OFFICE OF THE MISSISSIPPI SECRETARY OF STATE
BUSINESS REGULATION AND ENFORCEMENT DIVISION

In The Matter Of:	)	
	)	
METLIFE SECURITIES, INC.	)	**Administrative Proceeding**
	)	**Number: S-04-0321**
Respondent	)	
	)	

ADMINISTRATIVE CONSENT ORDER

I. JURISDICTION

WHEREAS, the Secretary of State of the State of Mississippi and MetLife Securities, Inc. are desirous of settling this matter as hereafter set forth and agree to the entry of this Order for the purpose of settling this matter,

WHEREAS, MetLife Securities, Inc. (hereinafter "MetLife") is a broker-dealer registered in the State of Mississippi,

WHEREAS, MetLife has voluntarily waived all rights to a hearing upon entry of this Order, and has consented to the entry of this Order,

WHEREAS, the Secretary of State of the State of Mississippi finds this Order necessary and appropriate in the public interest for the protection of investors, and consistent with the purposes fairly intended by the policy and provisions of the Mississippi Securities Act (hereinafter "Act") and the Mississippi Securities Act Rules (hereinafter "Rules"), and

WHEREAS, the Business Regulation and Enforcement Division of the Mississippi Secretary of State's Office (hereinafter "Division") having the power to administer and provide for the enforcement of all provisions of the Mississippi Securities Act, upon due consideration of the subject matter hereof, hereby enters this Order.

II. STATEMENT OF FACTS

A. REGISTERED AND REGULATED PARTIES

1. MetLife is a registered broker/dealer firm, who at all times relevant herein, was registered with the Division pursuant to the terms of the Act.

2. J. D. Duke, Jr. (hereinafter "Duke") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

3. David Brian Wilbourne (hereinafter "Wilbourne") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

4. Danny James Noles (hereinafter "Noles") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

5. William J. Byrd (hereinafter "Byrd") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

6. Jerry Edgar Lyon (hereinafter "Lyon") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

7. Randal M. Hill (hereinafter "Hill") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

8. Randal Causey Mathis (hereinafter "Mathis") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

9. Wesley Platt (hereinafter "Platt") is a representative of MetLife, who at all times relevant herein was a registered representative of MetLife and registered with the Division.

10. Marc Cohn (hereinafter "Cohn") is a compliance representative with the MetLife home office.

11. Sarah Burns (hereinafter "Burns") is an agency compliance manager with MetLife.

B. EXAMINATION HISTORY

1. J. D. DUKE –

a. After receiving a consumer complaint, the Division scheduled an unannounced examination of Duke's office on December 12, 2004. Duke's CRD record reflected that he was assigned to a branch in Jackson, Mississippi. When the Division Examiner went to that office, he was told by the MetLife receptionist that she had not heard of Duke. She also stated that the manager was not in and refused to locate someone in authority to speak with the Examiner. Lastly, she denied that securities were sold at that location and refused to allow the Examiner to perform an examination of the office.

b. The CRD information regarding Duke's office location was incorrect. A copy of the individual CRD for Duke is attached as Exhibit "A".

c. The MetLife employee's statement that securities were not sold at that location was incorrect.

d. The MetLife employee obstructed the Division's Examiner in the performance of his examination of that office in violation of MetLife's internal policy. MetLife's Supervisory Compliance Manual provides as follows:

> *The SEC, NASD, or state regulatory agencies can examine any OSJ, registered office, or other sales office from which equity products are sold at their discretion and with or without prior notice. MetLife employees should always cooperate when they are contacted.*

After contacting MetLife's home office and speaking with Cohn, the Examiner returned to perform the examination of this Jackson, Mississippi office.

Wilbourne, the designated supervisor of the Jackson office, stated that he did not know Duke. The exam was postponed again. The Examiner contacted Cohn at MetLife's home office to determine the location of Duke.

e. Cohn provided the Examiner with incorrect or false information that Duke was supervised from a Louisiana agency.

Later, Cohn notified the Division that Duke was supervised from a branch in Huntsville, Alabama by Noles. An exam of the Huntsville office was scheduled for March 6, 2005.

