

**NASD
OFFICE OF HEARING OFFICERS**

DEPARTMENT OF ENFORCEMENT,

Complainant

vs.

DANIEL W. BUKOVCIK
Limited Registered Representative
(CRD No. 1684170)

Respondent

**Disciplinary Proceeding
No. C8A050055**

Hearing Officer

COMPLAINT

Upon information and belief, Complainant alleges as follows:

1. Between in or about July 2002 and in or about May 2003, Daniel W. Bukovcik ("Respondent") was registered as an Investment Company and Variable Contracts Products Representative with Woodbury Financial Services, Inc. ("Member"), a member of NASD. Since Respondent is currently registered with the Member, he is subject to the jurisdiction of the NASD, pursuant to Article V, Section 4 of the NASD's By-Laws.

**CAUSE FOR COMPLAINT
NASD Conduct Rule 2110
Affixing Customers' Signatures to Account Documents**

2. From approximately July 2002 through approximately May 2003, Respondent affixed the signatures of 48 public customers to 166 account documents related to purchases of mutual funds, variable products, annuities and 529 plans, as is more fully described in Exhibit A. The account documents included applications, new account forms, client disclosure forms,

enrollment forms, allocation forms, transfer forms, conditional receipt forms and automatic pay agreements.

3. During all times mentioned herein, the Member maintained a compliance manual which contained a provision prohibiting representatives of the Member from signing a document on behalf of a client, even if the client gave his consent to do so.

4. At the time he affixed the customers' signatures to the account documents, he had no written authorization from the customers to do so.

5. None of the account documents signed by the Respondent contained any notation evidencing that they had been signed by someone other than the customer whose name appeared on the document.

6. Respondent submitted the account documents to the Member, while failing to inform anyone at the Member that he had signed the customers' names to them.

7. The acts, practices and conduct described above constitute separate and distinct violations of NASD Conduct Rule 2110 by Respondent.

PRAYER FOR RELIEF

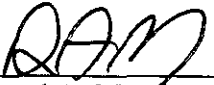
WHEREFORE, Complainant respectfully requests:

- A. Findings of fact and conclusions of law that Respondent committed the violations charged and alleged herein;
- B. An order imposing sanctions upon Respondent in accordance with NASD Procedural Rule 8310;
- C. An order imposing such costs of any proceeding as are deemed fair and appropriate under

the circumstances in accordance with NASD Rule 8330; and

D. An order imposing any other fitting sanction.

June 14, 2005
Date


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June 14, 2005
Date


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EXHIBIT A

Documents that Bukovcik admits to signing

	Date	Customer	Type of Document	Type of Product
1	7/2/2002	LH	Application	Mutual Funds
2	7/2/2002	LH	Application	Variable Annuity
3	7/2/2002	LH	Second Application	Variable Annuity
4	7/2/2002	LH	Client Disclosure Form	Annuity
5	7/2/2002	LH	Enrollment Form	Mutual Funds
6	7/2/2002	LH	Second Enrollment Form	Mutual Funds
7	7/2/2002	LH	New Account Form	Mutual Funds and Annuity
8	7/2/2002	LH	Transfer Form	Undeterminable
9	7/2/2002	LH	Second Transfer Form	Undeterminable
10	7/2/2002	LH	Application	Variable Annuity
11	7/2/2002	LH	Application Form	Variable Annuity
12	7/2/2002	LH	New Account Form	Variable Annuity
13	7/22/2002	BD	Client Disclosure Form	Annuity
14	7/22/2002	BD	Enrollment Form	Variable Annuity
15	7/22/2002	BD	New Account Form	Variable Annuity
16	7/22/2002	BD	Transfer Form	Undeterminable
17	7/22/2002	CS (BIC)	Application	Variable Annuity
18	7/22/2002	CS (BIC)	Application	Variable Annuity
19	7/22/2002	CS	New Account Form	Variable Annuity
20	9/13/2002	DM 1	Application	Variable Annuity
21	9/13/2002	DM	Application	Variable Annuity
22	9/13/2002	DM	Client Disclosure Form	Annuity
23	9/13/2002	DM	Second Client Disclosure	Annuity
24	9/13/2002	DM	New Account Form	Variable Annuity
25	9/13/2002	DM	Transfer Form	Undeterminable
26	9/27/2002	EB	Application	Variable Annuity
27	9/27/2002	EB	Client Disclosure Form	Annuity
28	9/27/2002	EB	Enrollment Form	Variable Annuity
29	9/27/2002	ME	Application	Variable Annuity
30	9/27/2002	ME	Client Disclosure Form	Annuity
31	9/27/2002	ME	Transfer Form	Undeterminable
32	10/1/2002	MG	Application	Variable Annuity
33	10/1/2002	MG	New Account Form	Variable Annuity
34	10/1/2002	MG	Transfer Form	Undeterminable
35	10/14/2002	LA	Application	Variable Annuity
36	10/14/2002	LA	Transfer Form	Undeterminable
37	10/14/2002	SA	Application	Variable Annuity
38	10/14/2002	SA	Transfer Form	Undeterminable
39	10/15/2002	KGB	Application	Variable Annuity
40	10/15/2002	KGB	Client Disclosure Form	Annuity
41	10/15/2002	KGB	Enrollment Form	Variable Annuity
42	10/15/2002	KGB	Transfer Form	Variable Annuity
43	10/18/2002	CB	Application	Variable Life Insurance
44	10/18/2002	CB	New Account Form	Variable Life Insurance
45	10/18/2002	CB	Auto Pay Agreement	Variable Life Insurance

