

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013037987101**

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

RE: John Meo, Jr., Respondent
CRD No. 1415094

Katherine Praydick-Meo, Respondent
CRD No. 1866321

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, respondents John Meo, Jr. and Katherine Praydick-Meo ("Respondents") 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 Respondents alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. Respondents 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

Respondent John Meo, Jr. ("Meo") first became registered with FINRA in October 1985 as an Investment Company Products/Variable Contracts Representative. In 1991, he became registered as a General Securities Representative and General Securities Principal. He was registered in those capacities with LPL Financial LLC (CRD 6413) ("LPL" or the "Firm") from 1991 through August 2013. He is currently registered in each of those capacities through another member firm.

Respondent Katherine Praydick-Meo ("Praydick-Meo") first became registered with FINRA in August 1988 as an Investment Company Products/Variable Contracts Representative. In 1992, she became registered as a General Securities Representative and General Securities Principal. She was registered in those capacities with LPL from 1991 through August 2013. She is currently registered in each of those

capacities through another member firm.

RELEVANT DISCIPLINARY HISTORY

Respondents have no formal relevant disciplinary history with the Securities and Exchange Commission, any self-regulatory organization or any state securities regulator.

OVERVIEW

From 2010 through 2013, while registered with LPL, Respondents falsified documents related to customer accounts for the convenience of the customers in violation of FINRA Rule 2010.

FACTS AND VIOLATIVE CONDUCT

Between approximately 2010 and June 2013, Respondents falsified documents related to customer accounts, including: (i) deposit/withdrawal forms; (ii) investment switch forms; (iii) transfer/rollover request forms; (iv) withdrawal/surrender request forms; and (v) third party check requests. Respondents acquired pre-signed forms from customers that were otherwise blank and later completed information on the forms to facilitate the transactions. They also obtained and maintained blank forms that had been signed by customers so as to process subsequent customer transactions in multiple customer accounts. Further, Respondents re-used photocopies of signature pages from forms that had been previously used by customers. In each instance, Respondents either submitted the falsified forms as authentic to the Firm for processing or maintained the forms in customer files.

Respondents falsified the documents to expedite transactions for customers, but the Firm's compliance manual and written supervisory procedures prohibited altering documents in the manners employed by Respondents.

By such conduct, Respondents violated FINRA Rule 2010.

B. Respondent John Meo, Jr. consents to the imposition of the following sanctions:

- A suspension from association with any FINRA member in any and all capacities for a period of three months; and
- A \$5,000 fine.

Respondent Katherine Praydick-Meo consents to the imposition of the following sanctions:

- A suspension from association with any FINRA member in any and all capacities for a period of two months, to be served upon completion of Respondent Meo's suspension;¹ and
- A \$5,000 fine.

Respondents agree to pay the monetary sanctions upon notice that this AWC has been accepted and that such payments are due and payable. Respondents have submitted an Election of Payment form showing the method by which Respondents propose to pay the fine imposed.

Respondents specifically and voluntarily waive any right to claim that Respondents are unable to pay, now or at any time hereafter, the monetary sanction imposed in this matter.

Respondents understand that if they are barred or suspended from associating with any FINRA member, they become 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, Respondents may not be associated with any FINRA member in any capacity, including clerical or ministerial functions, during the periods 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.

II.

WAIVER OF PROCEDURAL RIGHTS

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

- A. To have a Complaint issued specifying the allegations against them;
- 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

¹ Because Meo and Praydick-Meo are principals at their current office, which is limited in size and resources, FINRA will permit Meo and Praydick-Meo to serve their suspensions consecutively.

("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, Respondents specifically and voluntarily waive any right to claim bias or prejudgment of the Chief Legal Officer, 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.

Respondents 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 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

Respondents understand 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 them;
- C. If accepted:
 - 1. this AWC will become part of Respondents' permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against Respondents;
 - 2. this AWC will be made available through FINRA's public disclosure program in accordance with FINRA Rule 8313;
 - 3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and
 - 4. Respondents 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. Respondents

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 Respondents': (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; and

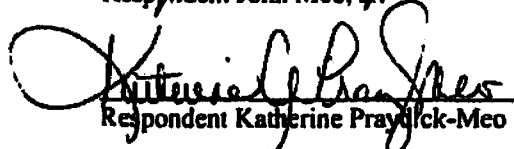
- D. Respondents may attach a Corrective Action Statement to this AWC that is a statement of demonstrable corrective steps taken to prevent future misconduct. Respondents understand that Respondents may not deny the charges or make any statement that is inconsistent with the AWC in this Statement. This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

Respondents certify that they have read and understand all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that they have 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 them to submit it.

12/2/15
Date (mm/dd/yyyy)


Respondent John Meo, Jr.

12/02/2015
Date (mm/dd/yyyy)


Respondent Katherine Praydick-Meo

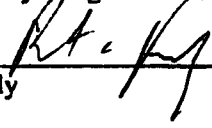
Reviewed by:


Richard Gelb, Esq.
Gelb & Gelb, LLP
84 State Street
Boston, MA 02109
(617) 345-0010

Accepted by FINRA:

12/11/15
Date

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

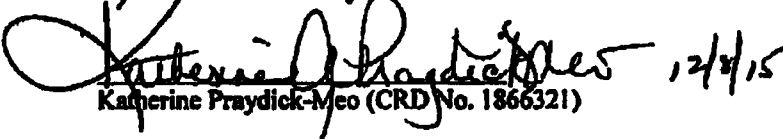

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JOHN MEO, JR. AND KATHERINE PRAYDICK-MEO, RESPONDENTS
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CORRECTIVE ACTION STATEMENT

We will be judicious in understanding and following all books and records requirements, and
we will not accommodate any clients who request that we deviate from such requirements.


John M. Meo, Jr. (CRD No. 1415094)


Katherine Praydick-Meo (CRD No. 1866321) 12/4/15

This Corrective Action Statement/Mitigation Statement is submitted by Respondents. It does not constitute factual or legal findings by FINRA, nor does it reflect the views of FINRA, or its staff.