2. **DANNY NOLES -**

a. The CRD information regarding the location of Mr. Noles was incorrect. A copy of Noles' individual CRD is attached as Exhibit "B". It stated that he lived in Montgomery, Alabama, when in fact he lived in Huntsville, Alabama.

Noles was located and interviewed. In the interview, Noles was questioned extensively about Duke's sales. Noles stated that he was not Duke's supervisor for most of the sales. It was discovered that Duke's office was located in Meridian, Mississippi.

Duke's office was located and an examination performed on March 15, 2005, three (3) months after the initial examination was attempted. Duke and his Agency Compliance Manager, Burns, were present for the examination

b. Duke did not have a Compliance and Supervisory Procedures Manual at this location, nor did Duke have online access because he did not have the necessary password to access the manual online.

c. In the interview with the Division's Examiner, Duke did not have the necessary knowledge about some of the products he was selling to fairly represent them to MetLife customers.

3. **WILLIAM J. BYRD –**

As a result of having at least five (5) customer complaints, NASD reported Byrd to the Division. An exam of Byrd was conducted on June 22, 2005. Byrd, Burns and Terry Bagwell, Managing Partner, were present.

a. The CRD information on Byrd was incorrect in that the CRD composite page listed Byrd at an office in Birmingham, Alabama, while the CRD branch office search results and branch office detail pages designated Byrd as a supervisor in Oxford, Mississippi. The CRD composite page is attached hereto as Exhibit "C", the CRD branch office search results are attached hereto as Exhibit "D", and the CRD branch office detail pages are attached hereto as Exhibit "E".

4. **JERRY LYON –**

Examinations of the Laurel, Mississippi and Bay Springs, Mississippi offices were scheduled for July 19, 2005.

a. The CRD record for the Laurel, Mississippi office listed the office as a branch office located at 335 N. 14th Avenue, Laurel, Mississippi.

b. Lyon's individual CRD record listed his employment at 3170 Parliament Circle, Montgomery, Alabama, not Laurel, Mississippi. A copy of his individual CRD is attached as Exhibit "F".

Mr. Lyon stated that his office was an NASD registered office and that he supervised Mr. Randal M. Hill.

5. **RANDAL M. HILL –**

a. Hill is also a C.P.A. Hill's business card was not a proper MetLife business card and did not reflect Hill's position with MetLife, in violation of MetLife's internal policies. A copy of the business card is attached here to as Exhibit "G". MetLife's Supervisory Compliance Manual provides as follows:

> *. . . only MetLife approved stationary and business cards, whether personalized or general, are used by those MetLife FSRs assigned to your Agency. Current policy requires all stationary, business cards and email to identify MetLife as the broker-dealer represented in the offer and sale of variable life insurance and variable annuities. In addition, all stationary, business cards and email must identify MetLife Securities, Inc. (MSI) as the broker-dealer and registered investment adviser used in the sale and servicing of mutual funds, general securities and investment advisory services.*

b. Hill's individual CRD record also listed his employment at 3170 Parliament Circle, Montgomery, Alabama, not Laurel, Mississippi. A copy of his individual CRD is attached as Exhibit "H".

c. Hill's individual CRD record did not reflect any professional designations or outside business activity. MetLife's Supervisory Procedures Manual provides as follows:

> *. . . registered representatives from being employed or accepting compensation as a result of any business activity (other than a passive investment) outside the scope of their relationships with MetLife, unless they provide the SEC/NASD Compliance Unit with prompt written notice of the activity.*

The Examiner followed the Laurel, Mississippi exam with one of the MetLife office in Bay Springs, Mississippi.

6. **RANDAL CAUSEY MATHIS –**

a. The CRD record listed this office as a registered branch office located at 9 C Bay Avenue, Bay Springs, Mississippi.

b. Mathis' individual CRD record listed his employment at 3170 Parliament Circle, Montgomery, Alabama, not Bay Springs, Mississippi. A copy of his individual CRD is attached as Exhibit "I".

c. During the exam, Mathis did not have a Supervisory/Compliance Manual available for review.

