Received: 05/27/2004

Complaint Pending? No

Status: Settled

Status Date: 06/28/2004

Settlement Amount: \$1,682.25

Individual Contribution Amount: \$0.00

Broker Statement AS A RESULT OF THE INVESTIGATION INTO THE CLIENT'S ALLEGATIONS, THE INVESTMENT PURCHASE APPEARS SUITABLE AND FULL, AND FAIR DISCLOSURE WAS PROVIDED. ALTHOUGH THE COMPLAINT WAS ORIGINALLY DENIED ON 6/28/2004, AFTER FURTHER CONTACT WITH THE CLIENT, IT APPEARS THE CLIENT ATTEMPTED TO FREE LOOK THE POLICY WITHIN THE FREE LOOK PERIOD. THE CLIENT WAS OFFERED A GOODWILL GESTURE, WHICH WAS ACCEPTED ON 9/8/2004. THE INSURANCE CARRIER WAS CONTACTED AND THE POLICY WAS FREE LOOKED. THE CLIENT WAS PAID INTEREST ON THEIR INVESTMENT PRINCIPAL.



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:	ANDEST PROPERTIES INC
Judgment/Lien Amount:	\$5,461.00
Judgment/Lien Type:	Civil
Date Filed with Court:	09/16/2014
Date Individual Learned:	06/10/2015
Type of Court:	MUNICIPAL COURT
Name of Court:	ALHAMBRA MUNICIPAL - LA COUNTY
Location of Court:	ALHAMBRA, CA
Docket/Case #:	14G04845
Judgment/Lien Outstanding?	Yes

End of Report



This page is intentionally left blank.