

## BrokerCheck Report

### Daniel Keith Beech

CRD# 6169844

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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:
  - 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)



## Daniel K. Beech

CRD# 6169844

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

**IA IP FINANCIAL ADVISORY SERVICES LLC**  
 2060D E Avenida De Los Arboles  
 Unit 112  
 Thousand Oaks, CA 91362  
 CRD# 305772  
 Registered with this firm since: 03/03/2022

**B INNOVATION PARTNERS LLC**  
 5950 FAIRVIEW ROAD  
 SUITE 140  
 CHARLOTTE, NC 28210  
 CRD# 146344  
 Registered with this firm since: 03/04/2022

## 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
- 13 U.S. states and territories

#### This broker has passed:

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

### Registration History

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

- IA WESTERN INTERNATIONAL SECURITIES**  
 CRD# 39262  
 PASADENA, CA  
 11/2017 - 03/2022
- B WESTERN INTERNATIONAL SECURITIES, INC.**  
 CRD# 39262  
 Westlake Village, CA  
 05/2016 - 03/2022
- B INDEPENDENT FINANCIAL GROUP, LLC**  
 CRD# 7717  
 Sherman Oaks, CA  
 12/2014 - 04/2016

### 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
Criminal	1
Customer Dispute	13
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 13 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **INNOVATION PARTNERS LLC**

Main Office Address: **5950 FAIRVIEW ROAD  
SUITE 140  
CHARLOTTE, NC 28210**

Firm CRD#: **146344**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	03/04/2022
B	FINRA	Invest. Co and Variable Contracts	Approved	03/04/2022

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	03/04/2022
B	California	Agent	Approved	03/04/2022
B	Florida	Agent	Approved	03/04/2022
B	Georgia	Agent	Approved	03/04/2022
B	Maryland	Agent	Approved	03/04/2022
B	Michigan	Agent	Approved	03/04/2022
B	Nevada	Agent	Approved	03/04/2022
B	New Jersey	Agent	Approved	03/04/2022
B	New York	Agent	Approved	03/04/2022
B	Ohio	Agent	Approved	03/04/2022
B	Pennsylvania	Agent	Approved	03/04/2022



## Broker Qualifications

### Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Texas	Agent	Approved	03/04/2022
B	Virginia	Agent	Approved	04/15/2022

### Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.

### Employment 2 of 2

Firm Name: **IP FINANCIAL ADVISORY SERVICES LLC**

Main Office Address: **5950 FAIRVIEW ROAD, SUITE 140  
CHARLOTTE, NC 28210**

Firm CRD#: **305772**

	U.S. State/ Territory	Category	Status	Date
IA	California	Investment Adviser Representative	Approved	03/03/2022
IA	Georgia	Investment Adviser Representative	Approved	02/02/2023
IA	Ohio	Investment Adviser Representative	Approved	05/04/2022

### Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.



## 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 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	07/01/2015
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	11/12/2013

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	11/19/2017
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/01/2014

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
<b>IA</b> 11/2017 - 03/2022	WESTERN INTERNATIONAL SECURITIES	39262	Westlake Village, CA
<b>B</b> 05/2016 - 03/2022	WESTERN INTERNATIONAL SECURITIES, INC.	39262	Westlake Village, CA
<b>B</b> 12/2014 - 04/2016	INDEPENDENT FINANCIAL GROUP, LLC	7717	Sherman Oaks, CA
<b>B</b> 11/2013 - 01/2015	ROYAL ALLIANCE ASSOCIATES, INC.	23131	LOS ANGELES, CA

### 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
03/2022 - Present	IP Financial Advisory Services, LLC	Investment Advisor Representative	Y	Charlotte, NC, United States
03/2022 - Present	Innovation Partners, LLC	Registered Representative	Y	Charlotte, NC, United States
05/2016 - Present	Western International Securities, Inc.	Registered Representative	Y	Pasadena, CA, United States
12/2014 - 04/2016	Independent Financial Group, LLC	Registered Representative	Y	Beverly Hills, CA, United States
05/2014 - 12/2014	NWF Advisory	Registered Assistant	Y	Los Angeles, CA, United States
02/2013 - 04/2014	Beverly Hills Financial Planners LLC	Assistant	Y	Beverly Hills, CA, 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.



