

BrokerCheck Report

ELTON NORMAN

CRD# 6402086

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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:

- o 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
- o 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 <https://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.

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.

ELTON NORMAN

CRD# 6402086

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
- 1 State Securities Law Exam

Registration History

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

FIRST COMMAND FINANCIAL PLANNING, INC.
CRD# 3641
ENTERPRISE, AL
06/2016 - 04/2018

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
CRD# 7691
COLUMBIA, SC
01/2015 - 02/2016

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
Criminal	1
Termination	1

Broker Comments

This broker has provided comments regarding information that is displayed in this report.

Has the broker provided comments? **Yes**

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

<https://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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination	SIE	04/09/2018
General Securities Representative Examination	Series 7	01/05/2015

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination	Series 66	02/24/2015

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
06/2016 - 04/2018	FIRST COMMAND FINANCIAL PLANNING, INC.	3641	ENTERPRISE, AL
01/2015 - 02/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	COLUMBIA, SC

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
04/2019 - Present	Webster University	Saint Louis / FLW Campus, MO
12/2018 - Present	Dominion Financial Group	Springfield, MO
09/2018 - 12/2018	Dominion Financial Group, LLC	Colorado Springs, CO
05/2018 - 09/2018	Dominion Financial Group, LLC	Enterprise, AL
08/2016 - 04/2018	FIRST COMMAND ADVISORY SERVICES	FORT WORTH, TX
08/2016 - 04/2018	FIRST COMMAND FINANCIAL PLANNING , INC	FORT WORTH, TX
08/2016 - 04/2018	FIRST COMMAND INSURANCE SERVICES INC.	FORT WORTH, TX
03/2016 - 08/2016	Army Community Service	Fort Rucker, AL
06/2016 - 07/2016	FIRST COMMAND ADVISORY SERVICES	FORT WORTH, TX
03/2015 - 02/2016	BANK OF AMERICA, N.A.	COLUMBIA, SC
09/2014 - 02/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	COLUMBIA, SC
09/2014 - 09/2014	GIS	CHAPIN, SC
06/2014 - 08/2014	WALMART DISTRIBUTION CENTER	LAURENS, SC
02/2014 - 05/2014	URS	PUEBLO, CO
05/2013 - 02/2014	SAM'S CLUB	COLORADO SPRINGS, CO
04/2013 - 04/2013	DEPARTMENT OF VETERANS AFFAIRS	DENVER, CO



Registration and Employment History

Employment History, continued

Employment Dates	Employer Name	Employer Location
12/1991 - 04/2013	US ARMY	FORT CARSON, CO

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.

1. Rental Property
2. Non-investment related
3. I own to rental properties with my spouse and we have a property manager
4. Owner
5. I devote about 4 hours a month to this during non-trading hours.



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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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	1	0



Criminal	0	1	0
Termination	N/A	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 1

Reporting Source:	Broker
Regulatory Action Initiated By:	Financial Industry Regulatory Authority
Sanction(s) Sought:	Bar
Date Initiated:	10/15/2019
Docket/Case Number:	2018057815601
Employing firm when activity occurred which led to the regulatory action:	First Command Financial Services
Product Type:	Insurance Mutual Fund
Allegations:	Refusal to submit documents to FINRA at their request.
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:	10/15/2019
Sanctions Ordered:	Bar (Permanent)
Sanction 1 of 1	
Sanction Type:	Bar (Permanent)
Capacities Affected:	All Capacities with any member firm
Duration:	
Start Date:	10/16/2019
End Date:	



Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Formal Charges were brought in:	State Court
Name of Court:	CUMBERLAND COUNTY COURT
Location of Court:	FAYETTEVILLE, NC
Docket/Case #:	1996CR002327
Charge Date:	01/11/1996
Charge(s) 1 of 1	
Formal Charge(s)/Description:	SIMPLE WORTHLESS CHECK
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	GUILTY
Disposition of charge:	Pled guilty
Current Status:	Final
Status Date:	01/11/1996
Disposition Date:	01/11/1996
Sentence/Penalty:	RESTITUTION PAID



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

Reporting Source: Firm

Employer Name: First Command Financial Planning, Inc.