7. **WESLEY PLATT –**

On August 8, 2005, the Examiner performed an examination of the office located at 401 7th Street, Columbus, Mississippi.

a. Platt disclosed to the Examiner that he had incorporated a business, Financial Works, LLC, which would be the umbrella company for his financial planning business. This business was not listed on Platt's individual CRD. A copy of Platt's individual CRD is attached hereto as Exhibit "J".

C. ALLEGED VIOLATIONS

1. Incorrect Information Furnished to the Division -

In seven (7) examinations of registered representatives by the Division, there were six (6) instances of incorrect CRD information on the registered representatives and one (1) instance in which MetLife's home office provided incorrect information on the location of its registered representative. All instances were violations of Miss. Code Ann. § 75-71-115, Miss. Code Ann. § 75-71-321(a)(A), Miss. Code Ann. § 75-71-333(c), and Mississippi Securities Rule 507.

2. Failure to Supervise

MetLife failed to adequately supervise its registered representatives. This failure to supervise was illustrated in numerous ways.

a. MetLife was not in contact with its agents enough to know that the addresses or locations listed for the registered representatives were incorrect.

b. Two (2) of the offices examined did not maintain Supervisory Compliance Manuals in violation of Mississippi Securities Act Rule 521. Had MetLife been properly supervising these offices with regularly scheduled on-site visits, these violations would have been discovered.

c. If MetLife had been properly training and supervising staff, the receptionist in the Jackson, Mississippi office would have cooperated with the Division's Examiner instead of denying that securities were sold at that location and refusing to allow the Examiner to perform the examination in violation of Met Life's internal policy, Miss. Code Ann. § 75-71-333(d) and NASD Rule 3010. A violation of NASD Rules is a violation of Mississippi Securities Act Rule 523(A)(23).

d. MetLife's lack of knowledge of the outside activities of its representatives (*Hill and Platt*) reveals a lack of internal policies and procedures necessary to obtain and verify this information. This was a failure to supervise in violation of Miss. Code Ann. § 75-71-321(b)(A) and NASD Rules 3010 and 3030. A violation of NASD Rules is a violation of Mississippi Securities Act Rule 523(A)(23).

e. Duke's lack of knowledge about the costs associated with the products he was selling illustrates the lack of training and supervision by MetLife. Due to his lack of

knowledge, he was unable to fully and fairly disclose all necessary information about these products to MetLife customers.

III. CONCLUSIONS OF LAW

A. The Secretary of State of the State of Mississippi has jurisdiction over this matter pursuant to Miss. Code Ann. § 75-71-107.

B. The Secretary of State of the State of Mississippi finds the following:

1. Respondent furnished incorrect information to the Division in violation of Miss. Code Ann §75-71-115, Miss. Code Ann. § 75-71321(a)(A), Miss. Code Ann. § 75-71-333(c) and Mississippi Securities Act Rule 507.

2. Respondent failed to adequately supervise its registered representatives which resulted in violations of Mississippi Securities Act Rule 521; Miss. Code Ann. § 75-71-333(d); NASD Rule 3010, which is a violation of Mississippi Securities Act Rule 523(A)(23); Miss. Code Ann. § 75-71-321(b)(A); and NASD Rules 3010 and 3030, which are violations of Mississippi Securities Act Rule 523(A)(23).

IV. ORDER

Based on the violations alleged and MetLife's consent to the entry of this Order, for the sole purpose of settling this matter prior to a hearing and without admitting or denying any of the STATEMENT OF FACTS and CONCLUSIONS OF LAW,

IT IS HEREBY ORDERED:

A. This Order concludes the examination/investigation by the Secretary of State of the State of Mississippi and any other action that the Secretary of State of the State of Mississippi could commence under the Mississippi Securities Act on behalf of the State

of Mississippi as it relates to the examination history set out in this Order and the violations alleged as a result of these examinations.

B. MetLife will **CEASE AND DESIST** from violating the Mississippi Securities Act and Rules and will comply with the provisions of the Mississippi Securities Act and Rules as currently in effect and as may be subsequently amended. Respondent further agrees to comply with the following undertakings:

1. Respondent agrees to heightened supervision of its registered representative Duke. A plan for supervising Duke is to be submitted by July 28, 2006.

