

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
204 NORTH ROBINSON, SUITE 400
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

Beth E. Dutoit (CRD #2485404),

Respondent.

ODS File 16-021

ORDER

The Administrator of the Oklahoma Department of Securities (the "**Administrator**" and the "**Department**") issues this Order against Beth E. Dutoit ("**Respondent**") pursuant to Section 1-411 of the Oklahoma Uniform Securities Act of 2004 (the "**Act**"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011); 660:2-5-3 of the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities (the "**Rules**"), 660:1-1-1 through 660:25-7-1 (effective August 1, 2013); and an Agreement between Respondent and the Administrator.

The Administrator hereby adopts the following Findings of Fact and Conclusions of Law.

Findings of Fact

1. Respondent was registered under the Act as an agent and investment adviser representative of Edward Jones from December 2011 and February 2012, respectively, to May 2015. Respondent operated from offices in Edmond and Norman, Oklahoma.

2. Respondent was permitted to resign from Edward Jones while under an internal review that related to issues concerning her submitting duplicated signatures on client documents to the firm and placing a client's initials on a firm document without the clients' knowledge. In connection with the internal review, Edward Jones informed Respondent that her conduct violated firm policy and had been addressed by the firm in a continuing education course on ethics. There were no allegations by Edward Jones of conversion or misappropriation of client funds.

3. After leaving Edward Jones, Respondent was registered under the Act as an agent and investment adviser representative of United Planners Financial Services ("**United Planners**") from May 2015 until September 2015. Respondent operated from an office of United Planners in Norman, Oklahoma.

4. While associated with United Planners, Respondent copied a client's signature onto a form without the client's knowledge. United Planners discharged Respondent as a result thereof. There were no allegations made by United Planners of conversion or misappropriation of client funds.

5. On October 5, 2015, Respondent applied for registration under the Act as an investment adviser representative of Access Financial Resources, Inc.

To the extent any of these Findings of Fact are more properly characterized as Conclusions of Law, they should be so considered.

Conclusions of Law

1. The actions of Respondent, as set forth in the Findings of Fact above, constitute grounds for the issuance of an order pursuant to Section 1-411(B) and D(13) of the Act.

2. The Administrator is authorized under Section 1-411 of the Act to suspend Respondent's registration under the Act.

3. It is in the public interest for the Administrator to suspend Respondent's registration under the Act.

To the extent any of these Conclusions of Law are more properly characterized as Findings of Fact, they should be so considered.

Order

IT IS HEREBY ORDERED that Respondent's registration under the Act as an investment adviser representative of Access Financial Resources, Inc., is deemed effective January 1, 2016, and immediately suspended for six (6) months, ending June 30, 2016. For two years beginning July 1, 2016, Respondent shall be subject to a heightened supervision plan approved by the firm with which she is associated and the Administrator.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 25th day of February, 2016.

(SEAL)



IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
204 NORTH ROBINSON, SUITE 400
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

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Respondent.

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AGREEMENT

THIS AGREEMENT is entered into between Beth E. Dutoit ("**Respondent**") and the Administrator of the Oklahoma Department of Securities (the "**Administrator**" and the "**Department**") (collectively, the "**Parties**"), as of the Effective Date set forth below.

On November 24, 2015, the Enforcement Division of the Department filed an Enforcement Division Recommendation (the "**Recommendation**") with the Administrator, seeking the imposition of sanctions against Respondent pursuant to Section 1-411 of the Oklahoma Uniform Securities Act of 2004 (the "**Act**"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011). Respondent has not filed an answer to the Recommendation or requested a hearing in the matter.

Respondent voluntarily enters into this Agreement in lieu of a hearing in this matter and without the adjudication of any issue of law or fact raised in the Recommendation.

The Parties hereto agree as follows:

1. **Jurisdiction.** The Administrator has jurisdiction over Respondent and the subject matter of this Agreement.
2. **Order.** The Administrator will issue a final order in the form attached hereto as "Exhibit A." Respondent waives all rights to appeal the Order.
3. **No Coercion.** Respondent enters into this Agreement voluntarily and without any duress, undue influence, or coercion by the Administrator, any employee of the Department, or any member of the Oklahoma Securities Commission.
4. **Public Record.** This Agreement is a public record and will be available for public examination, pursuant to Section 1-607 of the Act.

5. **Consideration.** In consideration for this Agreement, the Administrator will not take further action against Respondent in connection with the Recommendation, except as provided for in paragraphs 6 and 7 below.

6. **Failure to Comply.** If Respondent fails to comply with this Agreement, the Administrator may take any action authorized by law.

7. **Limitation on Agreement.** Nothing in this Agreement shall prohibit the Administrator from furnishing information to any other properly constituted agency or authority. In the event any other agency or authority commences an action in connection with information obtained from the Administrator against Respondent, the Administrator may assist in such action as authorized by law.

8. **Entire Agreement.** This writing constitutes the entire agreement of the Parties with respect to the subject matter hereof and supersedes any and all prior and contemporaneous agreements, representations and understandings of the Parties. No supplement, modification or amendment to this Agreement shall be binding unless executed in writing by each of the Parties hereto.

9. **Applicability.** This Agreement applies only to the activities of Respondent, and to no others. It is further agreed that the execution of this Agreement does not mean that the Administrator has approved, condoned or passed in any way upon the merits or qualifications of, or recommended, the transactions to which it relates or any future securities transactions.

10. **Effective Date.** This Agreement shall be effective as of the date on which it is signed by the Administrator as set forth below his signature hereto.

The Parties have executed this Agreement as of the date and year set forth below their signatures hereto.



BETH E. DUTOIT

Date: 2/8/16

OKLAHOMA DEPARTMENT OF SECURITIES

By:  _____
Irving L. Faught, Administrator

Date: February 25, 2016

**STATE OF OKLAHOMA
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Exhibit A

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(SEAL)

IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES