

BrokerCheck Report

MARK EDWARD GOLDSMITH

CRD# 1740865

Report #96741-80598, data current as of Thursday, July 7, 2016.

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	5
Disclosure Events	6

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.

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.

MARK E. GOLDSMITH

CRD# 1740865

Currently employed by and registered with the following Firm(s):**SECURITIES EQUITY GROUP**26800 ALISO VIEJO PARKWAY
SUITE 150

ALISO VIEJO, CA 92656

CRD# 47215

Registered with this firm since: 09/27/1999

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:**

- 1 Self-Regulatory Organization
- 10 U.S. states and territories

This broker has passed:

- 2 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):****SECURITIES SERVICE NETWORK, INC.**

CRD# 13318

KNOXVILLE, TN

05/1997 - 04/2000

SECURITIES AMERICA, INC.

CRD# 10205

LAVISTA, NE

11/1994 - 05/1997

PRUCO SECURITIES CORPORATION

CRD# 5685

NEWARK, NJ

12/1992 - 12/1994

**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
Customer Dispute	1

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 1 SRO and is licensed in 10 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **SECURITIES EQUITY GROUP**
 Main Office Address: **26800 ALISO VIEJO PARKWAY
 SUITE 150
 ALISO VIEJO, CA 92656**
 Firm CRD#: **47215**

SRO	Category	Status	Date
FINRA	Financial and Operations Principal	APPROVED	09/27/1999
FINRA	General Securities Principal	APPROVED	09/27/1999
FINRA	General Securities Representative	APPROVED	09/27/1999
FINRA	Invest. Co and Variable Contracts	APPROVED	09/27/1999
FINRA	Operations Professional	APPROVED	12/15/2011

U.S. State/ Territory	Category	Status	Date	U.S. State/ Territory	Category	Status	Date
Arkansas	Agent	APPROVED	01/23/2014	Texas	Agent	APPROVED	11/23/2004
California	Agent	APPROVED	10/06/1999				
Colorado	Agent	APPROVED	04/01/2004				
Florida	Agent	APPROVED	11/15/2004				
Indiana	Agent	APPROVED	06/06/2000				
Maryland	Agent	APPROVED	08/17/2010				
Michigan	Agent	APPROVED	06/08/2000				
Oklahoma	Agent	APPROVED	05/22/2006				
Pennsylvania	Agent	APPROVED	02/21/2006				



Broker Qualifications

Employment 1 of 1, continued

Branch Office Locations

SECURITIES EQUITY GROUP
26800 ALISO VIEJO PARKWAY
SUITE 150
ALISO VIEJO, CA 92656



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 2 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	05/24/1996
Financial and Operations Principal Examination	Series 27	02/14/1999

General Industry/Product Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Representative Examination	Series 6	10/06/1987
General Securities Representative Examination	Series 7	02/15/1996

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	05/22/1995

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
05/1997 - 04/2000	SECURITIES SERVICE NETWORK, INC.	13318	KNOXVILLE, TN
11/1994 - 05/1997	SECURITIES AMERICA, INC.	10205	LAVISTA, NE
12/1992 - 12/1994	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ
06/1990 - 11/1992	EQUICO SECURITIES, INC.	6627	NEW YORK, NY
10/1987 - 11/1992	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	NEW YORK, NY

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
03/2010 - Present	SELECT MONEY MANAGEMENT, INC.	ALISO VIEJO, CA
03/1999 - Present	SECURITIES EQUITY GROUP	ALISO VIEJO, CA
03/1996 - Present	SELECT PORTFOLIO MANAGEMENT, INC.	ALISO VIEJO, CA

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.

LICENSED TO SELL FIXED LIFE & ANNUITY PRODUCTS - SPM INSURANCE SERVICES, INC,- FIXED LIFE & ANNUITY AGENCY LOCATED AT SAME ADDRESS AS SECURITIES BUSINESS.



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.
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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.
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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
Customer Dispute	0	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.

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: Broker

Employing firm when activities occurred which led to the complaint: SECURITIES SERVICE NETWORK, INC.

Allegations: ALLEGATIONS THAT COMPLAINTANTS SUFFERED DAMAGES IN THE FORMS OF INTEREST ON LOANS, SURRENDER FEES, UNNECESSARY SALES CHARGES AND HIGHER COSTS OF NEW INSURANCE DUE TO THE 1035 EXCHANGE OF TWO LIFE INSURANCE POLICIES IN AUGUST OF 1997 & JANUARY OF 1998. APPLICANT DENIES THE ALLEGATIONS AND BELIEVES THAT THEY WERE TRIGGERED BY AN IDS REPRESENTATIVE IN ORDER TO JUSTIFY 1035 EXCHANGES THAT AGENT IMPLEMENTED ON THE TWO CUSTOMER POLICIES ADDRESSED IN THIS COMPLAINT. THE INTEREST ON POLICY LOANS AROSE FROM POLICY BORROWINGS INITIATED BY THE INVESTOR, NOT BY ANY ACTIONS OR RECOMMENDATIONS OF THE REPRESENTATIVES. FIRM DOCUMENTATION SIGNED BY THE INVESTOR REFUTES ALLEGATIONS OF FAILURE TO DISCLOSE INFORMATION.

Product Type: Insurance

Alleged Damages: \$750,000.00

Customer Complaint Information

Date Complaint Received: 07/12/2000

Complaint Pending? No



Status: Settled
Status Date: 09/23/2002
Settlement Amount: \$9,900.00
Individual Contribution Amount: \$0.00

Civil Litigation Information

Court Details: TWENTIETH JUDICIAL DISTRICT, CHANCERY COURT, DAVIDSON COUNTY, TENNESSEE (00-2393-III)
Date Notice/Process Served: 08/15/2000
Litigation Pending? No
Disposition: Settled
Disposition Date: 09/23/2002
Monetary Compensation Amount: \$9,900.00
Individual Contribution Amount: \$0.00

Broker Statement THE AGREED ORDER OF DISMISSAL WAS FILED ON 9/23/2002.

End of Report



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