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Documents that Bukovcik admits to signing

	Date	Customer	Type of Document	Type of Product
46	10/18/2002	DM 1	Second Application	Variable Annuity
47	10/18/2002	DM 1	Third Application	Variable Annuity
48	10/18/2002	DM 1	Enrollment Form	Variable Annuity
49	10/18/2002	DM 1	Second Enrollment Form	Variable Annuity
50	10/22/2002	DM 1	Application	Variable Annuity
51	10/22/2002	DM 1	Client Disclosure Form	Annuity
52	10/22/2002	DM 1	Enrollment Form	Variable Annuity
53	10/22/2002	DM 1	New Account Form	Variable Annuity
54	10/22/2002	DM 1	Transfer Form	Undeterminable
55	10/28/2002	KGB	Transfer Form	Undeterminable
56	11/20/2002	DM 1	Application	Variable Annuity
57	11/20/2002	DM 1	Enrollment Form	Variable Annuity
58	11/20/2002	DM 1	New Account Form	Variable Annuity
59	12/29/2002	ESW (for C)	Application	529
60	12/29/2002	ESW (for L)	Application	529
61	12/29/2002	ESW	New Account Form	529
62	12/30/2002	IS	Application	Variable Life Insurance
63	12/30/2002	IS	New Account Form	Variable Life Insurance
64	12/30/2002	IS	Allocation Form	Variable Life Insurance
65	12/30/2002	IS	Conditional Receipt	Variable Life Insurance
66	12/30/2002	KC	Application	Variable Life Insurance
67	12/30/2002	KC	New Account Form	Variable Life Insurance
68	12/30/2002	KC	Allocation Form	Variable Life Insurance
69	12/30/2002	KC	Conditional Receipt	Variable Life Insurance
70	12/30/2002	KCS	Application	529
71	12/30/2002	KCS	Transfer Form	529
72	12/31/2002	TB	Application	Transfer / Variable Annuity
73	12/31/2002	TB	Client Disclosure Form	Transfer / Variable Annuity
74	12/31/2002	TB	Enrollment Form	Transfer / Variable Annuity
75	12/31/2002	TB	New Account Form	Transfer / Variable Annuity
76	1/6/2003	HS	Application	Variable Annuity
77	1/6/2003	HS	Application	Mutual Funds
78	1/6/2003	HS	Client Disclosure Form	Annuity
79	1/6/2003	HS	Enrollment Form	Variable Annuity
80	1/6/2003	HS	New Account Form	Mutual Funds and Annuity
81	1/6/2003	HS	Transfer Form	Undeterminable
82	1/13/2003	TB	Application	Variable Annuity
83	1/13/2003	TB	Enrollment Form	Variable Annuity
84	1/13/2003	BT	Application	Variable Annuity
85	1/13/2003	BT	Client Disclosure Form	Annuity
86	1/13/2003	BT	New Account Form	Variable Annuity
87	1/13/2003	BT	Transfer Form	Undeterminable
88	1/17/2003	RLY	Application	Variable Annuity
89	1/17/2003	RLY	Client Disclosure Form	Annuity
90	1/17/2003	RLY	New Account Form	Variable Annuity

