

BrokerCheck Report

JOSE RAMON GONZALEZ

CRD# 1172302

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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.

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



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)

JOSE R. GONZALEZ

CRD# 1172302

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
- 2 State Securities Law Exams

Registration History

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

AMERICAN TRUST INVESTMENT SERVICES, INC.

CRD# 3001
CHICAGO, IL
11/2013 - 10/2016

NATIONAL SECURITIES CORPORATION

CRD# 7569
CHICAGO, IL
12/2003 - 11/2013

RAYMOND JAMES & ASSOCIATES, INC.

CRD# 705
ST. PETERSBURG, FL
09/1998 - 04/2003

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	7
Financial	1
Judgment/Lien	5

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, 1 general industry/product exam, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	08/20/1983

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	08/30/1983
Uniform Investment Adviser Law Examination	Series 65	08/06/1996

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
11/2013 - 10/2016	AMERICAN TRUST INVESTMENT SERVICES, INC.	3001	CHICAGO, IL
12/2003 - 11/2013	NATIONAL SECURITIES CORPORATION	7569	CHICAGO, IL
09/1998 - 04/2003	RAYMOND JAMES & ASSOCIATES, INC.	705	ST. PETERSBURG, FL
05/1998 - 09/1998	EVEREN SECURITIES, INC.	19616	ST. LOUIS, MO
06/1994 - 05/1998	PRINCIPAL FINANCIAL SECURITIES, INC.	260	DALLAS, TX
08/1988 - 06/1994	PAINWEBBER INCORPORATED	8174	WEEHAWKEN, NJ
08/1983 - 08/1988	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	

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
11/2013 - Present	AMERICAN TRUST INVESTMENT SERVICES INC.	CHICAGO, IL
05/2005 - 11/2013	NATIONAL ASSET MANAGEMENT INC	CHICAGO, IL

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.

DEALING-BLACK JACK/CASINO DEALER



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	7	N/A



Financial	0	1	N/A
Judgment/Lien	5	N/A	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 5

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	NATIONAL SECURITIES CORP
Allegations:	EXCESSIVE TRADING
Product Type:	Options Other: REITS
Alleged Damages:	\$100,000.00
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:	10/24/2011
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	12/14/2011
Settlement Amount:	



**Individual Contribution
Amount:**

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	13-00643
Date Notice/Process Served:	03/25/2013
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/08/2013
Monetary Compensation Amount:	\$20,000.00
Individual Contribution Amount:	\$10,000.00

Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES & ASSOCIATES, INC.

Allegations:	<p>UNAUTHORIZED TRADING; SUITABILITY; BREACH OF FIDUCIARY DUTY. [CUSTOMERS] OPENED AN ACCOUNT AT RAYMOND JAMES & ASSOCIATES IN 1998. [CUSTOMER] PASSED AWAY IN 2000. THE CUSTOMER COMPLAINT WAS PREPARED BY THE [CUSTOMERS'] DAUGHTER, [FAMILY MEMBER]. [FAMILY MEMBER] ALLEGES PRIMARILY THAT THE TRADING IN THE ACCOUNT WAS UNAUTHORIZED. [FAMILY MEMBER] STATES THAT HER FATHER WAS ACTIVELY IN CONTROL OF THE TRANSACTIONS IN THE ACCOUNT AT RAYMOND JAMES, BUT BECAME LESS INVOLVED AS HIS CANCER PROGRESSED. SHE REQUESTS "RESITUTION FOR...THE MISHANDLLING OF THE PORTFOLIO". [CUSTOMER] CLAIMS THAT WHEN HER LATE HUSBAND WAS DIAGNOSED WITH CANCER, HE INSTRUCTED FA, JOSE GONZALEZ, TO "GET SAFE" AND TRANSFER THE ACCOUNT INTO INCOME PRODUCING PRODUCTS. INSTEAD OF FOLLOWING THOSE INSTRUCTIONS, HOWEVER, [CUSTOMER] ASSERTS THAT GONZALEZ TRADED RISKY, SPECULATIVE STOCKS, AND CHURNED THE ACCOUNT. SHE ASSERTS THAT THE ACCOUNT HAD AN ANNUAL TURNOVER RATIO OF</p>
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13.58 PERCENT, THAT THE ACCOUNT LOST OVER \$300,000, INCLUDING COMMISSIONS OVER \$55,000.00

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): STOCKS

Alleged Damages: \$404,787.00

Customer Complaint Information

Date Complaint Received: 05/30/2001

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/19/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD# 02-01184

Date Notice/Process Served: 03/19/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/15/2003

Monetary Compensation Amount: \$334,717.05

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES & ASSOCIATES, INC.

