

**Stipulated Award
FINRA Office of Dispute Resolution**

In the Matter of the Arbitration Between:

Claimants

Richard E. Beverly
Angela K. Beverly
Thomas L. Egbert
John V. Jones, Jr.
William M. March
Curtis W. Huffman
William E. Stitt

vs.

Master Case Number: 17-00486

(Consolidated with Subordinate
Case Numbers: 16-03305; 16-03472;
16-03701; 17-00822; 17-00850; and
17-01407)

Respondent

WFG Investments, Inc.

Hearing Site: Birmingham, Alabama

In the Matter of the Arbitration Between:

Claimants

Theodore E. Dampier
Ebba Kerstin E. Dampier

vs.

Subordinate Case Number: 16-03305

Respondent

WFG Investments, Inc.

Hearing Site: Birmingham, Alabama

In the Matter of the Arbitration Between:

Claimants

Thomas W. Bender, III
Jennifer W. Bender
Jere J. Miller
Laurie Miller
Bertram L. Sanders, II
Michael Craig Miller
Lewis. B. Abronski, Individually and as Trustee of
the Third Amended and Restated Revocable Living
Trust Agreement Dtd. 9/18/14
David G. Myrick
Martin B. Myrick
Terri W. Myrick

Subordinate Case Number: 16-03472

Alan B. Melton
Kimberly W. Melton
Anthony R. Beard
Andrew J. Howard
Patrick V. Daily

vs.

Respondent
WFG Investments, Inc.

Hearing Site: Birmingham, Alabama

In the Matter of the Arbitration Between:

Claimants
Randy Couture
David Jensen
Chris D. Stewart
Evie L. Stewart
Thomas S. Walters
Terry E. Welch
Cyrenna Welch

Subordinate Case Number: 16-03701

vs.

Respondent
WFG Investments, Inc.

Hearing Site: Birmingham, Alabama

In the Matter of the Arbitration Between:

Claimants
Raymond W. Miller
Donald C. Barnes
Judith B. Barnes
Anthony J. Caminiti
Susan H. Hamilton
James B. Donaghey, II
H. Cliff Pitman
Joan C. Pitman
Sharon L. Agapos, Individually and as Trustee of
the Agapos Living Trust
Gregory E. Strachan
Joseph M Druham
Catherine L. Druham

Subordinate Case Number: 17-00822

vs.

Respondent
WFG Investments, Inc.

Hearing Site: Birmingham, Alabama

In the Matter of the Arbitration Between:

Claimants
Thomas N. Fadden
Heather A. Fadden
Brent W. McMillan
Natalie A. McMillan

Subordinate Case Number: 17-00850

vs.

Respondent
WFG Investments, Inc.

Hearing Site: Birmingham, Alabama

In the Matter of the Arbitration Between:

Claimants
Gary H. Schack
Michael S. Coleman
Robin R. Coleman
Daniel K. Stubler
Amy D. Stubler
James R. Stinebaugh

Subordinate Case Number: 17-01407

vs.

Respondent
WFG Investments, Inc.

Hearing Site: Birmingham, Alabama

Nature of all of the Disputes: Customers vs. Member

This case was decided by an all-public panel.

REPRESENTATION OF PARTIES

For Claimants in Master Case No. 17-00486 and Subordinate Case Nos. 16-03305; 16-03472; 16-03701; 17-00822; 17-00850; and 17-01407: Kalju Nekvasil, Esq., Goodman & Nekvasil, P.A., St. Petersburg, Florida.

For Respondent WFG Investments, Inc. ("WFG"): David R. Clouston, Esq., Sessions, Fishman, Nathan & Israel, LLC, Dallas, Texas.

CASE INFORMATION

The following pleadings were filed in Master Case No. 17-00486

Statement of Claim filed on or about: February 14, 2017.
Richard E. Beverly signed the Submission Agreement: February 15, 2017.
Angela K. Beverly signed the Submission Agreement: February 15, 2017.
Thomas L. Egbert signed the Submission Agreement: February 7, 2017.
John V. Jones, Jr. signed the Submission Agreement: February 28, 2017.
William M. March signed the Submission Agreement: February 28, 2017.
Curtis W. Huffman signed the Submission Agreement: March 1, 2017.
William E. Stitt signed the Submission Agreement: February 15, 2017.

Statement of Answer filed by Respondent on or about: May 17, 2017.
WFG Investments, Inc. signed the Submission Agreement: May 17, 2017.

The following pleadings were filed in Subordinate Case No. 16-03305

Statement of Claim filed on or about: November 4, 2016.
Theodore E. Dampier signed the Submission Agreement: October 31, 2016.
Ebba Kerstin E. Dampier signed the Submission Agreement: October 31, 2016.

First Amended Statement of Claim filed on or about: January 18, 2017.
Livingston M. Coate signed the Submission Agreement: October 25, 2016.
Rebecca A. Coate signed the Submission Agreement: October 25, 2016.
Keith Keppen signed the Submission Agreement: November 6, 2016.
Dolphus Broxton signed the Submission Agreement: November 29, 2016.
Timothy E. Rosson signed the Submission Agreement: November 15, 2016.
Susan N. Rosson signed the Submission Agreement: November 15, 2016.
George S. Lee, Jr. signed the Submission Agreement: December 8, 2016.
Glenda J. Lee signed the Submission Agreement: January 18, 2017.
Ronald J. Ori signed the Submission Agreement: December 14, 2016.

Second Amended Statement of Claim filed on or about: January 25, 2017.
William H. Stuart signed the Submission Agreement: November 17, 2016.
Lundy P. Wilder signed the Submission Agreement: December 9, 2016.
Gregory L. Prescott signed the Submission Agreement: November 17, 2016.
Philip L. Taber signed the Submission Agreement: October 26, 2016.
Gregory A. Ames signed the Submission Agreement: September 14, 2016.
Lori Hutchinson signed the Submission Agreement: November 21, 2016.

Statement of Answer filed by Respondent on or about: March 8, 2017.
WFG Investments, Inc. signed the Submission Agreement: March 8, 2017.

The following pleadings were filed in Subordinate Case No. 16-03472

Statement of Claim filed on or about: November 21, 2016.
Thomas W. Bender, III signed the Submission Agreement: November 18, 2016.
Jennifer W. Bender signed the Submission Agreement: November 18, 2016.

Jere J. Miller signed the Submission Agreement: November 2, 2016.
Laurie Miller signed the Submission Agreement: November 2, 2016.
Bertram L. Sanders, II signed the Submission Agreement: November 11, 2016.
Michael Craig Miller signed the Submission Agreement: November 7, 2016.
Lewis. B. Abronski, Individually and as Trustee of the Third Amended and Restated Revocable Living Trust Agreement Dtd. 9/18/14, signed the Submission Agreement: December 29, 2016.
David G. Myrick signed the Submission Agreement: December 5, 2016.
Martin B. Myrick signed the Submission Agreement: December 30, 2016.
Terri W. Myrick signed the Submission Agreement: December 30, 2016.
Alan B. Melton signed the Submission Agreement: January 2, 2017.
Kimberly W. Melton signed the Submission Agreement: January 2, 2017.
Anthony R. Beard signed the Submission Agreement: January 12, 2017.
Andrew J. Howard signed the Submission Agreement: January 19, 2017.
Patrick V. Daily signed the Submission Agreement: January 23, 2017.

Statement of Answer filed by Respondent on or about: May 17, 2017.
WFG Investments, Inc. signed the Submission Agreement: May 17, 2017.

The following pleadings were filed in Subordinate Case No. 16-03701

Statement of Claim filed on or about: December 21, 2016.
Terry E. Welch signed the Submission Agreement: February 10, 2017.
Cyrenna Welch signed the Submission Agreement: February 10, 2017.
Chris D. Stewart signed the Submission Agreement: November 11, 2016.
Evie L. Stewart signed the Submission Agreement: November 11, 2016.
David Jensen signed the Submission Agreement: November 21, 2016.
Thomas S. Walters signed the Submission Agreement: November 15, 2016.
Randy Couture signed the Submission Agreement: January 18, 2017.

Statement of Answer filed by Respondent on or about: April 12, 2017.
WFG Investments, Inc. signed the Submission Agreement: April 12, 2017.