2. Respondent agrees to implement and conduct training on hybrid products to all registered representatives located in Mississippi. A plan for training on these products is to be submitted by July 28, 2006.

C. If MetLife defaults in any of its obligations set forth in this Order, the Secretary of State of the State of Mississippi may vacate this Order, at its sole discretion, upon ten (10) days notice to MetLife and without opportunity for administrative hearing. It may also institute any legal or administrative proceedings it deems appropriate including, but not limited to, proceedings to address the matters set forth herein.

D. This Order neither limits nor creates any private rights or remedies against MetLife for any person or entity not a party to this Order, nor does it limit or create defenses of MetLife to any claims.

V. MONETARY SANCTIONS

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that:

As a result of the STATEMENT OF FACTS and CONCLUSIONS OF LAW contained in this Order, MetLife shall pay an administrative penalty in the amount of Fifty Thousand Dollars ($50,000.00).

VI. GENERAL PROVISIONS

This Order and any dispute related thereto shall be construed and enforced in accordance, and governed by, the laws of the State of Mississippi.

ISSUED, this, the 30th day of June, 2006.

ERIC CLARK
Secretary of State

BY: _____
JAMES O. NELSON, II
Assistant Secretary of State
Business Regulation and Enforcement

Date: 6/30/2006

Patricia Melvin, MSB # 2865
Mississippi Secretary of State's Office
700 North Street
Post Office Box 136
Jackson, Mississippi 39205-0136
Tel. (601) 359-1650
Fax (601) 359-1499

CONSENT TO ENTRY OF ADMINISTRATIVE CONSENT ORDER
BY METLIFE SECURITIES, INC.

1. MetLife represents warrants and agrees that it has received independent legal advice from its attorneys with respect to the advisability of executing this Order.

2. MetLife Securities, Inc. (hereinafter "MetLife") hereby acknowledges that it has been served with of copy of this Administrative Consent Order, has read the foregoing Order, is aware of its right to a hearing and appeal in the matter, and has waived the same.

3. MetLife admits the jurisdiction of the Secretary of State of the State of Mississippi and consents to the entry of this Order while neither admitting nor denying the STATEMENT OF FACTS and CONCLUSIONS OF LAW contained in this Order.

4. MetLife states that no promise of any kind or nature whatsoever was made to it to induce it to enter into this Order and that it has entered into this Order voluntarily.

5. MetLife understands that the Secretary of State of the State of Mississippi may make such public announcement concerning this Order and the subject matter thereof as the Secretary of State of the State of Mississippi may deem appropriate.

CRAIG W. MARKHAM represents that he/she is PRESIDENT of MetLife and that, as such, has been authorized by MetLife to enter into this Order for and on behalf of MetLife.

Dated this, the 30TH day of June, 2006.

METLIFE SECURITIES, INC.

BY: _____ CRAIG W MARKHAM

TITLE: President

SWORN TO AND SUBSCRIBED before me, this, the 30TH day of June, 2006.

_____
NOTARY PUBLIC

My Commission Expires:

DIANE CAFFEY
NOTARY PUBLIC - NOTARY SEAL
STATE OF MISSOURI
ST LOUIS COUNTY
MY COMMISSION EXPIRES OCT. 6, 2006

Composite Information

Individual CRD#: 1048811	Individual Name: DUKE JR, J D

Full Legal Name:	DUKE JR, J D	
Social Security #:	[redacted]	
Date Of Birth:	([redacted]	
Employment	**Name**	METLIFE SECURITIES INC. (14251)
	Address	4316 OLD CANTON ROAD SUITE 100 A JACKSON, MS 39211
	Position	Registered Representative
	Name	METROPOLITAN LIFE INSURANCE COMPANY (4095)
	Address	4316 OLD CANTON ROAD SUITE 100 A JACKSON, MS 39211
	Position	Registered Representative
Registered With Multiple Firms	This individual is registered with more than one broker-dealer or investment adviser firm. Those firms are displayed here under Employment. While each firm has the ability to file Forms U4 on this individual, only information from the most recent Form U4 filed will display when querying under 'View Individual.' If you wish to see Forms U4 filed by other firms with which this individual is registered, or other historical Form filings, select Filing History.	
Residential Address	3729 LOUISE DRIVE LAUDERDALE, MS 39335	
Reportable Disclosures?	Yes	
Statutory Disqualification Status	Clear	
Has Material Difference in Disclosure?	No	
Current CE Status	Graduated	

