

## BrokerCheck Report

### BRYAN WAYNE ANDERSON

CRD# 3116269

Report #59293-48956, data current as of Monday, January 12, 2015.

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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.



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).

Thank you for using FINRA BrokerCheck.

**BRYAN W. ANDERSON**

CRD# 3116269

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
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

### Registration History

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

**PRUCO SECURITIES, LLC.**

CRD# 5685  
BIRMINGHAM, AL  
02/2012 - 10/2012

**METLIFE SECURITIES INC.**

CRD# 14251  
BIRMINGHAM, AL  
10/1998 - 02/2012

**METROPOLITAN LIFE INSURANCE COMPANY**

CRD# 4095  
BIRMINGHAM, AL  
10/1998 - 07/2007

### 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
Regulatory Event	2
Customer Dispute	16
Termination	1
Financial	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, 2 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
Investment Company Products/Variable Contracts Representative Examination	Series 6	09/11/1998
General Securities Representative Examination	Series 7	08/16/2011

### State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	10/06/1998
Uniform Investment Adviser Law Examination	Series 65	12/23/2011

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/).



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
02/2012 - 10/2012	PRUCO SECURITIES, LLC.	5685	BIRMINGHAM, AL
10/1998 - 02/2012	METLIFE SECURITIES INC.	14251	BIRMINGHAM, AL
10/1998 - 07/2007	METROPOLITAN LIFE INSURANCE COMPANY	4095	BIRMINGHAM, AL

### 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
02/2012 - Present	PRUCO SECURITIES, LLC	BIRMINGHAM, AL
02/2012 - Present	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	BIRMINGHAM, AL
08/1998 - 01/2012	METLIFE SECURITIES INC.	BIRMINGHAM, AL
08/1998 - 01/2012	METROPOLITAN LIFE INSURANCE COMPANY	BIRMINGHAM, AL

### 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.

No information reported.



## 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
Regulatory Event	0	2	0



Customer Dispute	6	10	N/A
Termination	N/A	1	N/A
Financial	0	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.

### Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	ALABAMA SECURITIES COMMISSION
<b>Sanction(s) Sought:</b>	Cease and Desist
<b>Date Initiated:</b>	07/17/2014
<b>Docket/Case Number:</b>	CD-2014-0014
<b>Employing firm when activity occurred which led to the regulatory action:</b>	PRUCO SECURITIES, LLC
<b>Product Type:</b>	Promissory Note
<b>Allegations:</b>	IN JUNE 2012, RESPONDENT BRYAN ANDERSON APPROACHED A CLIENT OF HIS WITH PRUCO SECURITIES, LLC TO ADVISE THE VARIABLE UNIVERSAL LIFE POLICY HE SOLD THEM WAS NOT PERFORMING WELL. ANDERSON THEN SOLICITED THE INVESTOR TO INVEST IN HIS "HEDGE FUND/BOX TRADING PROGRAM" WHICH HE STATED PERFORMED BETTER WHEN THE MARKET WAS PERFORMING POORLY. ANDERSON GUARANTEED A RATE OF RETURN OF 1.5% OVER A PERIOD OF 9 MONTHS. THE SECURITIES WERE NEITHER REGISTERED NOR EXEMPT FROM REGISTRATION IN THE STATE OF ALABAMA. ON JULY 17, 2014, A CEASE AND DESIST ORDER WAS ISSUED WITH NOTICE OF THE RIGHT TO A HEARING ATTACHED AND MADE A PART THEREOF, GIVING



RESPONDENT 28 DAYS FROM DATE OF RECEIPT OF THE ORDER TO RESPOND OR PERFECT A RIGHT TO A HEARING.

**Current Status:** Final

**Resolution:** DUE TO NO RESPONSE

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** Yes

**Resolution Date:** 09/12/2014

**Sanctions Ordered:** Cease and Desist

**Regulator Statement** FOR FURTHER DETAILS CONTACT SA RANDY JONES WITH ALABAMA SECURITIES COMMISSION AT 334-242-2984.

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#### Disclosure 2 of 2

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Suspension

**Date Initiated:** 07/07/2014

**Docket/Case Number:** 2014041230201

**Employing firm when activity occurred which led to the regulatory action:** N/A

**Product Type:** No Product

**Allegations:** RESPONDENT ANDERSON FAILED TO RESPOND TO FINRA REQUEST FOR INFORMATION.

**Current Status:** Final

**Resolution:** LETTER



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

No

**Resolution Date:**

10/10/2014

**Sanctions Ordered:**

Bar (Permanent)

