



# FLORIDA OFFICE OF FINANCIAL REGULATION

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**DREW J. BREAKSPEAR**  
COMMISSIONER

December 6, 2017

Ben Martin  
Benjy.martin@yahoo.com

Re: Complaint Activity Number: CMP 87922  
RBC Capital Market

Dear Ben Martin,

The Office of Financial Regulation, Division of Securities (OFR) is in receipt of your complaint against above-mentioned entities. As Florida's regulator of the multifaceted securities industry, the OFR must prudently allocate its resources. Unfortunately, we are not able to intervene or take action in every dispute, regardless of the merits of the complaint.

Based on our review, the OFR has determined it will not take regulatory action in connection with your complaint. In determining whether to take action, the OFR considers a myriad of factors, including the nature of the conduct, the sufficiency of proof, the consumer injury at issue, other consumers that may be affected, and the likelihood of deterring future unlawful conduct. Also, please note that the OFR, in its role as a regulator, does not represent individuals in private litigation.

Our decision is not intended to serve as an adjudication of the merits of your allegations. The determination should not be viewed as precluding your right to seek other legal remedies. Please be aware that arbitration, mediation or civil proceedings have specific filing timeframes. If you are concerned about your legal rights, time is of the essence.

The OFR appreciates you bringing this matter to our attention. The information you provided will be retained for future reference and used in identifying firms and individuals for further examination and review. Many enforcement actions taken by the OFR have been the result of an investigation initiated as a result of a customer complaint.

Thank you for your patience and cooperation throughout our review process. If you have any questions, please contact Christi Cook at (850) 410-9862.

Sincerely,

Natasha Hurt  
Financial Administrator  
Bureau of Securities Regulation  
Florida Office of Financial Regulation  
200 East Gaines Street  
Tallahassee, FL 32399-0375