Allegations: UNAUTHORIZED TRADING; SUITABILITY; BREACH OF FIDUCIARY DUTY. [CUSTOMERS] OPENED AN ACCOUNT AT RAYMOND JAMES & ASSOCIATES



IN 1998. [SPOUSE] PASSED AWAY IN 2000. THE CUSTOMER COMPLAINT WAS PREPARED BY THE [CUSTOMERS] DAUGHTER, [FAMILY MEMBER]. [FAMILY MEMBER] ALLEGES PRIMARILY THAT THE TRADING IN THE ACCOUNT WAS UNAUTHORIZED. [FAMILY MEMBER] STATES THAT HER FATHER WAS ACTIVELY IN CONTROL OF THE TRANSACTIONS IN THE ACCOUNT AT RAYMOND JAMES, BUT BECAME LESS INVOLVED AS HIS CANCER PROGRESSED. SHE REQUESTS "RESTITUTION FOR...THE MISHANDLING OF THIS PORTFOLIO."

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 05/30/2001

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/19/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD # 02-01184

Date Notice/Process Served: 03/19/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/15/2003

Monetary Compensation Amount: \$334,717.05

Individual Contribution Amount: \$0.00

Broker Statement I HAD A 15-YEAR RELATIONSHIP WITH THE CLIENT. IN THE LAST 2-3 YEARS TOGETHER I RAISED THE VALUE BY 700%, CLIENT BECAME TERMINAL, I COUNSELED CAUTIONED AND SAFETY. CLIENT SPECULATED FOR WIFE'S BENEFIT.



Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRINCIPAL FINANCIAL SECURITIES & EVEREN SECURITIES, INC.

Allegations: CLIENT ALLEGED THAT FORMER INVESTMENT CONSULTANT FAILED TO PUT SELL STOP ORDER ON PURCHASE ORDERS IN HIS ACCOUNT AS INSTRUCTED. THE FIRM CALCULATED THE LOSSES TO BE APPROXIMATELY \$38,000.

Product Type:

Alleged Damages: \$38,000.00

Customer Complaint Information

Date Complaint Received: 08/31/1998

Complaint Pending? No

Status: Settled

Status Date: 10/02/1998

Settlement Amount: \$15,000.00

Individual Contribution Amount:

Firm Statement WITHOUT ADMITTING OR DENYING WRONGDOING, THE FIRM SETTLED THIS CLAIM BY PAYING THE CUSTOMER \$15,000.00 TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION.
NOT PROVIDED

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PRINCIPAL FINANCIAL SECURITIES & EVEREN SECURITIES, INC.

Allegations: CLIENT ALLEGED THAT FORMER INVESTMENT CONSULTANT FAILED TO PUT STOP ORDER ON PURCHASE ORDERS IN HIS ACCOUNT AS INSTRUCTED. THE FIRM CALCULATED THE LOSSES TO BE



APPROXIMATELY \$38,000.00.

Product Type:

Alleged Damages: \$38,000.00

Customer Complaint Information

Date Complaint Received: 08/31/1998

Complaint Pending? No

Status: Settled

Status Date: 10/02/1998

Settlement Amount: \$15,000.00

Individual Contribution Amount:

Broker Statement

WITHOUT ADMITTING OR DENYING WRONGDOING THE FIRM SETTLED THIS CLAIM BY PAYING THE CUSTOMER \$15,000.00 TO AVOID THE COSTS & UNCERTAINTIES OF LITIGATION.
Not Provided

Disclosure 4 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRINCIPAL FINANCIAL SECURITIES & EVEREN SECURITIES, INC.

Allegations: CLIENT ALLEGED THAT FORMER INVESTMENT CONSULTANT "MISMANAGED" HER ACCOUNT, AND IN ESSENCE, ENTERED UNSUITABLE TRANSACTIONS IN HER ACCOUNT. SPECIFIC DAMAGES WERE NOT ALLEGED BUT THE FIRM CALCULATED LOSSES TO BE IN EXCESS OF \$100,000.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 08/31/1998

Complaint Pending? No

Status: Settled



Status Date: 10/02/1998

Settlement Amount: \$60,000.00

Individual Contribution Amount:

Firm Statement

WITHOUT ADMITTING OR DENYING WRONGDOING, THE FIRM SETTLED THIS CLAIM BY PAYING THE CUSTOMER \$60,000.00 TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION.
NOT PROVIDED

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint:

PRINCIPAL FINANCIAL SECURITIES & EVEREN SECURITIES, INC.

Allegations:

CLIENT ALLEGED THAT FORMER INVESTMENT CONSULTANT "MISMANAGED" HER ACCOUNT, AND IN ESSENCE ENTERED UNSUITABLE TRANSACTIONS IN HER ACCOUNT. SPECIFIC DAMAGES WERE NOT ALLEGED BUT THE FIRM CALCULATED LOSSES TO BE IN EXCESS OF \$100,000.00.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 08/31/1998

Complaint Pending? No

Status: Settled

Status Date: 10/02/1998

Settlement Amount: \$60,000.00

Individual Contribution Amount:

Broker Statement

WITHOUT ADMITTING OR DENYING WRONGDOING THE FIRM SETTLED THIS CLAIM BY PAYING THE CUSTOMER \$60,000.00 TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION.
Not Provided



Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRINCIPAL FINANCIAL SECURITIES & EVEREN SECURITIES, INC

Allegations: CUSTOMER COMPLAINED, IN ESSENCE, OF UNSUITABLE EQUITY TRADING AND UNAUTHORIZED USE OF MARGIN. WHILE NO SPECIFIC DAMAGES WERE ALLEGED, THE FIRM CALCULATED THE LOSSES TO BE IN EXCESS OF \$60,000.00.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 09/24/1998

Complaint Pending? No

Status: Settled

Status Date: 10/10/1998

Settlement Amount: \$35,000.00

Individual Contribution Amount:

Firm Statement WITHOUT ADMITTING OR DENYING WRONGDOING, THE FIRM SETTLED THIS MATTER BY PAYING THE CUSTOMER \$35,000.00 IN ORDER TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION. NOT PROVIDED

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PRINCIPAL FINANCIAL SECURITIES & EVEREN SECURITIES, INC

Allegations: CUSTOMER COMPLAINED IN ESSENCE OF UNSUITABLE EQUITY TRADING AND UNAUTHORIZED USE OF MARGIN. WHILE NO SPECIFIC DAMAGES WERE ALLEGED THE FIRM CALCULATED THE LOSSES TO BE IN EXCESS OF \$60,000.00.



Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 09/24/1998

Complaint Pending? No

Status: Settled

Status Date: 10/10/1998

Settlement Amount: \$35,000.00

Individual Contribution Amount:

Broker Statement

WITHOUT ADMITTING OR DENYING WRONGDOING FIRM
SETTLED THIS MATTER BY PAYING THE CUSTOMER \$35,000.00 IN ORDER
TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION.
Not Provided



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:	NATIONAL SECURITIES CORP
Allegations:	MISAPPROPRIATION
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$130,271.99
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:	05/16/2014
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	03/16/2016

Settlement Amount:

Individual Contribution Amount:

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	NATIONAL SECURITIES CORP.
Allegations:	Client alleged misappropriation of funds; client claimed a check from the account was never received; check was somehow cashed and the money was lost.



Product Type: No Product
Alleged Damages: \$130,271.99
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: 05/16/2014
Complaint Pending? No
Status: Closed/No Action
Status Date: 12/04/2015

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE MISAPPROPRIATION OF MONIES IN THE SUM OF \$130,271.99 IS REFUTED BY ALL THE FACTS.[customer] REQUESTED CHECKS TO BE SENT TO HIS ADDRESS. CHECKS WERE SENT. [CUSTOMER] CLAIMS HE DID NOT RECIEVE CHECKS. [CUSTOMER] WAITED MANY MONTHS TO COMPLAIN.

