

**I represent investors in arbitrations with firms. Most of the claimants which I have represented have been financially devastated by the actions of a broker and/or firm. In some cases, if the investor had seen the BrokerCheck report when he initially met the broker, the loss may have been avoided. Therefore, the broader the report the better. I would support a rule which required the brokerage firm to give the investor a copy of a full and complete CRD when the relationship begins.**

**First, the time period of information available through BrokerCheck should be unlimited.**

**Second, it would be beneficial for links to be made to the U-4 or U-5 for each firm listed in the CRD.**

**Third, a broker's educational background should be listed. Many brokers have no formal education; however, investors assume that the broker has advanced education.**

**Fourth, while the online BrokerCheck is useful as a preliminary tool, it should link the state regulator of each state, where a more comprehensive report could be obtained.**

**Lastly, I fully support any efforts by FINRA to make the BrokerCheck reports more meaningful to investors.**

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