## Registration and Employment History



### Other Business Activities, continued

- 1) Life and Variable Insurance; Investment-Related; Agent
  - 2) Simple Property, Inc.; Investment-Related; 2060-D E. Avenida De Los Arboles, Ste. 112, Thousand Oaks, CA 91362; Commercial & Residential Lending
  - 3) Estate Planning Team; Investment-Related; Estate and Tax Planning Strategies and Investments
  - 4) Simple Wealth; Investment-Related; DBA for Securities Business
-



## 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
Criminal	0	1	0
Customer Dispute	10	3	N/A
Judgment/Lien	1	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.

### 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

<b>Reporting Source:</b>	Broker
<b>Formal Charges were brought in:</b>	State Court
<b>Name of Court:</b>	SUPERIOR COURT OF CALIFORNIA, VENTURA COUNTY
<b>Location of Court:</b>	VENTURA, CA
<b>Docket/Case #:</b>	2011012067FA
<b>Charge Date:</b>	04/06/2011
<b>Charge(s) 1 of 1</b>	
<b>Formal Charge(s)/Description:</b>	UNLAWFUL DRIVING OF A VEHICLE
<b>No of Counts:</b>	1
<b>Felony or Misdemeanor:</b>	Felony
<b>Plea for each charge:</b>	NOT GUILTY
<b>Disposition of charge:</b>	Dismissed
<b>Current Status:</b>	Final
<b>Status Date:</b>	09/07/2011
<b>Disposition Date:</b>	09/07/2011
<b>Sentence/Penalty:</b>	CASE DISMISSED. NO PENALTIES, FINES OR PROBATION.



**Broker Statement**

Wrongful Arrest. This resulted from a billing error from Hertz car rental between their home office and the local branch office. Payments were made to Hertz home office for this long term rental who failed to notify the local office, which subsequently reported the rental car stolen. Once I provided documentation of valid payment, the case was dismissed



## 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

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	Western International Securities, Inc.
<b>Allegations:</b>	Performance Related
<b>Product Type:</b>	No Product
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	08/27/2021
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	11/30/2021
<b>Settlement Amount:</b>	\$62,500.00
<b>Individual Contribution Amount:</b>	\$62,500.00

### Disclosure 2 of 2

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	Western International Securities, Inc.



<b>Allegations:</b>	Unsuitable Recommendation
<b>Product Type:</b>	Other: Real Estate Investment Trust (REIT)
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Firm has made a good faith determination that the damages from the alleged conduct are more than \$5,000.

### Civil Litigation Information

<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Van Nuys Courthouse East
<b>Location of Court:</b>	Van Nuys, CA
<b>Docket/Case #:</b>	19VESC05080
<b>Date Notice/Process Served:</b>	12/18/2019
<b>Litigation Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	01/28/2020
<b>Monetary Compensation Amount:</b>	\$10,000.00
<b>Individual Contribution Amount:</b>	\$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 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	Western International Securities, Inc.
<b>Allegations:</b>	Unsuitability
<b>Product Type:</b>	Debt-Corporate
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	06/29/2022
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	07/27/2022
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

**Reporting Source:** Broker



<b>Employing firm when activities occurred which led to the complaint:</b>	WESTERN INTERNATIONAL SECURITIES, INC.
<b>Allegations:</b>	Unsuitability
<b>Product Type:</b>	Debt-Corporate
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The firm has made a good faith determination that the damages from the alleged conduct would be more than 5000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	06/29/2022
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	07/27/2022
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	





## Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

### Disclosure 1 of 10

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	Western International Securities, Inc.
<b>Allegations:</b>	Unsuitability; Negligence
<b>Product Type:</b>	Debt-Corporate
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	23-00061
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	01/06/2023

### Customer Complaint Information

<b>Date Complaint Received:</b>	01/11/2023
<b>Complaint Pending?</b>	Yes
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	



**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

**Allegations:** Unsuitability; Negligence

**Product Type:** Debt-Corporate

**Alleged Damages:** \$5,000.00

**Alleged Damages Amount Explanation (if amount not exact):** Approximately \$5000.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 23-00061

**Filing date of arbitration/CFTC reparation or civil litigation:** 01/06/2023

### Customer Complaint Information

**Date Complaint Received:** 01/11/2023

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 2 of 10

**Reporting Source:** Firm



**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.

**Allegations:** Unsuitable Recommendations, Misrepresentations and Omissions of Material Fact

**Product Type:** Debt-Corporate

**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?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 22-01689

**Filing date of arbitration/CFTC reparation or civil litigation:** 07/28/2022

### Customer Complaint Information

**Date Complaint Received:** 11/07/2022

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

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**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

**Allegations:** Client is seeking reimbursement from investment.

**Product Type:** Debt-Corporate

**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?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 22-01689

**Filing date of arbitration/CFTC reparation or civil litigation:** 07/28/2022

### Customer Complaint Information

**Date Complaint Received:** 11/07/2022

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 3 of 10

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.

