

BrokerCheck Report

RALPH EDWARD THOMAS JR

CRD# 2179751

Report #82984-36577, data current as of Friday, January 27, 2012.

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Dear Investor:

FINRA has generated the following BrokerCheck report for **RALPH E. THOMAS JR.** The information contained within this report has been provided by a FINRA member firm(s) and securities regulators as part of the securities industry's registration and licensing process and represents the most current information reported to the Central Registration Depository (CRD®) system.

FINRA regulates the securities markets for the ultimate benefit and protection of the investor. FINRA believes the general public should have access to information that will help them determine whether to conduct, or continue to conduct, business with a FINRA member firm or any of the member's associated persons. To that end, FINRA has adopted a public disclosure policy to make certain types of information available to you. Examples of information FINRA provides on currently registered individuals and individuals who were registered during the past ten years include: actions by regulators, investment-related civil suits, customer disputes that contain allegations of sales practice violations against brokers, all felony charges and convictions, misdemeanor charges and convictions relating to securities violations, and financial events such as bankruptcies, compromises with creditors, judgments, and liens. FINRA also provides on a permanent basis certain information on former registered individuals, if any of the following applies, as reported to CRD on a uniform registration form: (1) the person was the subject of a final regulatory event; (2) the person was convicted of or pled guilty or nolo contendere to a crime; (3) the person was the subject of a civil injunction or civil court finding involving a violation of any investment-related statute(s) or regulation(s); or (4) the person was named as a respondent or defendant in an arbitration or civil litigation that resulted in an award, decision or judgment for a customer.

When evaluating this report, please keep in mind that it may include items that involve pending actions or allegations that may be contested and have not been resolved or proven. Such items may, in the end, be withdrawn or dismissed, or resolved in favor of the firm or broker, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

The information in this report is not the only resource you should consult. FINRA recommends that you learn as much as possible about the individual broker or brokerage firm from other sources, such as professional references, local consumer and investment groups, or friends and family members who already have established investment business relationships.

FINRA BrokerCheck is governed by federal law, Securities and Exchange Commission (SEC) regulations and FINRA rules approved by the SEC. State disclosure programs are governed by state law, and may provide additional information on brokers and firms licensed by the state. Therefore, you should also consider requesting information from your state securities regulator. Refer to www.nasaa.org for a complete list of state securities regulators.

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 \[www.finra.org\]\(http://www.finra.org\).](#)

RALPH E. THOMAS JR

CRD# 2179751

This broker is not currently registered with a FINRA firm.

Report Summary for this Broker

The report summary provides an overview of the broker's professional background and conduct. The individual broker, a FINRA-registered firm(s), and/or securities regulator(s) have provided the information contained in this report as part of the securities industry's registration and licensing process. The information contained in this report was last updated by the broker, a previous employing brokerage firm, or a securities regulator on 01/20/2012.

Broker Qualifications

This broker is not currently registered with a FINRA firm.

This broker has passed:

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

Registration and Employment History

This broker was previously registered with the following FINRA member firms:

WELLS FARGO ADVISORS, LLC

CRD# 19616
BALTIMORE, MD
02/2004 - 08/2010

INVEST FINANCIAL CORPORATION

CRD# 12984
TAMPA, FL
08/2000 - 02/2004

SUNTRUST SECURITIES, INC.

CRD# 17499
ATLANTA, GA
05/2000 - 07/2000

For additional registration and employment history details as reported by the individual broker, refer to the Registration and Employment History section of this report.

Disclosure of Customer Disputes, Disciplinary, and Regulatory Events

This section includes details regarding disclosure events reported by or about this broker to CRD as part of the securities industry registration and licensing process. Examples of such disclosure events include formal investigations and disciplinary actions initiated by regulators, customer disputes, certain criminal charges and/or convictions, as well as financial disclosures, such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this broker? **Yes**

The following types of disclosures were reported:

Regulatory Event

Customer Dispute

Termination

Investment Adviser Representative Information

Is there information available about this individual in the Investment Adviser Public Disclosure Program? **Yes**

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs), states and U.S. territories the broker is currently registered and licensed with, the category of each registration, and the date on which the registration became effective. This section also provides the physical location of each branch that the individual broker is associated with for each listed employment.