First Amended Statement of Claim filed on or about: August 3, 2017.
Anton H. Jensen signed the Submission Agreement: May 8, 2017.
Lacie J. Jensen signed the Submission Agreement: May 8, 2017.
Darin R. Arnold signed the Submission Agreement: May 5, 2017.

The following pleadings were filed in Subordinate Case No. 17-00822

Statement of Claim filed on or about: March 23, 2017.
Raymond W. Miller signed the Submission Agreement: March 20, 2017.
Donald C. Barnes signed the Submission Agreement: March 1, 2017.
Judith B. Barnes signed the Submission Agreement: March 1, 2017.
Anthony J. Caminiti signed the Submission Agreement: March 22, 2017.
Susan H. Hamilton signed the Submission Agreement: March 22, 2017.
James B. Donaghey, II signed the Submission Agreement: March 20, 2017.
H. Cliff Pitman signed the Submission Agreement: December 31, 2016.
Joan C. Pitman signed the Submission Agreement: December 31, 2016.

Gregory E. Strachan signed the Submission Agreement: March 23, 2017.
Sharon L. Agapos, Individually and as Trustee of the Agapos Living Trust signed the Submission Agreement: March 9, 2017.
Joseph M. Druhan signed the Submission Agreement: March 30, 2017.
Catherine L. Druhan signed the Submission Agreement: April 11, 2017.

First Amended Statement of Claim filed on or about: June 2, 2017.
Gary W. Garner signed the Submission Agreement: April 6, 2017.

Statement of Answer filed by Respondent on or about: June 9, 2017.
WFG Investments, Inc. signed the Submission Agreement: June 9, 2017.

The following pleadings were filed in Subordinate Case No. 17-00850

Statement of Claim filed on or about: March 28, 2017.
Thomas N. Fadden signed the Submission Agreement: March 22, 2017.
Heather A. Fadden signed the Submission Agreement: March 22, 2017.
Brent W. McMillan signed the Submission Agreement: March 11, 2017.
Natalie A. McMillan signed the Submission Agreement: March 11, 2017.

Statement of Answer filed by Respondent on or about: June 9, 2017.
WFG Investments, Inc. signed the Submission Agreement: June 9, 2017.

The following pleadings were filed in Subordinate Case No. 17-01407

Statement of Claim filed on or about: May 22, 2017.
Gary H. Schack signed the Submission Agreement: May 12, 2017.
Michael S. Coleman signed the Submission Agreement: May 8, 2017.
Robin R. Coleman signed the Submission Agreement: May 8, 2017.
Daniel K. Stubler signed the Submission Agreement: May 10, 2017.
Amy D. Stubler signed the Submission Agreement: May 10, 2017.
James R. Stinebaugh signed the Submission Agreement: June 8, 2017.

Respondent WFG did not file a Statement of Answer.
Respondent WFG did not sign the Submission Agreement.

CASE SUMMARY

The following case summary applies to Master Case No. 17-00486

Claimants asserted the following causes of action: violations of federal securities laws; violation of the Alabama Securities Act; violation of Missouri Securities Act; violation of Missouri Merchandising Practices Act; breach of contract; fraud; negligence and gross negligence; and breach of fiduciary duty. The causes of action relate to a private placement offering of shares of Servergy, Inc. common stock.

Unless specifically admitted in the Statement of Answer, Respondent denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

The following case summary applies to Subordinate Case No. 16-03305

In the Statement of Claim, as amended, Claimants asserted the following causes of action: violations of federal securities laws; violation of the Alabama Securities Act; breach of contract; fraud; negligence and gross negligence; and breach of fiduciary duty. The causes of action relate to a private placement offering of shares of Servergy, Inc. common stock.

Unless specifically admitted in the Statement of Answer, Respondent denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

The following case summary applies to Subordinate Case No. 16-03472

Claimants asserted the following causes of action: violations of federal securities laws; violation of the Alabama Securities Act; breach of contract; fraud; negligence and gross negligence; and breach of fiduciary duty. The causes of action relate to a private placement offering of shares of Servergy, Inc. common stock.