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**



**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**

**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 2**

<b>Sanction Type:</b>	Bar (Permanent)
<b>Capacities Affected:</b>	ANY CAPACITY
<b>Duration:</b>	PERMANENT
<b>Start Date:</b>	10/10/2014

**End Date:**

**Sanction 2 of 2**



**Sanction Type:** Suspension  
**Capacities Affected:** ANY CAPACITY  
**Duration:** N/A  
**Start Date:** 07/31/2014  
**End Date:** 10/09/2014

**Regulator Statement** PURSUANT TO FINRA RULE 9552(H) AND IN ACCORDANCE WITH FINRA'S NOTICE OF SUSPENSION AND SUSPENSION FROM ASSOCIATION LETTERS DATED JULY 7, 2014 AND JULY 31, 2014, RESPECTIVELY, ON OCTOBER 10, 2014 ANDERSON IS BARRED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY. ANDERSON FAILED TO REQUEST TERMINATION OF HIS SUSPENSION WITHIN THREE MONTHS OF THE DATE OF THE NOTICE OF SUSPENSION; THEREFORE, HE IS AUTOMATICALLY BARRED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY.



## 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	PRUCO SECURITIES, LLC.
<b>Allegations:</b>	CUSTOMER ALLEGES THAT THE REP FAILED TO DISCLOSE CHARGES, EXPENSE AND FEES AND ALSO DID NOT FULLY DISCLOSE ALL THE FACTS REGARDING GUARANTEES AND RISKS.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$56,000.00
<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>	02/24/2014
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	07/07/2014
<b>Settlement Amount:</b>	\$79,255.01
<b>Individual Contribution Amount:</b>	\$0.00

### Disclosure 2 of 5

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	METLIFE SECURITIES
<b>Allegations:</b>	CUSTOMER PROVIDED ORAL ALLEGATIONS THE REPRESENTATIVE



MISREPRESENTED THE VARIABLE LIFE INSURANCE POLICY PURCHASED IN MAY 2009. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.
<b>Is this an oral complaint?</b>	Yes
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	03/18/2013
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	05/13/2013
<b>Settlement Amount:</b>	\$466,826.92
<b>Individual Contribution Amount:</b>	\$124,597.00

### Disclosure 3 of 5

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	PRUCO SECURITIES, LLC.
<b>Allegations:</b>	REGARDING THE 2012 PURCHASE OF A PRU PREM RETIRE X ANNUITY, THE CLIENT ALLEGES THAT THE REPRESENTATIVE DID NOT FULLY DISCLOSE ALL THE FACTS REGARDING CHARGES , EXPENSES AND FEE.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$37,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes



**Is this an arbitration/CFTC  
reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 11/20/2012  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 04/02/2013  
**Settlement Amount:** \$37,882.58  
**Individual Contribution  
Amount:** \$0.00

### Disclosure 4 of 5

**Reporting Source:** Firm

**Employing firm when  
activities occurred which led  
to the complaint:** METLIFE SECURITIES

**Allegations:** PLAINTIFF ALLEGED THAT THE TERMS OF A VARIABLE ANNUITY CONTRACT ISSUED IN NOVEMBER 2002 WERE MISREPRESENTED BY THE REPRESENTATIVE.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$0.00

**Alleged Damages Amount  
Explanation (if amount not  
exact):** PLAINTIFF DEMANDS COMPENSATORY AND PUNITIVE DAMAGES.

### Civil Litigation Information

**Type of Court:** State Court

**Name of Court:** CIRCUIT COURT OF JEFFERSON COUNTY

**Location of Court:** JEFFERSON COUNTY, ALABAMA

**Docket/Case #:** CV-2012-901728.00

**Date Notice/Process Served:** 06/08/2012

**Litigation Pending?** No





**Disposition:** Settled  
**Disposition Date:** 10/09/2013  
**Monetary Compensation Amount:** \$60,000.00  
**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** PRUCO SECURITIES, LLC.

**Allegations:** PLAINTIFF ALLEGED THAT THE TERMS OF A VARIABLE ANNUITY CONTRACT ISSUED IN NOVEMBER 2002 WERE MISREPRESENTED BY THE REPRESENTATIVE.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** NO DAMAGE AMOUNT WAS ALLEGED.