**Allegations:** Negligence; Unjust Enrichment

**Product Type:** Debt-Corporate

**Alleged Damages:** \$5,000.00

**Alleged Damages Amount Explanation (if amount not exact):** The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes



**Arbitration/Reparation forum  
or court name and location:** FINRA

**Docket/Case #:** 22-02474

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 10/28/2022

### Customer Complaint Information

**Date Complaint Received:** 11/03/2022

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution  
Amount:**

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**Reporting Source:** Broker

**Employing firm when  
activities occurred which led  
to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

**Allegations:** Client is seeking reimbursement from investment.

**Product Type:** Debt-Corporate

**Alleged Damages:** \$5,000.00

**Alleged Damages Amount  
Explanation (if amount not  
exact):** The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC  
reparation or civil litigation?** Yes

**Arbitration/Reparation forum  
or court name and location:** FINRA

**Docket/Case #:** 22-02474



**Filing date of arbitration/CFTC reparation or civil litigation:** 10/28/2022

### Customer Complaint Information

**Date Complaint Received:** 11/03/2022

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 4 of 10

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.

**Allegations:** Unsuitability

**Product Type:** Debt-Corporate

**Alleged Damages:** \$1,000,000.00

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-02367

**Date Notice/Process Served:** 10/18/2022

**Arbitration Pending?** Yes

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

**Allegations:** Client is seeking reimbursement from investment

**Product Type:** Debt-Corporate



**Alleged Damages:** \$1,000,000.00

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-02367

**Date Notice/Process Served:** 10/18/2022

**Arbitration Pending?** Yes

### Disclosure 5 of 10

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.

**Allegations:** Misrepresentation

**Product Type:** Debt-Corporate

**Alleged Damages:** \$150,000.00

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-01855

**Date Notice/Process Served:** 10/03/2022

**Arbitration Pending?** Yes

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

**Allegations:** Client is seeking reimbursement from investment

**Product Type:** Debt-Corporate



**Alleged Damages:** \$150,000.00

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-01855

**Date Notice/Process Served:** 10/03/2022

**Arbitration Pending?** Yes

### Disclosure 6 of 10

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.

**Allegations:** Unsuitability

**Product Type:** Debt-Corporate

**Alleged Damages:** \$379,250.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 22-01355

**Filing date of arbitration/CFTC reparation or civil litigation:** 06/16/2022

### Customer Complaint Information

**Date Complaint Received:** 07/26/2022

**Complaint Pending?** Yes

**Settlement Amount:**





### Individual Contribution Amount:

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

**Allegations:** Unsuitability

**Product Type:** Debt-Corporate

**Alleged Damages:** \$379,250.00

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 22-01355

**Filing date of arbitration/CFTC reparation or civil litigation:** 06/16/2022

### Customer Complaint Information

**Date Complaint Received:** 07/26/2022

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 7 of 10

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.



**Allegations:** Unsuitability  
**Product Type:** Debt-Corporate  
**Alleged Damages:** \$258,900.00  
**Is this an oral complaint?** No  
**Is this a written complaint?** Yes  
**Is this an arbitration/CFTC  
reparation or civil litigation?** Yes  
**Arbitration/Reparation forum  
or court name and location:** FINRA  
**Docket/Case #:** 22-01612  
**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 07/20/2022

### Customer Complaint Information

**Date Complaint Received:** 07/25/2022  
**Complaint Pending?** Yes  
**Settlement Amount:**  
**Individual Contribution  
Amount:**

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**Reporting Source:** Broker  
**Employing firm when  
activities occurred which led  
to the complaint:** Western International Securities, Inc.  
**Allegations:** Unsuitability  
**Product Type:** Debt-Corporate  
**Alleged Damages:** \$258,900.00  
**Is this an oral complaint?** No  
**Is this a written complaint?** No  
**Is this an arbitration/CFTC  
reparation or civil litigation?** Yes



