

To Whom It May Concern;

I am writing to express my sincere concern in how agents and advisors due process rights are constantly being violated.

Almost 10 years ago I received a bogus complaint by a consumer. This consumer actually solicited me ..she came to me for help with "rolling over" her IRA. She initiated the sale and she told me what she wanted done. I was somewhat a new agent at the time and going through a separation with my ex ..who happened to also be an agent. I was not aware of the FINRA process of a consumer complaint..but my ex was! And my ex was actually the one who set me up for the complaint!! My company settled for "in the best interests of consumer relations". Which I was told that is standard so consumers who are disgruntled can go along on their merry way. My E&O settled in favor for me, the agent, as I did nothing wrong. It wasn't until years later that I even knew about "Brokercheck" and that I had this bogus complaint still on my record. I was shocked that it was there...and shocked that I wasn't even aware of being able to "share my voice" about this bogus complaint. I went back to my company about this and to put my "voice" attached to this complaint a few yrs ago. However, it still had to "read" a certain way based upon "company policy" ...or so I was told.

This all is so unfair (and criminal in my opinion) that an agents/advisors reputation is at stake..which is how we make our living..on our reputation... While a consumer can engage in wrongful doing or intended deception to result in financial or personal gain with a financial institution. This is called fraud folks! In addition, defamation of a person's character is also a civil wrong.

Bottom line ...We as agents and advisors need a fair system in place that protects the rights of people..whether they are an advisor or a consumer. I understand that we've come a long way from "buyer beware" and there should be agencies to protect consumers rights for being violated. But we also need systems and processes in place to equally protect the agent/advisors rights too. If we don't we will cultivate an industry that becomes "seller beware" and compromise the very integrity of what FINRA has intended.

Thank you,
Kelly

sent from; Dr. Kelly A. Decker