

**From:** [AGO - CAP](#)  
**To:** [jessek@turkestrauss.com](mailto:jessek@turkestrauss.com)  
**Subject:** Public Records Request 2022-02397  
**Date:** Friday, September 23, 2022 4:29:20 PM  
**Attachments:** [2022-03-29 Kelaidis PRA request Hancock.pdf](#)  
[2022\\_09\\_23 Kelaidis - PRR 2022-02397 Redacted.pdf](#)  
[2022-02397-CAP response to Kelaidis.pdf](#)

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Dear Jesse Kelaidis,

Please see attached in response to your Public Records Act request.

Sincerely,

Crystal Baldwin  
Consumer Assistance Program  
Office of the Attorney General  
Mailing Address:  
109 State Street  
Montpelier, VT 05609-1001

Consumer Assistance Hotline: 800-649-2424  
Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)

SUSANNE R. YOUNG  
ATTORNEY GENERAL

TEL: (802) 828-3171

JOSHUA R. DIAMOND  
DEPUTY ATTORNEY GENERAL

<http://www.ago.vermont.gov>

SARAH E.B. LONDON  
CHIEF ASST. ATTORNEY GENERAL



STATE OF VERMONT  
OFFICE OF THE ATTORNEY GENERAL  
CONSUMER ASSISTANCE PROGRAM  
109 STATE STREET  
MONTPELIER, VT  
05609-1001

September 23, 2022

**Via email to** [kelaidisj@turkestrauss.com](mailto:kelaidisj@turkestrauss.com)

Jesse C. Kelaidis  
Turke & Strauss  
613 Williamson Street #201  
Madison, WI 53703

Re: Public Records Request 2022-02397

Dear Jesse Kelaidis,

I write in response to your Public Records Act request dated March 29, 2022, a copy of which is attached for your convenience, whereas payment was received September 16, 2022.

The documents pertaining to your request are attached (Attachment "2022 09 23 Kelaidis – PRR 2022-02397 combined files\_Redacted.pdf, pages 000001-000008).

Personal information has been redacted pursuant to 1 V.S.A. § 317(c)(7).

To the extent you feel information has been withheld in error, you may appeal to the Deputy Attorney General, Joshua Diamond. Such appeal should be in writing:

Joshua Diamond  
Deputy Attorney General  
Office of the Attorney General  
109 State Street  
Montpelier, VT 05609-1001

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

Crystal Baldwin  
Consumer Assistance Program  
Office of the Attorney General  
State of Vermont



BURLINGTON VT USA  
10 OCT 1988 PM 2 L

Attorney General's Consumer Assistance Program  
107 State Street  
Montpelier, VT. 05609-1001

056091001

RECEIVED

OCT 10 2018

# Office of the Attorney General TJ Donovan

State of Vermont  
Office of the Attorney General

Please complete the form below with your information and the information for the business you are filing the complaint against. If you have any questions about this form, please call our hotline at (800) 649-2424 or (802) 656-3183, or e-mail us at AGO.CAP@vermont.gov (mailto:AGO.CAP@vermont.gov).

If you do not receive any response from our office within 5 business days, please call or e-mail us to verify that we received your complaint.

**COMPLAINTS ARE PUBLIC RECORD**, and all document you send us will be saved electronically. Upon receiving your complaint, **WE WILL FORWARD YOUR COMPLAINT TO THE BUSINESS** for response. Your complaint is **NOT ANONYMOUS**.

**DO NOT SEND MATERIALS CONTAINING SOCIAL SECURITY NUMBERS, ACCOUNT NUMBERS OR OTHER SENSITIVE INFORMATION WITH YOUR COMPLAINT UNLESS YOU FIRST REMOVE OR MARK OVER THE INFORMATION.**

**Currently, our file attachment feature is not working properly. Please send us any additional documents by e-mail to AGO.CAP@vermont.gov, or by fax to 802-304-1014.**

## Your Contact Information

Your First Name \*

Your Last Name \*

Your E-Mail Address

Your Daytime Phone

Daytime Phone Type

Home ▼

Your Age

Optional.

**I am a...**

Please select all that apply to you.

- Senior**
- Business**
- Veteran**
- Active Military**
- Student**
- Vulnerable Adult**
- Fuel Assistance Recipient**

**What is the name of your business?**

am a consumer

**Your Mailing Address \***

**Your City \***

Colchester

**Your State \***

VT ▼

**Your Zip Code \***

05446

**Your Alternate Phone**

**Alternate Phone Type**



**Is your complaint about:**

Some other type of business ▼

**Contact Information for Business the Complaint is Against:**

**Business Name or Person's First Name \***

John Hancock Life Insurance Co (Mass)

**Person's Last Name**

Tanner, Patrick (contact for insurance)

