

**NASD DISPUTE RESOLUTION AWARD**  
**NASD DISPUTE RESOLUTION**

CASE: 02-07002

Inez S. Tornblom, IRA, claimant vs. Fidelity Investments, respondent.

---

**ATTORNEYS:**

Claimant appeared pro se, Elgin, IL.

For Respondent appeared in-house counsel Colleen A. Hankins, Esq., Boston, MA.

---

DATE FILED: November 19, 2002

---

**CASE SUMMARY:** Claimant alleged that respondent placed her after tax savings in a taxable IRA account. Claimant further alleged that she had to pay taxes on a higher amount of money than she should have had to. Claimant maintained that because of respondent's actions, she suffered a loss. Claimant did not specify any security products involved with this matter.

---

**Claim Data**

Claim: \$12,000.00

Interest: \$2,000.00

Attorney Fees: \$1,500.00

Cost: \$80.00

---

**Award Data**

Award: \$12,000.00

Interest: \$.00

Attorney Fees: \$1,500.00

Cost: \$80.00

---

**AWARD:** The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondent is liable and shall pay claimant \$12,000.00. 2) Respondent is liable and shall pay claimant \$1,500.00 for attorney fees according to claimant's request. 3) All requests for interest are denied. 4) Respondent is liable and shall pay claimant \$80.00 for costs regarding accountant letters and copying. 5) Respondent shall pay NASD Dispute Resolution \$425.00 as payment of the initial filing fee and hearing session deposit which was previously waived as to the claimant, by the Director of Arbitration.

---

Page Two  
Award 02-07002

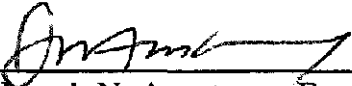
Joseph N. Armstrong, Esq.

-

Sole Public Arbitrator

**AFFIRMATION**

I, Joseph N. Armstrong, Esq., do hereby affirm, upon my oath as arbitrator that I am the individual described herein who executed this instrument, which is my oath and award.

  
\_\_\_\_\_  
Joseph N. Armstrong, Esq.

5-20-03  
Signature Date

June 2, 2003  
Date of Service (For NASD-DR office use only)