This broker is not currently registered with a FINRA firm.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all current principal/supervisory, general product/industry, and/or state securities law exams that the broker has passed. Under certain, limited circumstances, a broker may receive a waiver of an exam requirement based on a combination of previous exams passed and qualifying work experience. Likewise, a new exam requirement may be grandfathered based on a broker's specific qualifying work experience. Information regarding instances of exam waivers or the grandfathering of an exam requirement are not included as part of the BrokerCheck report.

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	12/20/1991
General Securities Representative Examination	Series 7	05/22/1998

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination	Series 65	12/16/2004
Uniform Combined State Law Examination	Series 66	08/18/1998

Additional information about the securities industry's qualifications and continuing education requirements, as well as the examinations administered by FINRA to brokers and other securities professionals can be found at <http://www.finra.org/Industry/Compliance/Registration/QualificationsExams/index.htm>.



Registration and Employment History

Previously Registered with the Following FINRA Firms

FINRA records show this broker previously held FINRA registrations with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
02/2004 - 08/2010	WELLS FARGO ADVISORS, LLC	19616	BALTIMORE, MD
08/2000 - 02/2004	INVEST FINANCIAL CORPORATION	12984	TAMPA, FL
05/2000 - 07/2000	SUNTRUST SECURITIES, INC.	17499	ATLANTA, GA
09/1998 - 06/2000	CRESTAR SECURITIES CORPORATION	17464	RICHMOND, VA
12/1991 - 09/1998	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ
12/1991 - 12/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	680	NEWARK, NJ

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 a FINRA firm 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
02/2004 - Present	WACHOVIA SECURITIES, LLC	BALTIMORE, MD
06/2003 - Present	AFLAC	COLUMBUS, GA
06/2003 - 02/2004	INVEST FINANCIAL CORP	RANDALLSTOWN, MD
08/2000 - 02/2004	THE HARBOR BANK OF MD	BALTIMORE, MD
08/2000 - 06/2003	INVEST FINANCIAL CORPORATION	BALTIMORE, MD

Affiliations

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.

AFLAC (IS THE CO.)
 1923 WYNNNTON RD COLUMBUS, GEORGIA 31999
 I HAVE BEEN LICENSED WITH THEM SINCE '03

Registration and Employment History



Affiliations, continued

THE ONLY BUSINESS THAT I HAVE DONE WITH THEM WAS A REFERRAL AGENT. I WOULD REFER SOMEONE AND THEN I WOULD BE ABLE TO SHARE IN THE COMMISSION.

I HAVE NEVER TRIED TO SELL THERE PRODUCT AND I NEVER WILL.

I AM CURRENTLY GETTING COMMISSION ON BUSINESS FROM '03. I AM NO LONGER REFERRING NEW BUSINESS AT ALL.

THIS A NON-INVESTMENT COMPANY. THEY ARE A INSURANCE COMPANY.....MKB, LLC, CO-OWNER 50%, OWN PROPERTY, 1-2 HRS/MONTH, NOT DURING SECURITIES HRS, START 7/1/06.....SSNS PROPERTY MANAGEMENT, OWNER, RENTAL PROPERTIES, 5-8 HRS/MONTH, NOT SECURITIES HRS, START 10/1/06.

Disclosure of Customer Disputes, Disciplinary, and Regulatory Events



What you should know and/or consider regarding any reported disclosure events:

- Before reaching a conclusion regarding any of the information contained in this BrokerCheck report, you should ask the broker to clarify the specific event(s) listed, or to provide a response to any questions you may have.
- "Pending" actions involve unproven and/or unsubstantiated allegations.

Disclosures in BrokerCheck reports come from different sources:

- **Self-disclosure:** Brokers are required to answer a series of questions on their application requesting securities industry registration (Form U4). For example, brokers are asked whether they have been involved in certain regulatory, civil, criminal and financial matters (e.g., bankruptcy), or have been the subject of a customer dispute.
- **Regulator/Employer postings:** In addition, regulators and firms that have employed a broker also may contribute relevant information about such matters. All of this information is maintained in CRD.