Disclosure Counts - Current Disclosures

Criminal	Regulatory Action	Customer Complaint	Other
0	0	1	0

Disclosure Counts - Historical Disclosures

Criminal	Regulatory Action	Customer Complaint	Other
0	0	0	0

Composite Information

Individual CRD#: 2337827	Individual Name: NOLES, DANNY J

Full Legal Name:	NOLES, DANNY JAMES	
Social Security #:	[redacted]	
Date Of Birth:	[redacted]	
Employment	**Name**	METLIFE SECURITIES INC. (14251)
	Address	100 WASHINGTON ST STE 100 HUNTSVILLE, AL 35801
	Bill Cd	F715111
	Position	Registered Representative
	Name	METROPOLITAN LIFE INSURANCE COMPANY (4095)
	Address	100 WASHINGTON ST STE 100 HUNTSVILLE, AL 35801
	Bill Cd	58L
	Position	Registered Representative
Registered With Multiple Firms	This individual is registered with more than one broker-dealer or investment adviser firm. Those firms are displayed here under Employment. While each firm has the ability to file Forms U4 on this individual, only information from the most recent Form U4 filed will display when querying under 'View Individual.' If you wish to see Forms U4 filed by other firms with which this individual is registered, or other historical Form filings, select Filing History.	
Residential Address	913 BROOKLAND CURVE MONTGOMERY, AL 36117	
Reportable Disclosures?	The specified individual has no disclosure that qualifies under this section (i.e., disclosure required to be reported on Form U4 or Form U5). Regulatory and Broker/Dealer Users: Please note that there are three types of disclosure in Web CRD: Reportable, Legacy and Archive disclosure. An individual with no reportable disclosure may or may not have Legacy or Archive disclosure. Investment Adviser Users: Please note that IARD does not include Legacy disclosure. Information reported on previous form filings through IARD is available under Filing History.	
Statutory Disqualification Status	Clear	
Has Material Difference in Disclosure?	No	
Current CE Status	Required	

Disclosure Counts - Current Disclosures	Criminal	Regulatory Action	Customer Complaint	Other
	0	0	0	0

Disclosure Counts - Historical Disclosures	Criminal	Regulatory Action	Customer Complaint	Other
	0	0	0	0

EXHIBIT

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B

Composite Information

Individual CRD#: 719622	Individual Name: BYRD, WILLIAM J

Full Legal Name:	BYRD, WILLIAM JULIUS	
Social Security #:	[redacted]	
Date Of Birth:	[redacted]	
Employment	**Name**	METLIFE SECURITIES INC. (14251)
	Address	3800 COLONADE PARKWAY SUITE 600 BIRMINGHAM, AL 35243
	Bill Cd	76G
	Position	Registered Representative
	Name	METROPOLITAN LIFE INSURANCE COMPANY (4095)
	Address	3800 COLONADE PARKWAY SUITE 600 BIRMINGHAM, AL 35243
	Bill Cd	76G
	Position	Registered Representative
Registered With Multiple Firms	This individual is registered with more than one broker-dealer or investment adviser firm. Those firms are displayed here under Employment. While each firm has the ability to file Forms U4 on this individual, only information from the most recent Form U4 filed will display when querying under 'View Individual.' If you wish to see Forms U4 filed by other firms with which this individual is registered, or other historical Form filings, select Filing History.	
Residential Address	2001 HOLLY BLUFF COVE P O BOX 722 OXFORD, MS 38655	
Reportable Disclosures?	Yes	
Statutory Disqualification Status	Clear	
Has Material Difference in Disclosure?	No	
Current CE Status	Satisfied	

	Criminal	Regulatory Action	Customer Complaint	Other
Disclosure Counts - Current Disclosures	0	0	7	0
Disclosure Counts - Historical Disclosures	0	0	0	0

