

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2009016679901**

TO: Department of Enforcement
Financial Industry Regulatory Authority ("FINRA")

RE: Jeffrey M. Engler, Respondent
Investment Company Products/Variable Contracts Representative
CRD No. 4805972

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I, Jeffrey M. Engler, submit this Letter of Acceptance, Waiver and Consent ("AWC") for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against me alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. I hereby accept and consent, without admitting or denying the findings, and solely for the purposes of this proceeding and any other proceeding brought by or on behalf of FINRA, or to which FINRA is a party, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by FINRA:

BACKGROUND

From May 24, 2004 through January 20, 2009, when he was terminated, Engler was associated with FINRA member Farmers Financial Solutions, LLC ("the Firm") as an Investment Company Products/Variable Contracts Representative. He was also employed by the Firm's affiliated insurance company. He has not been associated with a member firm since January 20, 2009. He has no disciplinary history.

OVERVIEW

In August 2008 and December 2008, Engler submitted two e-Life Insurance Applications without authorization in order to earn commissions. These applications contained forged signatures and a false residence address. Consequently, Engler violated NASD Conduct Rule 2110 and FINRA Conduct

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Rule 2010. In addition, Engler declined to provide information to the staff in response to a Rule 8210 letter, in violation of FINRA Rule 8210 and FINRA Conduct Rule 2010.

FACTS AND VIOLATIVE CONDUCT

1. On or about August 11, 2008, while associated with the Firm and employed by its affiliated insurance company, Engler completed and submitted an e-Life Insurance Application in the name of AF. Engler listed his insurance agency address as AF's residence address rather than AF's actual address and also signed AF's name to the application. Engler committed these acts without AF's knowledge or consent. Engler received a commission of \$1,962.00 for this transaction.
2. The foregoing conduct is in contravention of high standards of commercial honor and just and equitable principles of trade and constitutes a violation of NASD Conduct Rule 2110.
3. On or about December 17, 2008, while associated with the Firm and employed by its affiliated insurance company, Engler completed and submitted an e-Life Insurance Application in the name of JB. Engler listed his insurance agency address as JB's residence address rather than JB's actual address and also signed JB's name to the application. Engler committed these acts without JB's knowledge or consent. Engler received a commission of \$14,250.00 for this transaction.
4. The foregoing conduct is in contravention of high standards of commercial honor and just and equitable principles of trade and constitutes a violation of FINRA Conduct Rule 2010.
5. On or about September 17, 2009, FINRA staff issued a letter pursuant to FINRA Rule 8210, requesting information from Engler concerning other potential forgeries and falsifications of life insurance applications. The letter was sent by first class and certified mail to Engler's CRD residential address.
6. On or about September 22, 2009, Engler, through counsel, informed FINRA staff that he wished to resolve this matter and that he would not be responding to the Rule 8210 request.
7. As a result of the foregoing, Engler violated FINRA Rule 8210 and FINRA Conduct Rule 2010.

- B. I also consent to the imposition of the following sanctions:

A bar from associating with any FINRA member in any capacity.

I understand that if I am barred or suspended from associating with any FINRA member, I become subject to a statutory disqualification as that term is defined in Section 3(a)(39) of the Securities Exchange Act of 1934, as amended.

Accordingly, I may not be associated with any FINRA member in any capacity, including clerical or ministerial functions, during the period of the bar or suspension (see FINRA Rules 8310 and 8311).

The sanctions imposed herein shall be effective on a date set by FINRA staff. Pursuant to FINRA Rule 8313(e), a bar or expulsion shall become effective upon approval or acceptance of this AWC.

II.

WAIVER OF PROCEDURAL RIGHTS

I specifically and voluntarily waive the following rights granted under FINRA's Code of Procedure:

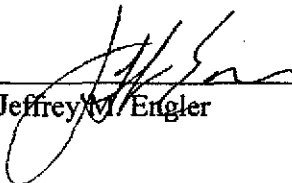
- A. To have a Complaint issued specifying the allegations against me;
- B. To be notified of the Complaint and have the opportunity to answer the allegations in writing;
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made and to have a written decision issued; and
- D. To appeal any such decision to the National Adjudicatory Council ("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, I specifically and voluntarily waive any right to claim bias or prejudgment of the General Counsel, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including acceptance or rejection of this AWC.

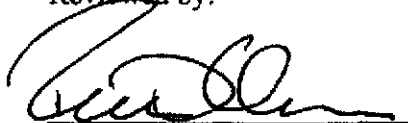
I further specifically and voluntarily waive any right to claim that a person violated the ex parte prohibitions of FINRA Rule 9143 or the separation of functions prohibitions of FINRA Rule

no offer, threat, inducement, or promise of any kind, other than the terms set forth herein and the prospect of avoiding the issuance of a Complaint, has been made to induce me to submit it.

10/20/05
Date (mm/dd/yyyy)


Jeffrey M. Engler

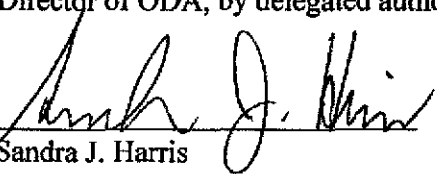
Reviewed by:


Robert Nelson
Counsel for Respondent
945 North Stone Ave.
Tucson, AZ 85705
(520) 624-2494

Accepted by FINRA:

10/29/09
Date

Signed on behalf of the
Director of ODA, by delegated authority


Sandra J. Harris
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