

BrokerCheck Report

LORI COUSINEAU WEAVER

CRD# 1731464

Report #60654-86337, data current as of Wednesday, March 30, 2016.

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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



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.

Thank you for using FINRA BrokerCheck.



LORI COUSINEAU WEAVER

CRD# 1731464

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

UBS FINANCIAL SERVICES INC.

15 SOUTH GRADY WAY
SUITE 115
RENTON, WA 98057
CRD# 8174

Registered with this firm since: 07/24/2015

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:

- 9 Self-Regulatory Organizations
- 24 U.S. states and territories

This broker has passed:

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

Registration History

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

AMERIPRISE FINANCIAL SERVICES, INC.

CRD# 6363
RENTON, WA
03/1989 - 07/2015

IDS LIFE INSURANCE COMPANY

CRD# 6321
MINNEAPOLIS, MN
03/1989 - 07/2006

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	1
Customer Dispute	5

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 individual is currently registered with 9 SROs and is licensed in 24 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **UBS FINANCIAL SERVICES INC.**
 Main Office Address: **1200 HARBOR BOULEVARD
 WEEHAWKEN, NJ 07086**
 Firm CRD#: **8174**

SRO	Category	Status	Date
FINRA	General Securities Representative	APPROVED	07/24/2015
BOX Options Exchange LLC	General Securities Representative	APPROVED	07/24/2015
Chicago Board Options Exchange	General Securities Representative	APPROVED	07/24/2015
International Securities Exchange	General Securities Representative	APPROVED	07/24/2015
NYSE Arca, Inc.	General Securities Representative	APPROVED	07/24/2015
NYSE MKT LLC	General Securities Representative	APPROVED	07/24/2015
Nasdaq PHLX LLC	General Securities Representative	APPROVED	07/24/2015
Nasdaq Stock Market	General Securities Representative	APPROVED	07/24/2015
New York Stock Exchange	General Securities Representative	APPROVED	07/24/2015

U.S. State/ Territory	Category	Status	Date	U.S. State/ Territory	Category	Status	Date
Alaska	Agent	APPROVED	07/30/2015	Illinois	Agent	APPROVED	07/27/2015
Arizona	Agent	APPROVED	07/24/2015	Iowa	Agent	APPROVED	07/24/2015
California	Agent	APPROVED	07/24/2015	Louisiana	Agent	APPROVED	07/24/2015
Colorado	Agent	APPROVED	07/24/2015	Minnesota	Agent	APPROVED	07/30/2015
Florida	Agent	APPROVED	07/24/2015	Missouri	Agent	APPROVED	07/24/2015
Idaho	Agent	APPROVED	07/24/2015	Montana	Agent	APPROVED	07/28/2015



Broker Qualifications

Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
Nevada	Agent	APPROVED	07/24/2015
New York	Agent	APPROVED	07/24/2015
North Carolina	Agent	APPROVED	07/24/2015
Ohio	Agent	APPROVED	07/24/2015
Oregon	Agent	APPROVED	08/03/2015
Pennsylvania	Agent	APPROVED	07/24/2015
South Carolina	Agent	APPROVED	07/24/2015
Texas	Agent	APPROVED	07/24/2015
Utah	Agent	APPROVED	07/24/2015
Virginia	Agent	APPROVED	07/24/2015
Washington	Agent	APPROVED	07/29/2015
Wyoming	Agent	APPROVED	07/24/2015

Branch Office Locations

UBS FINANCIAL SERVICES INC.

15 SOUTH GRADY WAY
SUITE 115
RENTON, WA 98057



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, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	03/18/1989

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	03/23/1989

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
03/1989 - 07/2015	AMERIPRISE FINANCIAL SERVICES, INC.	6363	RENTON, WA
03/1989 - 07/2006	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

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
07/2015 - Present	UBS FINANCIAL SERVICES INC.	RENTON, WA
03/1989 - 07/2015	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	SEATTLE, WA
03/1989 - 07/2015	IDS LIFE INSURANCE COMPANY	SEATTLE, WA

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.