Unless specifically admitted in the Statement of Answer, Respondent denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

The following case summary applies to Subordinate Case No. 16-03701

In the Statement of Claim, as amended, Claimants asserted the following causes of action: violations of federal securities laws; violation of the Alabama Securities Act; violation of Utah Securities Act; violation of Idaho Securities Act; violation of Idaho Consumer Protection Act; violation of Ohio Securities Act; violation of Nevada Securities Act; violation of Nevada's Deceptive Trade Practices Act; violation of Washington Securities Act; violation of Washington's Consumer Protection Act; breach of contract; fraud; negligence and gross negligence; and breach of fiduciary duty. The causes of action relate to a private placement offering of shares of Servergy, Inc. common stock.

Unless specifically admitted in the Statement of Answer, Respondent denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

The following case summary applies to Subordinate Case No. 17-00822

Claimants asserted the following causes of action: violations of federal securities laws; violation of the Alabama Securities Act; breach of contract; fraud; negligence and gross negligence; and breach of fiduciary duty. The causes of action relate to a private placement offering of shares of Servergy, Inc. common stock.

Unless specifically admitted in the Statement of Answer, Respondent denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

The following case summary applies to Subordinate Case No. 17-00850

Claimants asserted the following causes of action: violations of federal securities laws; violation of Washington Securities Act; violation of Washington's Consumer Protection

Act; violation of the Securities Act of Arizona; violation of Arizona Consumer Fraud Act; violation of the Alabama Securities Act; breach of contract; fraud; negligence and gross negligence; and breach of fiduciary duty. The causes of action relate to a private placement offering of shares of Servergy, Inc. common stock.

Unless specifically admitted in the Statement of Answer, Respondent denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

The following case summary applies to Subordinate Case No. 17-01407

Claimants asserted the following causes of action: violations of federal securities laws; violation of the Alabama Securities Act; breach of contract; fraud; negligence and gross negligence; and breach of fiduciary duty. The causes of action relate to a private placement offering of shares of Servergy, Inc. common stock.

RELIEF REQUESTED

The following relief summary applies to Master Case No. 17-00486

In their Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$360,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In the Statement of Answer, Respondent requested that the Panel dismiss the claim with prejudice and issue such other and further relief deemed just, equitable and proper by the Panel, including: forum fees; costs; expert fees; and attorneys' fees.

The following relief summary applies to Subordinate Case No. 16-03305

In their Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$100,001.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In their First Amended Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$650,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In their Second Amended Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$1,150,000.00;

bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In the Statement of Answer, Respondent requested that the Panel dismiss the claim with prejudice and issue such other and further relief deemed just, equitable and proper by the Panel, including: forum fees; costs; expert fees; and attorneys' fees.

The following relief summary applies to Subordinate Case No. 16-03472

In their Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$1,059,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In the Statement of Answer, Respondent requested that the Panel dismiss the claim with prejudice and issue such other and further relief deemed just, equitable and proper by the Panel, including: forum fees; costs; expert fees; and attorneys' fees.

The following relief summary applies to Subordinate Case No. 16-03701

In their Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$800,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In their First Amended Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$900,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In the Statement of Answer, Respondent requested that the Panel dismiss the claim with prejudice and issue such other and further relief deemed just, equitable and proper by the Panel, including: forum fees; costs; expert fees; and attorneys' fees.

The following relief summary applies to Subordinate Case No. 17-00822

In their Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$505,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In their First Amended Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$555,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In the Statement of Answer, Respondent requested that the Panel dismiss the claim with prejudice and issue such other and further relief deemed just, equitable and proper by the Panel, including: forum fees; costs; expert fees; and attorneys' fees.

The following relief summary applies to Subordinate Case No. 17-00850

In their Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$730,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

In the Statement of Answer, Respondent requested that the Panel dismiss the claim with prejudice and issue such other and further relief deemed just, equitable and proper by the Panel, including: forum fees; costs; expert fees; and attorneys' fees.

The following relief summary applies to Subordinate Case No. 17-01407

In their Statement of Claim, Claimants requested: relief in equity, including restitution, rescission, specific performance, and other equitable relief deemed appropriate by the Panel; recovery of damages in the amount of at least \$300,000.00; bargain damages; lost opportunity costs; model portfolio damages; prejudgment interest; costs; attorneys' fees; punitive damages; and such other relief deemed necessary and proper by the Panel.

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrators acknowledge that they have each read the pleadings and other materials filed by the parties.