EXHIBIT A

Documents that Bukovcik admits to signing

	Date	Customer	Type of Document	Type of Product
91	1/23/2003	DS	Application	Variable Annuity
92	1/30/2003	JG	Second Application	Variable Annuity
93	1/30/2003	JG	Transfer Form	Variable Annuity
94	1/30/2003	KS (or A)	Application	Variable Annuity
95	1/30/2003	KS (or A)	Application	Variable Annuity
96	1/30/2003	KS (or A)	Application	Variable Annuity
97	1/30/2003	KS	New Account Form	Variable Annuity
98	1/30/2003	KS	Age Key Adjustments	Variable Annuity
99	2/2/2003	WA	Application	Variable Annuity
100	2/2/2003	WA	Enrollment Form	Variable Annuity
101	2/2/2003	WA	New Account Form	Variable Annuity
102	2/2/2003	WA	Transfer Form	Undeterminable
103	2/5/2003	ES & OS	New Account Form	Variable Annuity
104	2/20/2003	S Family Trust	Application	Variable Annuity
105	2/20/2003	S Family Trust	Enrollment Form	Variable Annuity
106	2/20/2003	S Family Trust	New Account Form	Variable Annuity
107	2/24/2003	JP	Application	Variable Annuity
108	2/24/2003	JP	Application	Variable Annuity
109	2/24/2003	JP	Client Disclosure Form	Annuity
110	2/24/2003	JP	Enrollment Form	Variable Annuity
111	2/24/2003	JP	New Account Form	Variable Annuity
112	2/24/2003	JP	Transfer Form	Undeterminable
113	2/24/2003	JP	Transfer Form	Undeterminable
114	2/28/2003	JW	Application	Variable Annuity
115	2/28/2003	JW	Enrollment Form	Variable Annuity
116	2/28/2003	JW	New Account Form	Variable Annuity
117	3/2/2003	OS	Enrollment Form	Variable Annuity
118	3/3/2003	GB	Application	Variable Annuity
119	3/3/2003	GB	Client Disclosure Form	Annuity
120	3/3/2003	GB	New Account Form	Variable Annuity
121	3/3/2003	CH	Application	Variable Annuity
122	3/3/2003	CH	Enrollment Form	Variable Annuity
123	3/3/2003	CH	New Account Form	Variable Annuity
124	3/17/2003	JD	Application	Variable Annuity
125	3/17/2003	JD	Client Disclosure Form	Variable Annuity
126	3/17/2003	JD	Enrollment Form	Variable Annuity
127	3/17/2003	JD	New Account Form	Variable Annuity
128	3/17/2003	JD	Transfer Form	Variable Annuity
129	3/19/2003	RA Living Trust	Application	Variable Annuity
130	3/19/2003	RA Living Trust	Enrollment Form	Variable Annuity
131	3/19/2003	RA Living Trust	New Account Form	Variable Annuity
132	3/21/2003	OS	Application	Variable Annuity
133	3/24/2003	GB & EB	Application	Mutual Fund
134	3/26/2003	RN	Application	Variable Annuity
135	3/26/2003	RN	Client Disclosure Form	Annuity
136	3/26/2003	RN	New Account Form	Variable Annuity

EXHIBIT A

Documents that Bukovcik admits to signing

	Date	Customer	Type of Document	Type of Product
137	3/30/2003	DM 2	Application	Variable Annuity
138	3/30/2003	DM 2	Client Disclosure Form	Annuity
139	3/30/2003	DM 2 & FM	New Account Form	Variable Annuity
140	3/30/2003	DM 2	Transfer Form	Undeterminable
141	3/30/2003	DM 2	Application	Variable Annuity
142	3/30/2003	DM 2	New Account Form	Undeterminable
143	4/3/2003	EY	Application	Variable Annuity
144	4/3/2003	EY	Client Disclosure Form	Annuity
145	4/3/2003	EY	New Account Form	Variable Annuity
146	4/3/2003	EY	Transfer Form	Undeterminable
147	4/3/2003	EY	Application	Variable Annuity
148	4/3/2003	EY	Transfer Form	Undeterminable
149	4/14/2003	KM	Application	529
150	4/12/2003	KM	New Account Form	529
151	4/12/2003	DM 2	Application	Variable Annuity
152	4/12/2003	DM 2	Second Application	Variable Annuity
153	4/12/2003	DM 2	Client Disclosure Form	Annuity
154	4/12/2003	DM 2	Enrollment Form	Variable Annuity
155	4/12/2003	DM 2	New Account Form	Variable Annuity
156	4/12/2003	DM 2	Transfer Form	Undeterminable
157	4/12/2003	DM 2	Transfer Form	Undeterminable
158	4/21/2003	GM	Client Disclosure Form	Mutual Funds
159	4/21/2003	RM	Client Disclosure Form	Mutual Funds
160	4/21/2003	GM & RM	New Account Form	Mutual Funds
161	4/21/2003	GM	Transfer Forms	Mutual Funds
162	4/21/2003	RM	Transfer Forms	Mutual Funds
163	4/25/2003	GM	Application	Mutual Funds
164	4/25/2003	GM/A	Application	Mutual Funds
165	4/25/2003	GM/A	New Account Form	Mutual Funds
166	5/13/2003	GM & RM	Application	Mutual Funds