**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:** 06/11/2012

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

### Civil Litigation Information

**Type of Court:** State Court

**Name of Court:** CIRCUIT COURT OF JEFFERSON COUNTY



**Location of Court:** JEFFERSON COUNTY, ALABAMA  
**Docket/Case #:** CV-2012-901728.00  
**Date Notice/Process Served:** 06/08/2012  
**Litigation Pending?** Yes

#### Disclosure 5 of 5

**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** METLIFE SECURITIES  
**Allegations:** 1)FRAUDULENT MISREPRESENTATION AND SUPPRESSION 2) VIOLATIONS OF SEC 8-6-19(A) AND SEC 8-6-19(C) OF THE ALABAMA SECURITIES ACT 3) NEGLIGENCE OR WANTON TRAINING 4) NEGLIGENCE OR WANTON SUPERVISION 5) BREACH OF FIDUCIARY DUTY 6) BREACH OF CONTRACT  
**Product Type:** Annuity-Variable  
**Alleged Damages:** \$0.00  
**Alleged Damages Amount Explanation (if amount not exact):** SPECIFIC COMPENSATORY DAMAGES WERE NOT ALLEGED  
**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:** 07/20/2009  
**Complaint Pending?** No  
**Status:** Evolved into Civil litigation (the individual is a named party)  
**Status Date:** 07/20/2009

#### Settlement Amount:

**Individual Contribution Amount:**

#### Civil Litigation Information



<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	JEFFERSON COUNTY ALABAMA CIRCUIT COURT
<b>Location of Court:</b>	JEFFERSON COUNTY ALABAMA
<b>Docket/Case #:</b>	CV 200902004
<b>Date Notice/Process Served:</b>	07/20/2009
<b>Litigation Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	06/15/2011
<b>Monetary Compensation Amount:</b>	\$14,999.00
<b>Individual Contribution Amount:</b>	\$14,999.00



### 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 5

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** PRUCO SECURITIES, LLC.

**Allegations:** CUSTOMER ALLEGES POOR ADVICE, POOR RECOMMENDATION AND SUITABILITY.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$18,446.00

**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:** 08/22/2014

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/16/2014

**Settlement Amount:**

**Individual Contribution Amount:**

#### Disclosure 2 of 5

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** METLIFE SECURITIES



**Allegations:** CUSTOMER ALLEGED THE REPRESENTATIVE'S RECOMMENDATION TO PURCHASE A VARIABLE LIFE INSURANCE POLICY IN JULY 2009, WAS NOT APPROPRIATE. CUSTOMER HAS ALLEGED DAMAGES FOR THE RETURN OF PREMIUMS PAID AS NOTED BELOW.

**Product Type:** Insurance

**Alleged Damages:** \$724,400.53

**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:** 01/27/2014

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 08/20/2014

**Settlement Amount:**

**Individual Contribution Amount:**

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### Disclosure 3 of 5

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** METLIFE SECURITIES

**Allegations:** CUSTOMER ALLEGED THE REPRESENTATIVE MISREPRESENTED THE VARIABLE LIFE INSURANCE POLICY PURCHASED IN OCTOBER 2010. CUSTOMER HAS ALLEGED DAMAGES FOR THE RETURN OF PREMIUMS PAID AS NOTED BELOW.

**Product Type:** Insurance

**Alleged Damages:** \$147,718.71

**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:** 01/30/2014

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 08/20/2014

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Disclosure 4 of 5

**Reporting Source:** Firm

**Employing firm when  
activities occurred which led  
to the complaint:** METLIFE SECURITIES

**Allegations:** CUSTOMER ALLEGED HE WAS MISLED BY THE REPRESENTATIVE TO PURCHASE A VARIABLE LIFE INSURANCE POLICY, IN SEPTEMBER 2011, THAT IS NOT SUITABLE. CUSTOMER HAS ALLEGED DAMAGES FOR THE RETURN OF ALL PREMIUMS PAID AS NOTED BELOW.

