

Dear FINRA,

I am recommending that additional mechanisms be put in place to remove customer disputes, that have been investigated by the company and found to have no basis. I believe that all investigated consumer disputes, which have been investigated and found to have no basis, should not become part of the CRD record. As it currently stands they do become part of the CRD record in perpetuity, without any mechanism to remove them. Only customer disputes going to arbitration have any change of being expunged. What about consumer disputes that were found to have no basis and never made it to arbitration. Where is the fairness in the current system? Why should someone's reputation be tainted, when they were absolved from any wrong doing?

My name is Dave Harmon. My CRD number is 1505722. I have been registered with FINRA since July 1986. During that time, I have had only two customer disputes, both which were found to have no basis.

- 1) The first complaint was made on 10/30/10 and was related to service that I was provided to a client, on a variable life insurance policy that I didn't even sell. The client signed off on the proposed changes and made the complaint only after the company refused to reverse the changes made to his policy.
- 2) The second complaint was made on 12/11/14, and was related to incorrect annuity policy information, which was received from my service center and then communicated to the client.

Again, the proposed changes should contain some type of mechanism, which should allow for consumer disputes found to have no basis, to be removed from one's permanent CRD record.

Please feel free to contact me at 1-781-237-8336 with any additional questions that you may have.

Sincerely Yours,

David Harmon ChFC, CLU, MBA  
Financial Advisor  
AXA Advisors, LLC/Boston Branch  
93 Worcester St. Suite 103  
Wellesley, MA 02481  
1-781-237-8336 (Phone)  
1-508-341-1638 (Cell)  
1-781-237-8172 (Fax)