EXHIBIT
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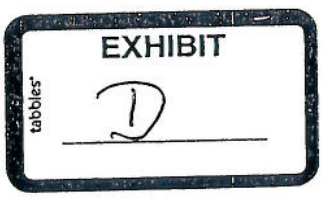
Branch Office Search Results

Organization CRD#: 14251	Organization Name: METLIFE SECURITIES INC.
Organization SEC#: 30447	Applicant Name: METLIFE SECURITIES INC.
View IA Record	

<<Previous Next>>
Rows 1 to 10

CRD Branch#	Billing Code	Status	City	State	Effective Date	Supervisor Name
173	76G-9	OPEN	JACKSON	MS	02/02/2004	WILBOURNE, DAVID BRIAN
183	98J-1	OPEN	GAUTIER	MS	09/02/2002	GARRIGA, VALERIE ANN
187	66A	OPEN	TUPELO	MS	07/20/2000	NABORS, FRED EUGENE
1490	E76-A	OPEN	LAUREL	MS	07/10/2001	LYON, JERRY EDGAR
1962	66A-E	OPEN	COLUMBUS	MS	03/31/2005	PLATT, WESLEY LAWRENCE
2526	716-X	OPEN	JACKSON	MS	01/26/2004	QUINN, WILLIAM SHERMAN JR
2593	76G-DD	OPEN	OXFORD	MS	05/13/2004	BYRD, WILLIAM JULIUS
2595	733-5	OPEN	MERIDIAN	MS	10/25/2004	HAMNER, RICHARD
2598	98J-S	OPEN	MERIDIAN	MS	02/23/2005	HARDIN, BOBBY GLENN
2641	76G-PP	OPEN	BAY SPRINGS	MS	11/30/2004	MATHIS, RANDAL CAUSEY

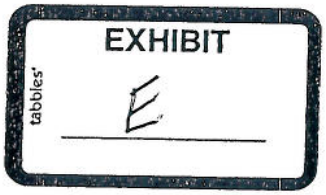
<<Previous Next>>
Rows 1 to 10



Branch Office Detail

Organization CRD#: 14251	Organization Name: METLIFE SECURITIES INC.
Organization SEC#: 8-30447	Applicant Name: METLIFE SECURITIES INC.
View IA Record	

Current Status	OPEN
Date of Last Filing	06/02/2004
Branch Status	OPEN
CRD Branch Number	2593
Billing Code	76G-DD
Address	401 HIGHWAY 6 WEST OXFORD, MS 38655
Institution Name	
Supervisor's Name	BYRD, WILLIAM JULIUS
Supervisor's CRD#	719622
Effective Date	05/13/2004
Office of Supervisory Jurisdiction Indicator	No
Does 11A, 11B, 11C, 11D apply?	No
Assumes liability for its own expenses or has its expenses paid by a party other than the *applicant*	
Has primary responsibility for decisions relating to the employment and remuneration of its registered representatives	
Deems 5% or more of its total registered representatives to be "independent contractors" for tax purposes.	
Engages in separate market making and/or underwriting activities.	
NASD/Jurisdiction	NASD
Branch Deficiencies	



Composite Information

Individual CRD#: 2144942	Individual Name: LYON, JERRY E

Full Legal Name:	LYON, JERRY EDGAR	
Social Security #:	[redacted]	
Date Of Birth:	[redacted]	
Employment	Name	METLIFE SECURITIES INC. (14251)
	Address	3170 PARLIAMENT CIRCLE MONTGOMERY, AL 36116
	Bill Cd	E76
	Position	Registered Representative
	Name	METROPOLITAN LIFE INSURANCE COMPANY (4095)
	Address	3170 PARLIAMENT CIRCLE MONTGOMERY, AL 36116
	Bill Cd	E76
	Position	Registered Representative
Registered With Multiple Firms	This individual is registered with more than one broker-dealer or investment adviser firm. Those firms are displayed here under Employment. While each firm has the ability to file Forms U4 on this individual, only information from the most recent Form U4 filed will display when querying under 'View Individual.' If you wish to see Forms U4 filed by other firms with which this individual is registered, or other historical Form filings, select Filing History.	
Residential Address	599 LYON RANCH ROAD ELLISVILLE, MS 39437	
Reportable Disclosures?	The specified individual has no disclosure that qualifies under this section (i.e., disclosure required to be reported on Form U4 or Form U5). Regulatory and Broker/Dealer Users: Please note that there are three types of disclosure in Web CRD: Reportable, Legacy and Archive disclosure. An individual with no reportable disclosure may or may not have Legacy or Archive disclosure. Investment Adviser Users: Please note that IARD does not include Legacy disclosure. Information reported on previous form filings through IARD is available under Filing History.	
Statutory Disqualification Status	Clear	
Has Material Difference in Disclosure?	No	
Current CE Status	Satisfied	

