

# EXHIBIT D

**FINRA ARBITRATION Submission Agreement**

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In the Matter of the Arbitration Between

Name(s) of Claimant(s)

James W. Fitzpatrick  
Sandra J. Fitzpatrick

16-03454

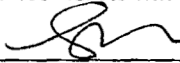
Name(s) of Respondent(s)

AXA Advisors, LLC  
Cambridge Investment Research, Inc.

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1. The undersigned parties ("parties") hereby submit the present matter in controversy, as set forth in the attached statement of claim, answers, and all related cross claims, counterclaims and/or third-party claims which may be asserted, to arbitration in accordance with the FINRA By-Laws, Rules, and Code of Arbitration Procedure.
2. The parties hereby state that they or their representative(s) have read the procedures and rules of FINRA relating to arbitration, and the parties agree to be bound by these procedures and rules.
3. The parties agree that in the event a hearing is necessary, such hearing shall be held at a time and place as may be designated by the Director of FINRA Office of Dispute Resolution or the arbitrator(s). The parties further agree and understand that the arbitration will be conducted in accordance with the FINRA Code of Arbitration Procedure.
4. The parties agree to abide by and perform any award(s) rendered pursuant to this Submission Agreement. The parties further agree that a judgment and any interest due thereon, may be entered upon such award(s) and, for these purposes, the parties hereby voluntarily consent to submit to the jurisdiction of any court of competent jurisdiction which may properly enter such judgment.

5. The parties hereto have signed and acknowledged the foregoing Submission Agreement.



2/9/2017

AXA Advisors, LLC

Date

State Capacity if other than individual (e.g., executor, trustee, corporate officer)

Allie Lin, Senior Director & Counsel, AXA Equitable Life Insurance Company,  
an affiliate of AXA Advisors, LLC

LC43A: SUBMISSION AGREEMENT

idr: 06/13/2016

RECIPIENTS:

Pamela Rosado, AXA Advisors, LLC

AXA Advisors, LLC, 1290 Avenue of the Americas, 16th Floor, New York, NY 10104

## FINRA Arbitration Submission Agreement

### In the Matter of the Arbitration Between

#### Names of Claimants

Mr. James W. Fitzpatrick  
Mrs. Sandra J. Fitzpatrick

and

#### Names of Respondents

AXA ADVISORS, LLC  
CAMBRIDGE INVESTMENT RESEARCH, INC.

The undersigned parties ("parties") understand that an electronic signature below means that the party certifies that the information entered on the form is true and accurate, and that the party agrees to the terms of the following Submission Agreement.

The parties hereby submit the present matter in controversy, as set forth in the attached statement of claim, answers, and all related cross claims, counterclaims and/or third-party claims which may be asserted, to arbitration in accordance with the FINRA By-Laws, Rules, and Code of Arbitration Procedure.

The parties hereby state that they or their representative(s) have read the procedures and rules of FINRA relating to arbitration, and the parties agree to be bound by these procedures and rules. The parties further agree and understand that the arbitration will be conducted in accordance with the FINRA Code of Arbitration Procedure.

The parties agree that in the event a hearing is necessary, such hearing shall be held at a time and place as may be designated by the Director of Arbitration or the arbitrator(s).

The parties agree to abide by and perform any award(s) rendered. The parties further agree that a judgment and any interest due thereon, may be entered upon such award(s) and, for these purposes, the parties hereby voluntarily consent to submit to the jurisdiction of any court of competent jurisdiction which may properly enter such judgment.

#### ***Electronic Signatures***

By entering your electronic signature below, you are one of the following: (1) the claimant; or (2) a person with legal authority to bind the claimant; or (3) a person with firsthand knowledge of the facts and actual or implied authority to act on behalf of the claimant; or (4) an attorney who has actual or implied written or verbal power of attorney from the claimant to sign on the claimant's behalf and thus, bind the claimant to the terms of the Submission Agreement as if the claimant signed the form personally.

<b>Claimant</b>	<b>Signature</b>	<b>Capacity</b>	<b>Date</b>
Mr. James W. Fitzpatrick	/s/ Jason J. Kane, Esq.	Legal Counsel	11/28/2016
Mrs. Sandra J. Fitzpatrick	/s/ Jason J. Kane, Esq.	Legal Counsel	11/28/2016

SUBMISSION AGREEMENT FOR CLAIMANTS Case No. 16-03454

FINRA Arbitration [UNIFORM] SUBMISSION AGREEMENT

Claimant(s)

In the Matter of the Arbitration Between

Name(s) of Claimant(s) James W. Fitzpatrick, Sandra Fitzpatrick and the Fitzpatrick Family Trust

by Kerry Fitzpatrick in his capacity as Trustee

and

Name(s) of Respondent(s) AXA Advisors, LLC and Cambridge Investment Research, Inc.

- 1. The undersigned parties ("parties") hereby submit the present matter in controversy, as set forth in the attached statement of claim, answers, [cross claims] and all related cross claims, counterclaims and/or third-party claims which maybe asserted, to arbitration in accordance with the [Constitution,] FINRA By-Laws, Rules, [Regulations,] and[/or] Code of Arbitration Procedure [of the sponsoring organization].
2. The [undersigned] parties hereby state that they or their representative(s) have read the procedures and rules of [the sponsoring organization] FINRA relating to arbitration and the parties agree to be bound by these procedures and rules.
3. The [undersigned] parties agree that in the event a hearing is necessary, such hearing shall be held at a time and place as maybe designated by the Director of Arbitration or the arbitrator(s). The [undersigned] parties further agree and understand that the arbitration will be conducted in accordance with the [Constitution, By-Laws, Rules, Regulations, and/or] FINRA Code of Arbitration Procedure [of the sponsoring organization].
4. The [undersigned] parties [further] agree to abide by and perform any award(s) rendered pursuant to this Submission Agreement. [and] The parties further agree that a judgment and any interest due thereon, may be entered upon such award(s) and, for these purposes, the [undersigned] parties hereby voluntarily consent to submit to the jurisdiction of any court of competent jurisdiction which may properly enter such judgment.
5. The parties hereto have signed and acknowledged the foregoing Submission Agreement.

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The Fitzpatrick Family Trust by Kerry Fitzpatrick in his capacity as Trustee

Claimant Name (please print)

[Handwritten Signature]

4/22/19

Claimant Signature

Date

State Capacity if other than individual (example: Executor, Trustee, Corporate Officer) as Attorney

Claimant Name (please print)

Claimant Signature

Date

State Capacity if other than individual (example: Executor, Trustee, Corporate Officer)

If needed, copy this page.