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 report a particular criminal event.
- Likewise, a **regulatory agency** must meet established standards before initiating a regulatory action and/or issuing sanctions. These standards typically include a reasonable basis for initiating the action after engaging in a fact-finding process.

In order for a *customer* dispute to be reported to CRD, a customer must:

- Allege that their broker engaged in activity that violates certain rules or conduct governing the industry; and
- Claim damages of \$5,000 or more as a result of that activity.

(Note: customer disputes may be more subjective in nature than a criminal or regulatory action)

What you should consider when evaluating the status or disposition of a reported disclosure event:

- **Disclosure events may be *pending*, *on appeal*, or *final*.** *Pending* and *'on appeal'* matters reflect allegations that (1) have not been proven or formally adjudicated, or (2) have been adjudicated but are currently being appealed. *Final* matters generally may be *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 represents a disposition wherein parties involved in a dispute reach an agreement to resolve the matter.
- (Note: brokers may choose to settle customer disputes or regulatory matters for business or other reasons)
- Customer disputes also may be ***resolved*** without any payment to the customer or any finding of wrongdoing on the part of the individual broker.



Possible multiple reporting sources -- please note:

Disclosure details may be reported by more than one source (i.e., regulator, firm, or broker). When this occurs, all versions of the event will appear in the BrokerCheck report. The different versions of the same disclosure event are separated by a solid line with the reporting source labeled.



	Pending	Final	On Appeal
Regulatory Event	0	1	0
Customer Dispute	0	1	N/A
Termination	N/A	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a number of items may involve pending actions or allegations that may be contested and have not been resolved or proven. The items may, in the end, be withdrawn or dismissed, or resolved in favor of the individual 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 by the individual broker, a member firm(s), and/or by securities industry regulators. Some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This section provides information regarding a final, regulatory action that was reported to CRD by the individual broker, a member firm, and/or a securities regulator. The event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a self-regulatory organization, a federal regulator such as the SEC or the Commodities Futures Trading Commission (CFTC), or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This section may also include a revocation or suspension of a broker's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	01/19/2012
Docket/Case Number:	2010022861802
Employing firm when activity occurred which led to the regulatory action:	INVEST FINANCIAL CORPORATION, WELLS FARGO ADVISORS LLC, AND HARBOR FINANCIAL SERVICES, A SUBSIDIARY OF THE HARBOR BANK OF MARYLAND,
Product Type:	Other: ANNUITY
Allegations:	FINRA RULES 2010, 2150, NASD RULES 2110, 2330: THOMAS MISAPPROPRIATED MORE THAN \$800,000 FROM VULNERABLE CUSTOMERS. A TRUST ACCOUNT WAS ESTABLISHED FOR THE BENEFIT OF A CHILD SUFFERING FROM CEREBRAL PALSY, WITH THE PROCEEDS OF A \$3 MILLION MEDICAL MALPRACTICE SETTLEMENT ON BEHALF OF THE CHILD. THE CHILD'S MOTHER WAS APPOINTED GUARDIAN AND TRUSTEE. THE SETTLEMENT PROCEEDS WERE USED TO PURCHASE AN ANNUITY THAT WAS INTENDED TO PAY THE CHILD A MINIMUM OF \$3,990 A