**Product Type:** Insurance

**Alleged Damages:** \$127,500.00

**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:** 01/02/2014

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 07/17/2014

**Settlement Amount:****Individual Contribution Amount:****Disclosure 5 of 5****Reporting Source:** Firm**Employing firm when activities occurred which led to the complaint:** METLIFE SECURITIES**Allegations:** CUSTOMER ALLEGED THE REPRESENTATIVE MISREPRESENTED THE EXCHANGE OF AN EXISTING VARIABLE ANNUITY INTO A NEW VARIABLE ANNUITY WITH ANOTHER FIRM IN FEBRUARY 2011. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.**Product Type:** Annuity-Variable**Alleged Damages:** \$0.00**Alleged Damages Amount Explanation (if amount not exact):** IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.**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:** 01/31/2013**Complaint Pending?** No**Status:** Denied**Status Date:** 02/26/2013**Settlement Amount:****Individual Contribution Amount:**



## 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 6

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	PRUCO SECURITIES, LLC.
<b>Allegations:</b>	CLAIMANTS ALLEGE THAT, PRIOR TO THE FORMER REPRESENTATIVE'S ASSOCIATION WITH THE FIRM, THEY MADE UNSUITABLE INVESTMENTS IN REAL ESTATE WITH HIM AND WERE SOLD UNSUITABLE INSURANCE PRODUCTS, AND THAT, AT UNSPECIFIED TIMES, THE FORMER REPRESENTATIVE ENGAGED IN THE SALE OF UNREGISTERED SECURITIES IN VIOLATION OF SECURITIES LAWS, AND THAT THEY ARE INFORMED AND BELIEVE THEY WERE SUBJECT TO DEFALCATION AND FRAUD.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	CLAIMANTS SEEK DAMAGES FOR ALL ALLEGED LOSSES IN THE ALLEGED INVESTMENTS AND OTHER DAMAGES.
<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>	14-02983
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	11/12/2014

### Customer Complaint Information

**Date Complaint Received:** 11/12/2014





<b>Complaint Pending?</b>	No
<b>Status:</b>	Evolved into Arbitration/CFTC reparation (the individual is a named party)
<b>Status Date:</b>	11/12/2014
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Arbitration Information</b>	
<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	FINRA
<b>Docket/Case #:</b>	14-02983
<b>Date Notice/Process Served:</b>	11/12/2014
<b>Arbitration Pending?</b>	Yes

#### Disclosure 2 of 6

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	PRUCO SECURITIES, LLC.
<b>Allegations:</b>	CLAIMANTS ALLEGE THAT FORMER REPRESENTATIVE ENGAGED IN UNSUITABLE ANNUITY AND LIFE INSURANCE SALES AND IN THE SELLING AWAY OF INVESTMENT PRODUCTS NOT REGISTERED AS SECURITIES, AND THAT THEY ARE INFORMED AND BELIEVE THEIR MONEY WAS SUBJECT TO DEFALCATION AND FRAUD.
<b>Product Type:</b>	Annuity-Variable Other: UNREGISTERED SECURITIES
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	NO DAMAGE AMOUNT HAS BEEN ALLEGED.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No



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

**Arbitration/Reparation forum or court name and location:** N/A

**Docket/Case #:** 14-03085

**Filing date of arbitration/CFTC reparation or civil litigation:** 11/20/2014

### Customer Complaint Information

**Date Complaint Received:** 11/20/2014

**Complaint Pending?** No

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

**Status Date:** 11/20/2014

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

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

**Docket/Case #:** 14-03085

**Date Notice/Process Served:** 11/20/2014

**Arbitration Pending?** Yes

### Disclosure 3 of 6

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** PRUCO SECURITIES, LLC.

**Allegations:** THE CLIENT ALLEGES THAT THE REPRESENTATIVE DID NOT REPAY MONIES DUE UNDER PROMISSORY NOTES ISSUED IN NOVEMBER 2012 AND MAY 2013 IN CONNECTION WITH BOX TRADING OF INDEXES.



**Product Type:** Promissory Note  
**Alleged Damages:** \$969,000.00  
**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:** 07/25/2014  
**Complaint Pending?** Yes  
**Settlement Amount:**  
**Individual Contribution  
Amount:**

### Disclosure 4 of 6

**Reporting Source:** Firm  
**Employing firm when  
activities occurred which led  
to the complaint:** PRUCO SECURITIES, LLC

**Allegations:** CLAIMANTS ALLEGE THAT FORMER REPRESENTATIVE ENGAGED IN THE SALE OF UNREGISTERED SECURITIES IN VIOLATION OF SECURITIES RULES COMMENCING IN OR ABOUT FEBRUARY 2010, AND CLAIMANTS ALLEGE THEY ARE INFORMED AND BELIEVE THEY WERE SUBJECT TO DEFALCATION AND FRAUD. THE FIRM IS INFORMED THAT THE FORMER REGISTERED REPRESENTATIVE INTENDS TO DENY ALLEGATIONS OF WRONGDOING.