Disclosure 2 of 2

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: PRINCIPAL FINANCIAL SECURITIES, INC.; EVEREN

Allegations: CUSTOMER COMPLAINS OF UNSUITABILITY EQUITY TRADING AND FAILURE TO FOLLOW INSTRUCTIONS. WHILE THE LOSSES WERE NOT SPECIFIED, THE FIRM REASONABLY BELIEVES THEM TO BE IN EXCESS OF \$5,000.00.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/12/1998



Complaint Pending? No

Status: Denied

Status Date: 10/22/1998

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE CLAIM WAS DENIED IN FULL AS THE COMPLAINT WAS FOUND TO BE COMPLETELY DEVOID OF ANY MERIT WHATSOEVER. NOT PROVIDED

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PRINCIPAL FINANCIAL SECURITIES, INC.; EVEREN

Allegations: CUSTOMER COMPLAINS OF UNSUITABILITY EQUITY TRADING AND FAILURE TO FOLLOW INSTRUCTIONS. WHILE THE LOSSES WERE NOT SPECIFIED, THE FIRM REASONABLY BELIEVES THEM TO BE IN EXCESS OF \$5000.00.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/12/1998

Complaint Pending? No

Status: Denied

Status Date: 10/22/1998

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLAIM WAS DENIED IN FULL AS THE COMPLAINT WAS FOUND TO BE COMPLETELY DEVOID OF ANY MERIT WHATSOEVER. NOT PROVIDED



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	03/05/2009
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	US BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS
Location of Court:	CHICAGO COOK COUNTY, IL
Docket/Case #:	09 07402
Action Pending?	No
Disposition:	Discharged
Disposition Date:	06/17/2009
Broker Statement	FILED PER ADVISE OF ATTORNEY



Judgment / Lien

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

Disclosure 1 of 5

Reporting Source:	Broker
Judgment/Lien Holder:	U.S. Treasury - Internal Revenue Service
Judgment/Lien Amount:	\$14,900.00
Judgment/Lien Type:	Tax
Date Filed with Court:	04/05/2012
Date Individual Learned:	02/24/2016
Type of Court:	COUNTY
Name of Court:	Cook County Court
Location of Court:	Chicago, IL
Docket/Case #:	1209626060
Judgment/Lien Outstanding?	Yes
Broker Statement	The rep believed that the lien was satisfied due to participation in a payment plan. The rep's understanding was mistaken and the lien is outstanding.

Disclosure 2 of 5

Reporting Source:	Broker
Judgment/Lien Holder:	Us Treasury - Internal Revenue Service
Judgment/Lien Amount:	\$8,068.21
Judgment/Lien Type:	Tax
Date Filed with Court:	04/01/2014
Date Individual Learned:	02/24/2016
Type of Court:	COUNTY
Name of Court:	DuPage County Court
Location of Court:	DuPage County, IL
Docket/Case #:	26534
Judgment/Lien Outstanding?	Yes



Broker Statement Rep believed lien had been satisfied due to payment plan, but his understanding was incorrect and the lien is in fact outstanding.

Disclosure 3 of 5

Reporting Source: Broker
Judgment/Lien Holder: U.S. Treasury - Internal Revenue Service
Judgment/Lien Amount: \$24,525.56
Judgment/Lien Type: Tax
Date Filed with Court: 04/01/2013
Date Individual Learned: 02/24/2016
Type of Court: County
Name of Court: Cook County Court
Location of Court: Chicago, IL
Docket/Case #: 27026061
Judgment/Lien Outstanding? Yes

Broker Statement The Rep believed that due to participation in a payment plan, the lien was considered satisfied. However, the rep's understanding was incorrect and the lien is in fact outstanding.

Disclosure 4 of 5

Reporting Source: Broker
Judgment/Lien Holder: DEPARTMENT OF TREASURY -
Judgment/Lien Amount: \$30,899.25
Judgment/Lien Type: Tax
Date Filed with Court: 02/24/2009
Type of Court: COUNTY
Name of Court: COOK COUNTY - RECORDER OF DEEDS
Location of Court: CHICAGO, IL
Docket/Case #: [SSN]
Judgment/Lien Outstanding? Yes



Disclosure 5 of 5

Reporting Source:	Broker
Judgment/Lien Holder:	DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	\$25,587.41
Judgment/Lien Type:	Tax
Date Filed with Court:	08/27/2010
Type of Court:	COUNTY
Name of Court:	COOK COUNTY - RECORDER OF DEEDS
Location of Court:	CHICAGO, IL
Docket/Case #:	[SSN]
Judgment/Lien Outstanding?	Yes

End of Report



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