The following applies to Master Case No. 17-00486 and Subordinate Case Nos. 16-03305, 16-03472, 16-03701, 17-00822, 17-00850, and 17-01407:

On or about September 24, 2017, Respondent WFG filed for bankruptcy under the United States Bankruptcy Code. On or about December 11, 2017, Claimants filed a Motion for Relief from the Automatic Stay and to Compel Arbitration, which the bankruptcy court then granted by Order dated June 5, 2018.

On September 18, 2018, Claimants filed an Expedited and Unopposed Motion to Consolidate Case No. 17-00486 with Case Nos. 16-03305, 16-03472, 16-03701, 17-00822, 17-00850, and 17-01407. After conducting a telephonic hearing, and by Order

dated November 1, 2018, the Panel in Master Case No. 17-00486 granted Claimants' request to consolidate these matters and designated Case No. 17-00486 as the Master Case and Case Nos. 16-03305, 16-03472, 16-03701, 17-00822, 17-00850, and 17-01407 as the Subordinate Cases.

The following applies to Master Case No. 17-00486

On or about April 29, 2019, the parties filed with FINRA Office of Dispute Resolution a notice stating that they agreed to resolve all claims by entry of a Stipulated Award.

In their Stipulation to Enter FINRA Award, the parties restated their agreement to submit to the jurisdiction of FINRA for purposes of entry of the Stipulated Award.

The parties agreed that the Stipulated Award in this matter may be executed in counterpart copies or that a handwritten, signed Stipulated Award may be entered.

The following applies to Subordinate Case No. 16-03305

On or about January 18, 2017, Claimants filed a First Amended Statement of Claim to include Livingston M. Coate, Rebecca A. Coate, Keith Keppen, Dolphus Broxton, Timothy E. Rosson, Susan N. Rosson, George S. Lee, Jr., Glenda J. Lee, and Ronald J. Ori as additional Claimants and to increase the amount requested in damages from \$100,001.00 to \$650,000.00.

On or about January 25, 2017, Claimants filed a Second Amended Statement of Claim to include William H. Stuart, Lundy P. Wilder, Gregory L. Prescott, Philip L. Taber, Gregory A. Ames, and Lori Hutchinson as additional Claimants and to increase the amount requested in damages from \$650,000.00 to \$1,150,000.00.

The following applies to Subordinate Case No. 16-03472

On or about February 28, 2017, Claimants filed a Notice of Correction to Scrivener's Error in Statement of Claim to replace Lewis. B. Abronski, Individually and on Behalf of the Lewis B. and Mary R. Abronski Trust U/A Dtd. 4/19/07 with Lewis. B. Abronski, Individually and as Trustee of the Third Amended and Restated Revocable Living Trust Agreement Dtd. 9/18/14.

The following applies to Subordinate Case No. 16-03701

On or about July 6, 2017, Claimants filed a Motion to File First Amended Statement of Claim to include Anton H. Jensen, Lacie J. Jensen, and Darin R. Arnold as additional Claimants and to increase the amount requested in damages from \$800,000.00 to \$900,000.00. The Panel granted Claimants' Motion by Order dated July 31, 2017.

The following applies to Subordinate Case No. 17-00822

On or about June 2, 2017, Claimants filed a First Amended Statement of Claim to include Gary W. Garner as an additional Claimant and to increase the amount requested in damages from \$505,000.00 to \$555,000.00.

The following applies to Subordinate Case No. 17-01407

Respondent did not file with FINRA Office of Dispute Resolution a properly executed Submission Agreement but is required to submit to arbitration pursuant to the Code of Arbitration Procedure (“Code”) and is bound by the determination of the Panel on all issues submitted.

AWARD

The parties entered into an agreement to present the Panel with a Stipulated Award. Now, in lieu of a hearing and upon motion of the parties for an entry of an award, and the written stipulation thereto, the Panel grants the motion and enters this Stipulated Award granting the following relief:

1. Respondent WFG is liable for and shall pay to Claimants the sum of \$5,054,000.00 in compensatory damages.
2. Claimants may only enforce this Award against “Certain Underwriters at Lloyd’s of London Subscribing to Policy Nos. B0391IM1503861-0104 (Securities Shield Securities Broker-Dealer Professional Liability Policy) and B0391IM1503861-016 (Securities Shield Securities Broker-Dealer Excess Professional Liability Policy)(the Plaintiffs in case no. 3:17-cv-00774-L) and any other insurance carriers that provided insurance coverage to Respondent at the time of the events giving rise to the claim and/or the filing of these arbitration cases.