MONTH UNTIL HER DEATH OR THE YEAR 2029, WHICHEVER CAME FIRST. THOMAS BECAME THE CHILD'S MOTHER FINANCIAL ADVISOR; AT THAT TIME, THOMAS WORKED AT BOTH A MEMBER FIRM AND A BANK. THOMAS CONVINCED THE MOTHER TO MOVE THE TRUST ACCOUNT TO THE INSTITUTIONS WHERE HE WORKED AND HE ADVISED HER ON BOTH THE BROKERAGE AND BANKING ACCOUNTS. THOMAS EXECUTED A SCHEME TO OBTAIN MONEY THROUGH FALSE PRETENSES BY ESTABLISHING COMPLETE CONTROL OVER THE BROKERAGE AND BANKING ACCOUNTS IN THE CUSTOMER'S TRUST ACCOUNT. THOMAS ENSURED THAT THE ANNUITY PAYMENTS WERE DEPOSITED DIRECTLY INTO THE BANK TRUST ACCOUNT. THROUGHOUT THAT PERIOD, THE ANNUITY PAYMENTS AVERAGED \$6,287.53 PER MONTH; HOWEVER, THOMAS DISBURSED ONLY \$1,000 TO \$1,500 A MONTH FROM THE TRUST ACCOUNT TO THE MOTHER FOR THE CHILD'S CARE. THOMAS CONVERTED THE REMAINDER OF THE MONEY FOR HIS BENEFIT. THOMAS WITHDREW MONEY FROM THE TRUST ACCOUNT BY OBTAINING THE MOTHER'S SIGNATURE ON BLANK WITHDRAWAL SLIPS. ON A MONTHLY BASIS, THOMAS USED THE SIGNED WITHDRAWAL SLIPS TO WITHDRAW MONEY FROM THE BANK TRUST ACCOUNT AND PURCHASE CASHIER'S CHECKS WITH THE REMAINDER OF THE ANNUITY PAYMENTS. THOMAS HAD THE CASHIER'S CHECKS MADE PAYABLE TO OTHER FINANCIAL INSTITUTIONS WHERE THOMAS HELD PERSONAL ACCOUNTS. THOMAS WENT TO THE BANK NUMEROUS TIMES TO WITHDRAW A TOTAL OF \$756,963.98 FROM THE BANK TRUST ACCOUNT, WHICH HE CONVERTED FOR HIS PERSONAL BENEFIT. THOMAS ALSO CONVERTED \$12,500 FROM THE MOTHER'S PERSONAL BANK ACCOUNT. THOMAS WAS THE FINANCIAL ADVISOR FOR AN ELDERLY CUSTOMER WITH AN ACCOUNT AT THOMAS' MEMBER FIRM. THOMAS WITHDREW \$42,000 FROM AN ANNUITY HELD BY THE CUSTOMER IN HER ACCOUNT WITH HIM. THOMAS DID SO WITHOUT THE CUSTOMER'S KNOWLEDGE. THOMAS USED THE WITHDRAWN FUNDS TO PURCHASE CASHIER'S CHECKS MADE PAYABLE TO CASH OR TO CREDIT CARD COMPANIES WHERE HE, NOT THE CUSTOMER, HELD ACCOUNTS.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

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: 01/19/2012

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 1

Sanction Type: Bar (Permanent)

Capacities Affected: ANY CAPACITY

Duration:

Start Date: 01/19/2012

End Date:

Summary: WITHOUT ADMITTING OR DENYING THE FINDINGS, THOMAS CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS PERMANENTLY BARRED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY. RESTITUTION IS BEING REQUIRED IN CONNECTION WITH A SEPARATE CRIMINAL PROCEEDING AGAINST THOMAS.



Customer Dispute - Settled

This section provides information regarding a settled customer dispute that was reported to CRD by the individual broker, a member firm, and/or a securities regulator. The event may include a consumer-initiated complaint, investment-related arbitration proceeding or civil suit that contains allegations of sale practice violations against the individual broker and resulted in a monetary settlement to the customer(s).

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC, F/K/A WELLS FARGO SECURITIES, LLC & WACHOVIA BANK, N.A.
Allegations:	CLAIMANT, A MARYLAND RESIDENT, COMPLAINED OF LOSSES IN HIS ACCOUNTS FROM APRIL 2008 THROUGH MARCH 2009, ALLEGING THAT RESPONDENTS FAILED TO FOLLOW HIS INSTRUCTIONS REGARDING ADJUSTMENTS TO THE ASSET ALLOCATION. CLAIMANT REQUESTED UNSPECIFIED COMPENSATORY DAMAGES LESS THAN \$100,000; PUNITIVE DAMAGES; COSTS AND OTHER RELIEF.
Product Type:	Mutual Fund
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	CLAIMANT IS REQUESTING UNSPECIFIED COMPENSATORY DAMAGES LESS THAN \$100,000; PUNITIVE DAMAGES; COSTS AND OTHER RELIEF.
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 #:	09-04801
Filing date of arbitration/CFTC reparation or civil litigation:	08/28/2009

