

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013035989102**

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

RE: Bryon Bennett, Respondent
General Securities Representative and Investment Company Products/Variable Contracts
Principal
CRD No. 4610205

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, Bryon J. Bennett ("Respondent" or "Bennett") submits 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. Respondent hereby accepts and consents, 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

In July 2003, Bennett first became registered with FINRA as an Investment Company Products/Variable Contracts Representative through his association with a former member firm. In July 2005, Bennett first became registered as an Investment Company Products/Variable Contracts Principal ("IP") and in September 2006, Bennett first became registered as a General Securities Representative ("GS") through his association with two other former member firms. Following his association with a fourth firm, Bennett joined OneAmerica Securities, Inc. (BD No. 4173) ("OneAmerica" or "the Firm") in December 2009 and through his association was registered as an IP and GS. On February 15, 2013, the Firm filed a Uniform Termination Notice for Securities Industry Registration ("Form U5") disclosing that Bennett had been discharged due to his failure to complete the Firm's annual securities activity statement requirement.

Bennett is not currently registered or associated with a FINRA member firm. FINRA retains jurisdiction over Bennett pursuant to Article V, Section 4 of FINRA's By-Laws until February 13, 2015.

RELEVANT DISCIPLINARY HISTORY

Bennett does not have any disciplinary history with the Securities and Exchange Commission, any state securities regulator, FINRA, or any other self-regulatory organization.

OVERVIEW

This matter concerns Bennett's failure to timely respond to FINRA Rule 8210 requests for information in connection with an investigation by FINRA staff. As a result of this misconduct, Bennett violated FINRA Rules 8210 and 2010.

FACTS AND VIOLATIVE CONDUCT

Violation of Rules 8210 and 2010 – Failure to Timely Respond

Respondent failed to respond to four requests for information and documents issued by FINRA pursuant to FINRA Rule 8210. The requests were issued as part of an investigation concerning possible outside business and securities account activity violations by Respondent.

The Central Review Group 8210 Letters

On March 13, 2013, FINRA's Central Review Group ("CRG") staff, pursuant to FINRA Rule 8210, sent the first request for documents and information to Respondent. The letter was sent by certified and first class mail to Respondent's Central Registration Depository ("CRD") residential address. The letter contained a response due date of April 11, 2013. The certified mail return receipt was returned to FINRA with no date entered and received by information and signature by "Carrier." The first class letter was not returned to FINRA. Respondent did not respond to this letter by the response due date.

On April 18, 2013, FINRA's CRG staff, pursuant to FINRA Rule 8210, sent the second request for information and documents to Respondent. The letter was sent by certified and first class mail to Respondent's CRD residential address. The letter contained a response due date of May 2, 2013. The certified mail return receipt was returned to FINRA dated April 22, 2013, and signed "Stephanie Bennett." The first class letter was not returned to FINRA. Respondent did not respond to this letter by the response due date.

The Rule 9552 Proceeding

On July 2, 2013, FINRA Enforcement staff initiated a Rule 9552 proceeding against Respondent and sent him a letter notifying him that he would be suspended on July 26, 2013, if he failed to respond to the Rule 8210 requests by that date. The letter also notified him that he would be barred on October 7, 2013, from associating with any FINRA member in any capacity, if he failed to request termination of the suspension.

On July 25, 2013, CRG staff received a written response via electronic mail from Respondent to the Rule 8210 requests issued on March 13, 2013, and April 18, 2013. On July 26, 2013, FINRA terminated the Rule 552 proceeding and Respondent was not suspended.

The Enforcement 8210 Letters

On August 12, 2013, Enforcement staff, pursuant to FINRA Rule 8210, sent a request for documents and information to Respondent. The letter was sent by certified and first class mail to Respondent's CRD residential address and by electronic mail to Respondent's business email address. The letter contained a response due date of August 26, 2013. The certified mail return receipt was returned to FINRA signed by Respondent's initials. The first class letter was not returned to FINRA. Respondent did not respond to this letter by the response due date.

On September 4, 2013, Enforcement staff, pursuant to FINRA Rule 8210, sent another request for documents and information to Respondent. The letter was sent by certified mail to Respondent's CRD residential address and by electronic mail to Respondent's business email address. The letter contained a response due date of September 10, 2013. The certified mail return receipt was returned to FINRA signed by Respondent's initials. Respondent did not respond to this letter by the response due date.

On September 9, 2013, Respondent requested an extension and Enforcement staff, pursuant to FINRA Rule 8210, sent a fifth request for documents and information to Respondent. The letter was sent by certified mail to Respondent's CRD residential address and by electronic mail to Respondent's business email address. The letter contained a response due date of September 18, 2013. The certified mail return receipt was returned signed by Respondent's initials.

On or about September 18, 2013, Enforcement staff received a written response from Respondent to the Rule 8210 requests issued on August 12, 2013, September 4, 2013, and September 9, 2013.

By failing to provide a timely response to the staff's requests for information and documents, Bennett violated FINRA Rules 8210 and 2010.

B. Respondent also consents to the imposition of the following sanctions:

- A six-month suspension from association with any FINRA member in any capacity; and
- A \$5,000 fine.

Respondent understands that if he is barred or suspended from associating with any FINRA member, he becomes subject to a statutory disqualification as that term is defined in Article III, Section 4 of FINRA's By-Laws, incorporating Section 3(a)(39) of the Securities Exchange Act of 1934. Accordingly, he 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 fine shall be due and payable either immediately upon reassociation with a member firm following the six-month suspension noted above, or prior to any application or request for relief from any statutory disqualification resulting from this or any other event or proceeding, whichever is earlier.

Respondent specifically and voluntarily waives any right to claim that he is unable to pay, now or at any time hereafter, the monetary sanction(s) imposed in this matter.

The sanctions imposed herein shall be effective on a date set by FINRA staff.

II.

WAIVER OF PROCEDURAL RIGHTS

Respondent specifically and voluntarily waives 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, Respondent specifically and voluntarily waives 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.

Respondent further specifically and voluntarily waives 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 9144, 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 its acceptance or rejection.

III.

OTHER MATTERS

Respondent understands that:

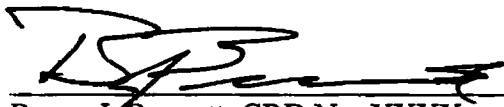
- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs ("ODA"), pursuant to FINRA Rule 9216;
- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against me; and
- C. If accepted:
1. this AWC will become part of Respondent's permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against him;
 2. this AWC will be made available through FINRA's public disclosure program in response to public inquiries about Respondent's disciplinary record;
 3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and
 4. Respondent may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression

that the AWC is without factual basis. Respondent may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects Respondent's: (i) testimonial obligations; or (ii) right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party.

- D. Respondent may attach a Corrective Action Statement to this AWC that is a statement of demonstrable corrective steps taken to prevent future misconduct. Respondent understands that he may not deny the charges or make any statement that is inconsistent with the AWC in this Statement. This Statement does not constitute factual or legal findings by FINRA, nor does it reflect the views of FINRA or its staff.

Respondent certifies that he has read and understands all of the provisions of this AWC and has been given a full opportunity to ask questions about it; that he has agreed to its provisions voluntarily; and that 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 him to submit it.

11/14/13
Date


Bryon J. Bennett, CRD No. XXXX

Accepted by FINRA:

12/4/13
Date

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


Susan Light
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