FEES

Pursuant to the Code, the following fees are assessed in Master Case No. 17-00486:

Filing Fees

FINRA Office of Dispute Resolution assessed a filing fee* for each claim:

Initial Claim Filing Fee	= \$1,425.00
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**The filing fee is made up of a non-refundable and a refundable portion.*

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm(s) that employed the associated person(s) at the time of the event(s) giving rise to the dispute. Accordingly, as a party, Respondent WFG is assessed the following:

Member Surcharge	= \$1,900.00
Member Process Fee	= \$3,750.00

Postponement Fees

Postponements granted during these proceedings for which fees were assessed or waived:

May 20-24, 2019 and May 28-June 1, 2019, postponement by parties = \$1,500.00

Total Postponement Fees = \$1,500.00

Pursuant to the agreement of the parties, the Panel has assessed \$750.00 of the adjournment fees jointly and severally to Claimants.

Pursuant to the agreement of the parties, the Panel has assessed \$750.00 of the adjournment fees to Respondent.

Discovery-Related Motion Fee

Fees apply for each decision rendered on a discovery-related motion.

One (1) decision on a discovery-related motion on the papers
with one (1) arbitrator @ \$200.00/decision = \$ 200.00

Claimants submitted one (1) discovery-related motion

Total Discovery-Related Motion Fees = \$ 200.00

Pursuant to the agreement of the parties, the Panel has assessed \$100.00 of the discovery-related motion fees jointly and severally to Claimants.

Pursuant to the agreement of the parties, the Panel has assessed \$100.00 of the discovery-related motion fees to Respondent.

Hearing Session Fees and Assessments

The Panel has assessed hearing session fees for each session conducted. A session is any meeting between the parties and the arbitrator(s), including a pre-hearing conference with the arbitrator(s) that lasts four (4) hours or less. Fees associated with these proceedings are:

Three (3) pre-hearing sessions with the Panel @ \$1,125.00/session = \$3,375.00

Pre-hearing conferences: July 12, 2017 1 session
September 7, 2017 1 session
November 1, 2018 1 session

Paper Record Fee = \$ 300.00

Total Hearing Session Fees = \$3,675.00

Pursuant to the agreement of the parties, the Panel has assessed \$1,837.50 of the hearing session fees jointly and severally to Claimants.

Pursuant to the agreement of the parties, the Panel has assessed \$1,837.50 of the hearing session fees to Respondent.

All balances are payable to FINRA Office of Dispute Resolution and are due upon receipt.

ARBITRATION PANEL

Joe E. Manuel	-	Public Arbitrator, Presiding Chairperson
Lita S Menkin	-	Public Arbitrator
John D. Mattingly	-	Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument which is my award.

Concurring Arbitrators' Signatures



Joe E. Manuel
Public Arbitrator, Presiding Chairperson

08.20.2019
Signature Date

Lita S Menkin
Public Arbitrator

Signature Date

John D. Mattingly
Public Arbitrator

Signature Date

August 21, 2019

Date of Service (For FINRA Office of Dispute Resolution office use only)

ARBITRATION PANEL

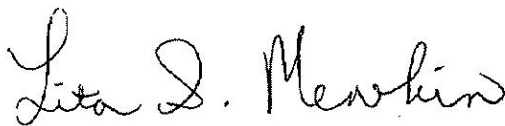
Joe E. Manuel	-	Public Arbitrator, Presiding Chairperson
Lita S Menkin	-	Public Arbitrator
John D. Mattingly	-	Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument which is my award.

Concurring Arbitrators' Signatures

Joe E. Manuel
Public Arbitrator, Presiding Chairperson

Signature Date



8-19-2019

Signature Date

Lita S Menkin
Public Arbitrator

John D. Mattingly

John D. Mattingly
Public Arbitrator

08-19-2019

Signature Date

August 21, 2019

Date of Service (For FINRA Office of Dispute Resolution office use only)