Disclosure Counts - Current Disclosures	Criminal	Regulatory Action	Customer Complaint	Other
	0	0	0	0

Disclosure Counts - Historical Disclosures	Criminal	Regulatory Action	Customer Complaint	Other
	0	0	0	0

EXHIBIT
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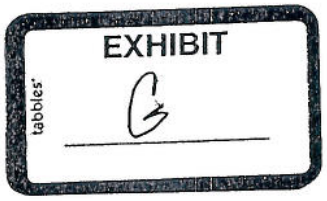
CPA℠ RANDAL M. HILL, CPA, PLLC
CERTIFIED PUBLIC ACCOUNTANT
335 N. 14th AVE., LAUREL, MS 39440 • 601-649-7076

Revised 2004 Tax Rate Schedules

Taxable Income Brackets

Rate (%)	Single	Head of Household	Married Filing Jointly (& Surviving Spouses)	Married Filing Separately
10	$0 - 7,150	$0 - 10,200	$0 - 14,300	$0 - 7,150
15	$7,150 - 29,050	$10,200 - 38,900	$14,300 - 58,100	$7,150 - 29,050
25	$29,050 - 70,350	$38,900 - 100,500	$58,100 - 117,250	$29,050 - 58,625
28	$70,350 - 146,750	$100,500 - 162,700	$117,250 - 178,650	$58,625 - 89,325
33	$146,750 - 319,100	$162,700 - 319,100	$178,650 - 319,100	$89,325 - 159,550
35	Over $319,100	Over $319,100	Over $319,100	Over $159,550

This information is provided on an "as is" basis without warranties of any kind, express or implied.



MetLife
Financial Services

Jerry E. Lyon, LUTCF
Financial Services Executive

Leaders Conference
12 Times Qualified
Member, NAIFA
Graduate, LUTC

Registered Representative

335 N. 14th Avenue
Laurel, MS 39440
Tel 601 426-9431 Res 601 649-5936
Fax 601 649-9399 jlyon@metlife.com

Insurance and annuities offered by
Metropolitan Life Insurance Company, New York, NY 10166.
Mutual funds offered by MetLife Securities, Inc., New York, NY 10166.

Composite Information

Individual CRD#: 4323595	Individual Name: HILL, RANDAL M

Full Legal Name:	HILL, RANDAL M	
Social Security #:	[redacted]	
Date Of Birth:	[redacted]	
Employment	**Name**	METLIFE SECURITIES INC. (14251)
	Address	3170 PARLIAMENT CIRCLE MONTGOMERY, AL 36116
	Bill Cd	E76
	Position	Registered Representative
	Name	METROPOLITAN LIFE INSURANCE COMPANY (4095)
	Address	3170 PARLIAMENT CIRCLE MONTGOMERY, AL 36116
	Bill Cd	E76
	Position	Registered Representative
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Residential Address	#6 MCKENZIE DRIVE ELLISVILLE, MS 39437	
Reportable Disclosures?	The specified individual has no disclosure that qualifies under this section (i.e., disclosure required to be reported on Form U4 or Form U5). Regulatory and Broker/Dealer Users: Please note that there are three types of disclosure in Web CRD: Reportable, Legacy and Archive disclosure. An individual with no reportable disclosure may or may not have Legacy or Archive disclosure. Investment Adviser Users: Please note that IARD does not include Legacy disclosure. Information reported on previous form filings through IARD is available under Filing History.	
Statutory Disqualification Status	Clear	
Has Material Difference in Disclosure?	No	
Current CE Status	Satisfied	

