

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

_____)	
SECURITIES AND EXCHANGE COMMISSION,)	
)	
Plaintiff,)	
)	
v.)	
)	
CAPITAL FINANCIAL PARTNERS, LLC,)	
CAPITAL FINANCIAL HOLDINGS, LLC,)	
CAPITAL FINANCIAL PARTNERS)	
ENTERPRISES, LLC,)	
WILLIAM D. ALLEN and)	Case No. 15-cv-11447-IT
SUSAN C. DAUB,)	
)	
Defendants,)	
)	
and)	
)	
WJBA INVESTMENTS, LLC,)	
INSURANCE DEPOT OF AMERICA LLC,)	
SIMPLIFIED HEALTH SOLUTIONS LLC and)	
SIMPLIFIED HEALTH SOLUTIONS 2, LLC,)	
)	
Relief Defendants.)	
_____)	

~~[proposed]~~

**FINAL JUDGMENT AS TO DEFENDANTS CAPITAL FINANCIAL PARTNERS, LLC,
CAPITAL FINANCIAL HOLDINGS, LLC, CAPITAL FINANCIAL PARTNERS
ENTERPRISES, LLC, WILLIAM D. ALLEN, AND SUSAN C. DAUB**

The Securities and Exchange Commission having filed a Complaint and Defendants Capital Financial Partners, LLC, Capital Financial Holdings, LLC, Capital Financial Partners Enterprises, LLC, William D. Allen, and Susan C. Daub having entered a general appearance; consented to the Court’s jurisdiction over Defendants and the subject matter of this action; consented to entry of this Final Judgment; waived findings of fact and conclusions of law; and waived any right to appeal from this Final Judgment:

I.

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that Defendants are permanently restrained and enjoined from violating, directly or indirectly, Section 10(b) of the

Securities Exchange Act of 1934 (the "Exchange Act") [15 U.S.C. § 78j(b)] and Rule 10b-5 promulgated thereunder [17 C.F.R. § 240.10b-5], by using any means or instrumentality of interstate commerce, or of the mails, or of any facility of any national securities exchange, in connection with the purchase or sale of any security:

- (a) to employ any device, scheme, or artifice to defraud;
- (b) to make any untrue statement of a material fact or to omit to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading; or
- (c) to engage in any act, practice, or course of business which operates or would operate as a fraud or deceit upon any person.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, as provided in Federal Rule of Civil Procedure 65(d)(2), the foregoing paragraph also binds the following who receive actual notice of this Final Judgment by personal service or otherwise: (a) Defendants' officers, agents, servants, employees, and attorneys; and (b) other persons in active concert or participation with Defendants or with anyone described in (a).

II.

IT IS HEREBY FURTHER ORDERED, ADJUDGED, AND DECREED that Defendants are permanently restrained and enjoined from violating Section 17(a) of the Securities Act of 1933 (the "Securities Act") [15 U.S.C. § 77q(a)] in the offer or sale of any security by the use of any means or instruments of transportation or communication in interstate commerce or by use of the mails, directly or indirectly:

- (a) to employ any device, scheme, or artifice to defraud;

- (b) to obtain money or property by means of any untrue statement of a material fact or any omission of a material fact necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading; or
- (c) to engage in any transaction, practice, or course of business which operates or would operate as a fraud or deceit upon the purchaser.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, as provided in Federal Rule of Civil Procedure 65(d)(2), the foregoing paragraph also binds the following who receive actual notice of this Final Judgment by personal service or otherwise: (a) Defendants' officers, agents, servants, employees, and attorneys; and (b) other persons in active concert or participation with Defendants or with anyone described in (a).

III.

IT IS HEREBY FURTHER ORDERED, ADJUDGED, AND DECREED that Allen and Daub are hereby prohibited from, directly or indirectly, including, but not limited to, through any entity owned or controlled by Allen and/or Daub, participating in the issuance, purchase, offer, or sale of any security, provided, however, that such injunction shall not prevent Allen or Daub from purchasing or selling securities for his or her own personal account.

IV.

IT IS HEREBY FURTHER ORDERED, ADJUDGED, AND DECREED that Defendants are jointly and severally liable for disgorgement of \$15,711,836 representing proceeds Defendants earned as a result of the conduct alleged in the Complaint as well as prejudgment interest of \$1,317,673.75. Disgorgement and prejudgment interest are deemed satisfied by the order of restitution entered against Allen and Daub on March 3, 2017 in the

related criminal case, *United States v. Will D. Allen and Susan C. Daub*, Criminal No. 15-10181-WGY (D. Mass.).

V.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the Consents are incorporated herein with the same force and effect as if fully set forth herein, and that Defendants shall comply with all of the undertakings and agreements set forth therein.

VI.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, for purposes of exceptions to discharge set forth in Section 523 of the Bankruptcy Code, 11 U.S.C. §523, the allegations in the complaint are true and admitted by Defendants, and further, any debt for disgorgement, prejudgment interest, civil penalty or other amounts due by Defendants under this Final Judgment or any other judgment, order, consent order, decree or settlement agreement entered in connection with this proceeding, is a debt for the violation by Defendants of the federal securities laws or any regulation or order issued under such laws, as set forth in Section 523(a)(19) of the Bankruptcy Code, 11 U.S.C. §523(a)(19).

VII.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that this Court shall retain jurisdiction of this matter for the purposes of enforcing the terms of this Final Judgment.

Dated: November 17, 2017


UNITED STATES DISTRICT JUDGE