REAL ESTATE OWNERSHIP ; SINGLE FAMILY ; 54400 RIVIERA LA QUINTA, CA 92653; JAN 2013.

BUSINESS OWNERSHIP ; NLW PROPERTIES LLC;PRESIDENT;THIS IS AN LLC USED FOR A RENTAL PROPERTY IN LA QUINTA, CA.;CA 92653; JANUARY 2013; 1-9 HRS PER MONTH/KNOT TOO SHABBY;VICE PRESIDENT;LLC FOR BOAT, NO INCOME, EXPENSES ONLY;TAPPS, WA 98391;NO;JAN 2013;1-9 HRS.

FIDUCIARY ACTIVITIES ; NIECE/ NIECE/ NIECE.



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	1	0	0



Customer Dispute	0	5	N/A
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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 - Pending

This type of disclosure event involves a pending formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory agency such as the Securities and Exchange Commission, foreign financial regulatory body) for alleged violations of investment-related rules or regulations.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Washington
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	02/23/2016
Docket/Case Number:	S-14-1575-15-SC01
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Other: Non-Traded REIT
Allegations:	On February 23, 2016, the Securities Division entered a Statement of Charges and Notice of Intent to Enter Order to Cease and Desist, to Impose Fines, Suspend Securities Salesperson Registration, and to Charge Costs ("Statement of Charges") against Lori Cousineau Weaver ("Cousineau Weaver") and her former firm, Ameriprise Financial Services, Inc. ("Ameriprise")(collectively, "Respondents").

The Statement of Charges alleges that the Respondents and offered and sold non-traded real estate investment trusts ("REITs") to customers, including many



senior citizens, through unsuitable recommendations and failed to disclose complete information regarding the fees, commissions, and illiquidity of these products. The Securities Division further alleges that Ameriprise failed to adequately supervise Cousineau Weaver.

The Statement of Charges gives notice of the Securities Division's intent to suspend Cousineau Weaver's securities salesperson registration, and to impose fines and charge costs. The Respondents have the right to request a hearing on the Statement of Charges.

Current Status: Pending

Reporting Source: Broker
Regulatory Action Initiated By: WASHINGTON
Sanction(s) Sought: Cease and Desist
 Civil and Administrative Penalty(ies)/Fine(s)
 Suspension

Date Initiated: 02/23/2016

Docket/Case Number: S-14-1575-15-SC01

Employing firm when activity occurred which led to the regulatory action: AMERIPRISE

Product Type: Other: Non-Traded REIT

Allegations: On February 23, 2016, the Securities Division entered a Statement of Charges and Notice of Intent to Enter Order to Cease and Desist, to Impose Fines, Suspend Securities Salesperson Registration, and to Charge Costs ("Statement of Charges") against Lori Cousineau Weaver ("Cousineau Weaver") and her former firm, Ameriprise Financial Services, Inc. ("Ameriprise")(collectively, "Respondents"). The Statement of Charges alleges that the Respondents and offered and sold non-traded real estate investment trusts ("REITs") to customers, including many senior citizens, through unsuitable recommendations and failed to disclose complete information regarding the fees, commissions, and illiquidity of these products.

Current Status: Pending



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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL
Allegations:	CUSTOMER ALLEGED SHE WAS ADVISED TO DO A ROLLOVER WHILE THE REGISTERED REPRESENTATIVE WAS NOT LICENSED TO SELL INVESTMENTS TO HER AS SHE WAS A RESIDENT OF A FOREIGN COUNTRY.
Product Type:	Annuity-Variable
Alleged Damages:	\$20,000.00
Alleged Damages Amount Explanation (if amount not exact):	CUSTOMER APPROXIMATED LOSSES AT \$20,000
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:	09/18/2014
Complaint Pending?	No
Status:	Settled
Status Date:	10/30/2015
Settlement Amount:	\$14,944.48
Individual Contribution Amount:	\$0.00