Customer Complaint Information

Date Complaint Received:	09/03/2009
Complaint Pending?	No



Status: Settled

Status Date: 04/09/2010

Settlement Amount: \$59,000.00

Individual Contribution Amount: \$0.00

Summary: THIS ACCOUNT WAS ADMINISTERED BY THE TRUST DEPARTMENT. I WAS THE CLIENT CONTACT ON THE RETAIL BROKERAGE SIDE, BUT MY ROLE IN HANDLING THE ACCOUNT WAS LIMITED. I DENY ANY WRONGDOING.



Employment Separation After Allegations

This section provides information regarding a separation of employment, that was reported to CRD by the individual broker, a member firm, and/or a securities regulator. The event may include a separation of employment that resulted in a voluntary resignation, discharge or permission to resign after allegations were made that accused the broker of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	WELLS FARGO ADVISORS
Termination Type:	Discharged
Termination Date:	07/20/2010
Allegations:	DISCHARGED AFTER ADMITTING TO UNAUTHORIZED OUTSIDE ACTIVITIES ON BEHALF OF CLIENT AND COMINGLING CLIENT FUNDS IN HIS BANK ACCOUNT.
Product Type:	No Product



About this BrokerCheck Report

BrokerCheck reports are part of a FINRA initiative to disclose information about FINRA-registered firms and individual brokers to help investors determine whether to conduct, or continue to conduct, business with these firms and brokers. The information contained within these reports is collected through the securities industry's registration and licensing process.

Who provides the information in BrokerCheck?

Information made available through BrokerCheck is obtained from CRD as reported through the industry registration and licensing process.

The forms used by brokerage firms, to report information as part of the firms registration and licensing process, Forms BD and BDW, are established by the SEC and adopted by all state securities regulators and SROs. FINRA and the North American Securities Administrators Association (NASAA) establish the Forms U4 and U5, the forms that are used for the registration and licensing process for individual brokers. These forms are approved by the SEC. Regulators report disciplinary information for firms and individual brokers via Form U6.

How current is the information contained in BrokerCheck?

Brokerage firms and brokers are required to keep this information accurate and up-to-date (typically not later than 30 days after learning of an event). BrokerCheck data is updated when a firm, broker, or regulator submits new or revised information to CRD. Generally, updated information is available on BrokerCheck Monday through Friday.

What information is NOT disclosed through BrokerCheck?

Information that has not been reported to CRD and certain information that is no longer required to be reported through the registration and licensing process is not disclosed through BrokerCheck. Examples of events that are not required to be reported or are no longer reportable include: judgments and liens originally reported as outstanding that have been satisfied and bankruptcy proceedings filed more than 10 years ago.

Additional information not disclosed through BrokerCheck includes Social Security Numbers, residential history information, and physical description information. On a case-by-case basis, FINRA reserves the right to exclude information that contains confidential customer information, offensive and potentially defamatory language or information that raises significant identity theft or privacy concerns that are not outweighed by investor protection concerns. FINRA Rule 8312 describes in detail what information is and is not disclosed through BrokerCheck.

Under FINRA's current public disclosure policy, in certain limited circumstances, most often pursuant to a court order, information is expunged from CRD. Further information about expungement from CRD is available in FINRA notices 99-09, 99-54, 01-65, and 04-16 at www.finra.org.

For further information regarding FINRA's BrokerCheck program, please visit FINRA's Web site at www.finra.org/brokercheck or call the FINRA BrokerCheck Hotline at (800) 289-9999. This hotline is open Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time (ET).

For more information about the following, select the associated link:

- About BrokerCheck Reports: http://www.finra.org/brokercheck_reports
- Glossary: http://www.finra.org/brokercheck_glossary
- Questions Frequently Asked about BrokerCheck Reports: http://www.finra.org/brokercheck_faq
- Terms and Conditions: <http://brokercheck.finra.org/terms.aspx>