**Product Type:** Other: UNREGISTERED SECURITIES  
**Alleged Damages:** \$0.00  
**Alleged Damages Amount  
Explanation (if amount not  
exact):** CLAIMANTS ALLEGE DAMAGES FOR ALL LOSSES IN THE FUNDS ALLEGEDLY AT ISSUE AND FOR OTHER DAMAGES.

### Arbitration Information



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

**Docket/Case #:** 14-01308

**Date Notice/Process Served:** 06/25/2014

**Arbitration Pending?** Yes

#### Disclosure 5 of 6

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** METLIFE SECURITIES

**Allegations:** CLAIMANTS ALLEGED VIOLATION OF SECURITIES RULES WITH RESPECT TO THE FORMER REPRESENTATIVE'S INVOLVEMENT WITH THE SALE OF UNREGISTERED SECURITIES COMMENCING ON OR ABOUT FEBRUARY 2010.

**Product Type:** Other: UNREGISTERED SECURITIES

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** CLAIMANTS HAVE ALLEGED DAMAGES FOR ALL LOSSES IN THE FUND(S) AT ISSUE PLUS OTHER DAMAGES.

#### Arbitration Information

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

**Docket/Case #:** 14-01308

**Date Notice/Process Served:** 05/13/2014

**Arbitration Pending?** Yes

#### Disclosure 6 of 6

**Reporting Source:** Firm



**Employing firm when activities occurred which led to the complaint:** METLIFE SECURITIES

**Allegations:** CUSTOMER ALLEGED THE REPRESENTATIVE'S RECOMMENDATION TO PURCHASE A VARIABLE LIFE INSURANCE POLICY, IN FEBRUARY 2010, WAS NOT APPROPRIATE. CUSTOMER HAS ALLEGED DAMAGES FOR THE RETURN OF ALL PREMIUMS PAID AS NOTED BELOW.

**Product Type:** Annuity-Fixed  
Insurance  
Other: NON-REGISTERED SECURITIES

**Alleged Damages:** \$117,000.00

**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:** 01/24/2014

**Complaint Pending?** No

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

**Status Date:** 10/31/2014

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

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

**Docket/Case #:** 14-03085

**Date Notice/Process Served:** 10/31/2014

**Arbitration Pending?** Yes

**Firm Statement** THIS FILING ALSO INCLUDES MATTERS PREVIOUSLY REPORTED ON INDIVIDUAL U5'S FOR THIS FORMER REPRESENTATIVE UNDER [CUSTOMER] OCCURRENCE 1691527 AND [CUSTOMER] OCCURRENCE



1691376.



## Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	PRUCO SECURITIES, LLC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	09/13/2012
<b>Allegations:</b>	REGISTERED REPRESENTATIVE PROVIDED A COMPANY LETTER TO A CLIENT THAT HAD BEEN ALTERED TO MISSTATE THE GUARANTEES ASSOCIATED WITH A VARIABLE UNIVERSAL LIFE POLICY, AND PROVIDED A LETTER MISSTATING ITS POTENTIAL TAX CONSEQUENCES THAT HAD NOT BEEN SUBMITTED TO THE FIRM FOR SUPERVISORY REVIEW. ALLEGATIONS CONFIRMED.
<b>Product Type:</b>	Other: VARIABLE UNIVERSAL LIFE; VARIABLE ANNUITY



## 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

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Bankruptcy
<b>Bankruptcy:</b>	Chapter 7
<b>Action Date:</b>	05/27/2008
<b>Organization Investment-Related?</b>	No
<b>Type of Court:</b>	Federal Court
<b>Name of Court:</b>	UNITED STATES BANKRUTCY COURT NORTHERN DISTRICT OF ALABAMA
<b>Location of Court:</b>	BIRMINGHAM, ALABAMA
<b>Docket/Case #:</b>	08-02522-TOM7
<b>Action Pending?</b>	No
<b>Disposition:</b>	Discharged
<b>Disposition Date:</b>	05/05/2009
<b>Broker Statement</b>	I WAS A PARTNER IN A REAL ESTATE DEVELOPMENT COMPANY THAT STARTED IN 2004. DUE TO THE REAL ESTATE MARKET COLLAPSE IN 2008, MY COMPANY, BLAZER GROUP, LLC WAS FORCED TO CLOSE AND FILE FOR BANKRUPTCY PROTECTION DUE TO OUTSTANDING DEBTS.



## End of Report



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