Reporting Source:	Broker
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Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL
Allegations:	CUSTOMER ALLEGED SHE WAS ADVISED TO DO A ROLLOVER WHILE THE REGISTERED REPRESENTATIVE WAS NOT LICENSED TO SELL INVESTMENTS TO HER AS SHE WAS A RESIDENT OF A FOREIGN COUNTRY.
Product Type:	Annuity-Variable
Alleged Damages:	\$20,000.00
Alleged Damages Amount Explanation (if amount not exact):	CUSTOMER APPROXIMATED LOSSES AT \$20,000.
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:	09/18/2014
Complaint Pending?	No
Status:	Settled
Status Date:	10/30/2015
Settlement Amount:	\$14,944.48
Individual Contribution Amount:	\$0.00
Broker Statement	THE FIRM MADE AN OFFER TO THE CUSTOMER TO WAIVE SURRENDER CHARGES ON HER ANNUITIES. CUSTOMER WAS NOT RESPONSIVE TO OFFER.



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 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Ameriprise Financial Services, Inc.

Allegations: The client alleged the advisor misrepresented and made unsuitable recommendations regarding Hines and Inland American Real Estate Investment Trusts (REITs) purchased in January 2007.

Product Type: Real Estate Security

Alleged Damages: \$58,551.12

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: 10/08/2015

Complaint Pending? No

Status: Denied

Status Date: 10/22/2015

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Ameriprise Financial Services, Inc.



Allegations: The client alleged the advisor misrepresented and made unsuitable recommendations regarding Hines and Inland American Real Estate Investment Trusts (REITs) purchased in January 2007.

Product Type: Real Estate Security

Alleged Damages: \$58,551.12

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: 10/08/2015

Complaint Pending? No

Status: Denied

Status Date: 10/22/2015

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 4

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: CLIENTS ALLEGED REIT INVESTMENTS PURCHASED IN DECEMBER 2006 WERE UNSUITABLE.

Product Type: Real Estate Security

Alleged Damages: \$84,014.42

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: 10/31/2011

Complaint Pending? No

Status: Denied

Status Date: 02/15/2012

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC

Allegations: DECEASED CLIENT'S SON-IN-LAW HAS CLAIMED THAT THE REIT PURCHASED IN FEBRUARY 2005 WAS UNSUITABLE FOR CLIENT BASED ON HER FINANCIAL SITUATION.

Product Type: Real Estate Security

Alleged Damages: \$9,450.00

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: 03/11/2010

Complaint Pending? No

Status: Denied

Status Date: 03/31/2010

Settlement Amount:

Individual Contribution Amount:

**Broker Statement**

THE FIRM FOUND THE INVESTMENT TO BE SUITABLE BASED ON THE CLIENT'S GOALS AND OBJECTIVES. CLIENT UNDERSTOOD SUITABILITY REQUIREMENTS FOR THE PRODUCT. LIQUIDITY RISK WAS DISCLOSED PRIOR TO PURCHASE.

Disclosure 4 of 4**Reporting Source:**

Broker

Employing firm when activities occurred which led to the complaint:

INDEPENDENT CONTRACTOR OF AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations:

THE ATTORNEY FOR THE CLIENT ALLEGED THAT I MAY HAVE ASSISTED THE CLIENT'S EX-WIFE, JANE ZANTO, WITH THE SURRENDER OF HIS LIFE INSURANCE POLICY AND ANNUITY CONTRACT AND ALTHOUGH THE CHECKS WERE ISSUED IN THE CLIENT'S NAME, THEY WERE SENT TO HIS EX-WIFE'S ADDRESS AND SHE TOOK RECEIPT OF THE FUNDS IN AN AMOUNT IN EXCESS OF \$19,000.

Product Type:

Annuity(ies) - Variable

Other Product Type(s):

VARIABLE UNIVERSAL LIFE INSURANCE POLICY AND FLEXIBLE ANNUITY CONTRACT

Alleged Damages:

\$19,000.00

Customer Complaint Information**Date Complaint Received:**

06/22/1999

Complaint Pending?

No

Status:

Denied

Status Date:

08/12/1999

Settlement Amount:**Individual Contribution Amount:**

End of Report



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