

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2017056563301**

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

RE: Domingo Gonzalez, Respondent
Investment Company and Variable Contracts Products Limited Representative
CRD No. 6333454

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I, Domingo Gonzalez ("Gonzalez"), 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

Gonzalez entered the securities industry in June 2014, when he became employed by OneAmerica Securities, Inc. (the "Firm"), a FINRA regulated broker-dealer. In September 2014, while employed by the Firm, Gonzalez became registered as a Series 6 Investment Company and Variable Contracts Products Limited Representative ("IR").

In a Uniform Termination Notice for Securities Industry Registration ("Form U5") dated October 9, 2017, the Firm reported that Gonzalez's association with it was voluntarily terminated effective September 30, 2017.

In October 2017, Gonzalez became associated with another FINRA regulated broker-dealer as an IR. In January 2018, the Firm filed an amended Form U5 disclosing a customer complaint that Gonzalez, while associated with the Firm, had failed to deposit funds into the customer's individual retirement account ("IRA").

FINRA retains jurisdiction over Gonzalez as he is currently associated with a FINRA regulated broker-dealer.

RELEVANT DISCIPLINARY HISTORY

Gonzalez has no disciplinary history in the securities industry.

OVERVIEW

In or around March 2017, while registered with the Firm, Gonzalez was given a check from a Firm customer in the approximate amount of \$2,629, which the customer asked Gonzalez to deposit into her Firm account. However, Gonzalez endorsed the check to himself and deposited it into his personal bank account, and then used the funds to pay for his personal expenses without the customer's knowledge or consent. Thus, Gonzalez misused and converted customer funds in violation of FINRA Rules 2150(a) and 2101.

FACTS AND VIOLATIVE CONDUCT

Conversion is the intentional and unauthorized taking of and/or exercise of ownership over property by one who neither owns the property nor is entitled to possess it. Conversion of customer funds violates FINRA Rule 2150(a), which prohibits persons associated with a FINRA regulated broker-dealer from making "improper use" of a customer's funds. Conversion also violates FINRA Rule 2101, which requires associated persons to observe "high standards of commercial honor and just and equitable principles of trade."

In or around March 2017, Gonzalez recommended to SM, a Firm customer, that she liquidate an IRA held through a third-party entity so that Gonzalez could invest the proceeds in a Firm account that he would service. Acting on Gonzalez's recommendation, SM liquidated her IRA and received a check in the approximate amount of \$2,629 made payable to her, which represented the value of the IRA that she liquidated.

On or about March 15, 2017, SM endorsed the \$2,629 check and gave it to Gonzalez to deposit into her Firm account. However, instead of depositing SM's check into her Firm account, Gonzalez endorsed SM's check to himself and deposited it into his personal bank account. Gonzalez then used the proceeds from SM's check to pay for his personal expenses, including credit card bills, dining at restaurants, and convenience store purchases.

Gonzalez converted SM's funds without her knowledge or authorization. Although Gonzalez repaid the funds after SM discovered in November 2017 that her funds were not deposited into her Firm account, his conduct violated FINRA Rules 2150(a) and 2101.

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

A bar from association 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 Article III, Section 4 of FINRA's By-Laws, incorporating Section 3(a)(39) of the Securities Exchange Act of 1934. 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. 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 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.

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 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

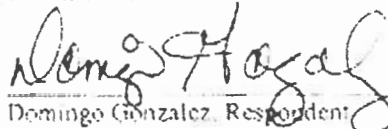
I understand that:

- 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 me, and
- C. If accepted
 - 1. this AWC will become part of my permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against me;
 - 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. I 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. I 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 my: (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.

I certify that I have read and understand all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that I understand and acknowledge that FINRA does not represent or advise me and I cannot rely on FINRA or FINRA staff members for legal advice; that I 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 me to submit it.

04/04/2018

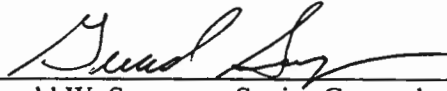
Date (mm/dd/yyyy)


Domingo Gonzalez, Respondent

Accepted by FINRA:

4/9/2018
Date

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



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