Disclosure Counts - Current Disclosures	**Criminal**	**Regulatory Action**	**Customer Complaint**	**Other**
	0	0	0	0

Disclosure Counts - Historical Disclosures	**Criminal**	**Regulatory Action**	**Customer Complaint**	**Other**
	0	0	0	0

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Office of Employment History:

From 04/2002 To Present:	Name:	METLIFE SECURITIES INC.
	Location:	3170 PARLIAMENT CIRCLE MONTGOMERY, AL USA 36116
From 04/2002 To Present:	Name:	METROPOLITAN LIFE INSURANCE COMPANY
	Location:	3170 PARLIAMENT CIRCLE MONTGOMERY, AL USA 36116
From 12/2000 To 05/2002	Name:	PFS INVESTMENTS INC.
	Location:	110 S. 37TH AVE. STE.A HATTIESBURG, MS US 39401

Other Business:
<<No Other Business found for this Individual.>>

Examination Information:

Exam	Status	Status Date	Exam Date	Grade	Score	Window Dates
S6	OFFICIAL_RESULT	01/12/2001	01/11/2001	PASSED	91	12/13/2000--04/12/2001
S63	OFFICIAL_RESULT	01/16/2001	01/15/2001	PASSED	84	12/13/2000--04/12/2001

CE Regulatory Element Status:

Current CE Status: SATISFIED

CE Base Date: 01/12/2001

Current CE
<<No Current CE Session Found >>

Next CE

Composite Information

Individual CRD#: 1532612	Individual Name: MATHIS, RANDAL C

Full Legal Name:	MATHIS, RANDAL CAUSEY	
Social Security #:	[redacted]	
Date Of Birth:	[redacted]	
Employment	**Name**	METLIFE SECURITIES INC. (14251)
	Address	3170 PARLIAMENT CIRCLE MONTGOMERY, AL 36116
	Bill Cd	76G
	Position	Registered Representative
	Name	METROPOLITAN LIFE INSURANCE COMPANY (4095)
	Address	3170 PARLIAMENT CIRCLE MONTGOMERY, AL 36116
	Bill Cd	76G
	Position	Registered Representative
Registered With Multiple Firms	This individual is registered with more than one broker-dealer or investment adviser firm. Those firms are displayed here under Employment. While each firm has the ability to file Forms U4 on this individual, only information from the most recent Form U4 filed will display when querying under 'View Individual.' If you wish to see Forms U4 filed by other firms with which this individual is registered, or other historical Form filings, select Filing History.	
Residential Address	2381 CR 23 DR P.O. BOX 968 BAYSPRINGS, MS 39422	
Reportable Disclosures?	The specified individual has no disclosure that qualifies under this section (i.e., disclosure required to be reported on Form U4 or Form U5). Regulatory and Broker/Dealer Users: Please note that there are three types of disclosure in Web CRD: Reportable, Legacy and Archive disclosure. An individual with no reportable disclosure may or may not have Legacy or Archive disclosure. Investment Adviser Users: Please note that IARD does not include Legacy disclosure. Information reported on previous form filings through IARD is available under Filing History.	
Statutory Disqualification Status	Clear	
Has Material Difference in Disclosure?	No	
Current CE Status	Satisfied	

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Disclosure Counts - Current Disclosures	Criminal	Regulatory Action	Customer Complaint	Other
	0	0	0	0

Disclosure Counts - Historical Disclosures	Criminal	Regulatory Action	Customer Complaint	Other
	0	0	0	0

Other Business

Individual CRD#: 1833128	Individual Name: PLATT, WESLEY L

1) PLATT FARMS - PARTNERSHIP - GENERAL PARTNER W/ 50% - LAND MANAGEMENT AND LEASES.2) GLOBAL OUTRESECH FOUNDATION MISSIONARY ORGANIZATION INVESTMENT OVERSIGHT OF A CHARITABLE FOUNDATION. SERVE AS A BOARD MEMBER.