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**Joshua N. Cook**  
Assistant Vice President & Senior Counsel

**VIA OVERNIGHT**

Nicholas J. Guiliano, Esq.  
The Guiliano Law Firm, P.C.  
230 South Broad St, Suite 601  
Philadelphia, PA 19102

February 22, 2017

**Re: Your Website**

Dear Mr. Guiliano:

I am writing on behalf of Signator Investors, Inc. ("Signator") to demand the removal or correction of certain information from your firm's website, stockbrokerfraud.com. It is my understanding that, on or about January 19, 2017, a blog was posted to your website under your personal name entitled, "Moorestown Stockbroker Arrested For Theft." This blog post makes misleading inferences and false allegations against Signator as described below. Consequently, the post must be immediately removed or corrected.

For example, the blog post states, "on July 7, 2016, Signator reported a customer complaint ostensibly from the same customer from whom Murphy appears to have stolen the \$890,000 an[d] stated that the 'Customer alleged that Murphy created a bogus website in efforts to defraud and customer did not authorize the withdrawals in a variable annuity commencing on or about July 2010.'" The quoted language which you attributed to Signator was actually reported to FINRA by MetLife Securities. As you may know, Mr. Murphy was affiliated with MetLife Securities from 2006 through 2014. It was MetLife – not Signator – that received the customer complaint relating to the alleged theft.

Perhaps more troubling than the misattribution above, however, is your firm's inference that Signator attempted to mislead the regulators and the public by obscuring the "true" reason for Mr. Murphy's termination. Specifically, you claim without any factual basis that "Certainly by July 12, 2016, Signator knew, or at least had reason to believe that Murphy had defrauded the customer and taken approximately \$890,000 from the customer's annuity, but of course in an effort to insulate itself from liability, [] the 'unapproved outside business activity' cover was put out for public consumption." Your firm has no evidence to support this spurious and inflammatory claim because no such

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evidence exists. Even a cursory review of Mr. Murphy's BrokerCheck report reveals the total inaccuracy of your firm's allegation against Signator. It appears it is your firm that is putting out false information for public consumption.

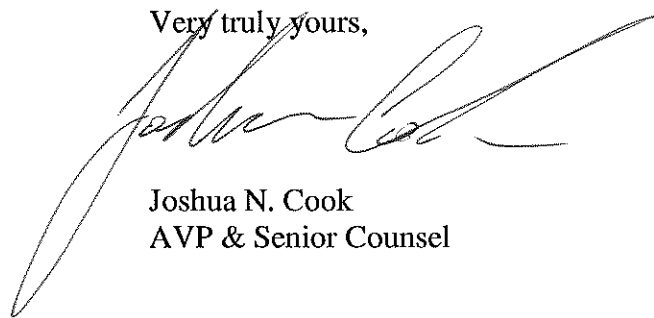
We also note that, despite the blog post's conspiratorial tone relating to FINRA's initial suspension of Mr. Murphy, he has, in fact, been barred.

The foregoing statements, published in your name on your firm's website, are not only false and destructive to Signator, they also constitute actionable defamation. Signator hereby demands that you immediately remove the above-referenced post from your firm's website, or correct the false statements and remove any reference to Signator.

If the above inaccurate, misleading, and libelous post is not removed or sufficiently corrected, or we learn of new wrongful or illegal activities, we will consider all legal and equitable options and this matter will be referred to outside counsel for further action. Accordingly, we demand that you provide us with written assurance within ten (10) days that you have taken the appropriate corrective action.

Should you have any questions, please feel free to contact me directly.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Joshua N. Cook', with a long, sweeping underline that extends to the right.

Joshua N. Cook  
AVP & Senior Counsel