Termination Type: Discharged

Termination Date: 03/08/2018

Allegations: The firm conducted an investigation, reviewed the activities of Elton Norman, and determined that he violated the First Command Compliance Manual related to "Prohibited Acts and Transactions." Our review found that he signed another person's name on transactional documents and made false entries on client transactional documents contrary to the accuracy of the books and records of First Command.

Product Type: Insurance
Mutual Fund

Reporting Source: Broker

Employer Name: First Command Financial Planning

Termination Type: Discharged

Termination Date: 03/08/2018

Allegations: The allegations were that I signed another person's name on transactional documents and made false entries on client transactional documents contrary to the books and records of First Command.

Product Type: Insurance
Mutual Fund

Broker Statement I was in the process of forming my RIA firm. In the midst of forming it, I believe the office staff found out that I was leaving and I was asked about three clients in particular. Once I explained to compliance how I had engaged the clients, I was put on a leave of absence the very next day and never reentered until the day that I was terminated. I never signed any of my clients documents and repeatedly asked First Command through my attorney to give me prove, however, they never gave me any prove and started dividing my clients amongst other advisors the very same day that I was placed on a leave of absence to deter me from retaining them



at my new firm.

Broker Comment:

I CATEGORICALLY DENY HAVING ENGAGED IN ANY MISCONDUCT. AS DISCUSSED BELOW, FIRST COMMAND'S ALLEGATIONS AGAINST ME ARE FALSE, DEFAMATORY AND I BELIEVE WERE MADE TO JUSTIFY TERMINATING ME, TO FACILITATE DISTRIBUTING MY CLIENTS AMONG OTHER FIRST COMMAND FINANCIAL ADVISORS, AND TO FRUSTRATE MY EFFORTS TO FIND SUBSTITUTE EMPLOYMENT.

I NEVER SIGNED ANOTHER PERSON'S NAME ON ANY TRANSACTIONAL DOCUMENTS. I REPEATEDLY DENIED THESE ACCUSATIONS WHEN FIRST COMMAND CONDUCTED ITS RUSHED INTERNAL INVESTIGATION OF ME. NOTABLY, FIRST COMMAND NEVER PRESENTED ME ANY EVIDENCE TO BACK UP ITS ACCUSATIONS AGAINST ME, EVEN THOUGH I DEMANDED IT THROUGH MY ATTORNEY. OBVIOUSLY, THIS IS BECAUSE FIRST COMMAND DOES NOT HAVE ANY SUCH PROOF - BECAUSE I DID NOT FORGE ANY SIGNATURES.

THE "FALSE ENTRY" REFERENCES THAT, AS TO A TOTAL OF THREE CLIENTS, I INCLUDED INACCURATE INFORMATION ON THEIR PAPERWORK. SPECIFICALLY, THESE THREE CLIENTS HAD FILLED OUT APPLICATIONS FOR INSURANCE POLICIES OR OTHER FINANCIAL PRODUCTS AND NOT INCLUDED THEIR SOCIAL SECURITY NUMBERS BECAUSE THEY HAD SPECIFICALLY TOLD ME THAT THEY WOULD NOT DO SO BECAUSE OF CONCERNS ABOUT IDENTITY THEFT. TO FACILITATE THE PLACEMENT OF THE INSURANCE COVERAGE THAT THE CLIENTS WANTED TO PURCHASE, I INCLUDED A "DUMMY" SOCIAL SECURITY NUMBER AS A PLACEHOLDER ON THE APPLICATION WHEN SUBMITTING TO THE PRODUCT SPONSOR. I DID SO NOT WITH ANY INTENT TO DEFRAUD FIRST COMMAND OR ANY CUSTOMER, BUT RATHER TO EFFECTUATE THE CLIENT'S EXPRESS OBJECTIVES. HOWEVER, WITH THE BENEFIT OF HINDSIGHT I NOW RECOGNIZE THAT I SHOULD HAVE INSISTED ON OBTAINING FROM EACH OF THESE CLIENTS THEIR ACCURATE SOCIAL SECURITY NUMBER FOR THE APPLICATION, AND I REGRET MY ERROR IN JUDGMENT, EVEN THOUGH IT HAD BEEN MOTIVATED BY A DESIRE TO SERVE MY CLIENTS.

End of Report



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