**Arbitration/Reparation forum  
or court name and location:** FINRA

**Docket/Case #:** 22-01612

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 07/20/2022

### Customer Complaint Information

**Date Complaint Received:** 07/25/2022

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution  
Amount:**

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### Disclosure 8 of 10

**Reporting Source:** Firm

**Employing firm when  
activities occurred which led  
to the complaint:** Western International Securities, Inc.

**Allegations:** Unsuitability

**Product Type:** Debt-Corporate

**Alleged Damages:** \$300,000.00

**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:** 06/27/2022

**Complaint Pending?** No

**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)

**Status Date:** 08/16/2022

**Settlement Amount:**



**Individual Contribution  
Amount:**

**Arbitration Information**

**Arbitration/CFTC reparation  
claim filed with (FINRA, AAA,  
CFTC, etc.):** FINRA

**Docket/Case #:** 22-01850

**Date Notice/Process Served:** 08/19/2022

**Arbitration Pending?** Yes

**Reporting Source:** Broker

**Employing firm when  
activities occurred which led  
to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.

**Allegations:** Unsuitability

**Product Type:** Debt-Corporate

**Alleged Damages:** \$300,000.00

**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:** 06/27/2022

**Complaint Pending?** No

**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)

**Status Date:** 08/16/2022

**Settlement Amount:**

**Individual Contribution  
Amount:**

**Arbitration Information**

**Arbitration/CFTC reparation** FINRA



**claim filed with (FINRA, AAA, CFTC, etc.):**

**Docket/Case #:** 22-01850  
**Date Notice/Process Served:** 08/19/2022  
**Arbitration Pending?** Yes

**Disclosure 9 of 10**

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.  
**Allegations:** Negligence  
**Product Type:** Debt-Corporate  
**Alleged Damages:** \$300,000.00

**Arbitration Information**

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-01223  
**Date Notice/Process Served:** 06/09/2022  
**Arbitration Pending?** Yes

**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** WESTERN INTERNATIONAL SECURITIES, INC.  
**Allegations:** Negligence  
**Product Type:** Debt-Corporate  
**Alleged Damages:** \$300,000.00  
**Is this an oral complaint?** No  
**Is this a written complaint?** No



**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 22-01223

**Filing date of arbitration/CFTC reparation or civil litigation:** 06/01/2022

### Customer Complaint Information

**Date Complaint Received:** 06/09/2022

**Complaint Pending?** No

**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)

**Status Date:** 08/31/2022

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 22-01223

**Date Notice/Process Served:** 06/09/2022

**Arbitration Pending?** Yes

### Disclosure 10 of 10

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** Western International Securities, Inc.

**Allegations:** Negligence

**Product Type:** Other: Alternative Investment



<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The firm has made a good faith determination that the damages from the alleged conduct would be more than \$5,000
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	22-00896
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	04/22/2022

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/29/2022
<b>Complaint Pending?</b>	Yes
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

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<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	WESTERN INTERNATIONAL SECURITIES, INC.
<b>Allegations:</b>	Negligence
<b>Product Type:</b>	Other: Alternative Investment
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The firm made a good faith determination that the damages from the alleged conduct would be more than 5000
<b>Is this an oral complaint?</b>	No



**Is this a written complaint?** Yes  
**Is this an arbitration/CFTC  
reparation or civil litigation?** Yes  
**Arbitration/Reparation forum  
or court name and location:** FINRA  
**Docket/Case #:** 22-00896  
**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 04/22/2022

**Customer Complaint Information**

**Date Complaint Received:** 04/29/2022  
**Complaint Pending?** Yes  
**Settlement Amount:**  
**Individual Contribution  
Amount:**





## Judgment / Lien

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

### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	LowerMyBills, Inc.
<b>Judgment/Lien Amount:</b>	\$89,231.96
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	05/12/2008
<b>Date Individual Learned:</b>	05/12/2008
<b>Type of Court:</b>	Recorder of Deeds
<b>Name of Court:</b>	LA County Recorder of Deeds
<b>Location of Court:</b>	Los Angeles, CA
<b>Docket/Case #:</b>	20080838014
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	This item was a debt of a prior business that closed in 2008 due to the financial crisis. A repayment plan has been established & continues.

## End of Report



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