**Business Phone (1)**

978-689-9303

**Phone (1) Type**

Office ▼

**Business Phone (2)**

800-732-5543

**Phone (2) Type**

Office ▼

**Business E-Mail Address**

Please include if possible, as this will speed processing of your complaint

don't know

Please provide a valid value for Business E-Mail Address

**Business Address \***

Boston Partners, Shattuck Office Ctr, 138 River Rd, Ste 310

**Business City \***

Andover

**Business State \***

MA ▼

**Business Zip Code \***

01810

**Business Website/URL**

don't know

**Please Describe Your Complaint****Description \***

32 yrs ago I took out an insurance policy with John Hancock payable for \$100,000 upon my death. It is a Universal Life policy. I have been paying \$700 a year since 1986 and had increased payments over the past 5 yrs to \$1300 a year. Received a notice from them recently that the payment due for 11/19/18 would be \$1647, with quarterly payments thereafter for \$1343.46. I believe this needs to be investigated further as the amount has *more than* doubled. I have paid out about \$25,000 so far and, since I cannot afford these high payments, they informed me that I would have to lapse my policy...no other alternative. I feel this is a scam. Found info on Forbes magazine

000004

09/23/2022

**Amount of loss:**

\$100,000

**How would you like this matter to be resolved?**

I would like to receive compensation for this loss

**Additional Complaint Information**

**Incident Date**

When did this incident occur? (If unknown, enter today's date)

Sat Sep 15 2018

**Attachment**

Please attach any additional documentation you want to include. All files may be public record, so please delete any personal account numbers (such as your Social Security or bank account number)

Choose Files No file chosen

Submit

Attorney General's Consumer Assistance Program | 109 State Street Montpelier, VT 05609-1001 | Hotline:  
Toll-free in VT 800-649-2424; (802) 656-3183 | FAX (802) 304-1014

## Baldwin, Crystal

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**From:** Kisicki, Emily G.  
**Sent:** Tuesday, April 9, 2019 4:10 PM  
**To:** AGO - CAP  
**Subject:** RE: CAP complaint

**Categories:** Follow-Up Needed

Hi Kathryn,

I forwarded your message to our Deputy Commissioner William Carrigan, who responded that he will reach out when he returns from out of state meetings he is attending this week.

Thanks!

Emily Kisicki  
Director of Examinations & Enforcement  
Vermont Department of Financial Regulation

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**From:** AGO - CAP <AGO.CAP@vermont.gov>  
**Sent:** Tuesday, April 9, 2019 11:21 AM  
**To:** DFR - Securities Info <DFR.SecuritiesInfo@vermont.gov>  
**Subject:** CAP complaint

Hi DFR Securities,

CAP received the below complaint in regards to a 401k rollover. I spoke with Shelley at banking who kindly recommended I send an email to DFR securities to inquire on if this is a complaint your office can assist with. Please review the complaint and let CAP know if this is a complaint we can refer to DFR securities.

If not, CAP will reg this complaint and provide letter mediation. Thank you very much for your time.

Best,

Kathryn Pfefferle  
Consumer Advisor

State of Vermont  
Office of the Attorney General  
Consumer Assistance Program  
109 State Street  
Montpelier, VT 05609-1001

Website: [consumer.vermont.gov](http://consumer.vermont.gov)  
Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)  
Phone: (800) 649-2424



**From:** AGO CAP <[ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)>  
**Sent:** Monday, April 8, 2019 3:54 PM  
**To:** AGO - CAP <[AGO.CAP@vermont.gov](mailto:AGO.CAP@vermont.gov)>  
**Subject:** CAP Complaint

The following CAP complaint was submitted:

<b>Your First Name</b>	
<b>Your Last Name</b>	
<b>Confirmation Number</b>	WB19-00327
<b>Your E-Mail Address</b>	
<b>Your Daytime Phone</b>	
<b>Daytime Phone Type</b>	Home
<b>Your Age</b>	
<b>I am a...</b>	
<b>Your Mailing Address</b>	
<b>Your City</b>	Norwich
<b>Your State</b>	VT
<b>Your Zip Code</b>	05055
<b>Your Alternate Phone</b>	
<b>Alternate Phone Type</b>	
<b>Is your complaint about:</b>	A bank, credit card or finance company
<b>Business Name or Person's First Name</b>	John Hancock Retirement Plan Services
<b>Business Phone (1)</b>	800 395-1113
<b>Phone (1) Type</b>	Office
<b>Business Phone (2)</b>	888-695-4472
<b>Phone (2) Type</b>	Office
<b>Business Address</b>	601 Congress St
<b>Business City</b>	Boston
<b>Business State</b>	MA
<b>Business Zip Code</b>	02210-2805
<b>Description</b>	I directed John Hancock to rollover my 401k to another financial institution which they acknowledged the request on 2/23/19. After multiple forms, and mis communication and

	deceptive information I still have not received the funds. They keep telling me the check is in the mail. Please contact me to discuss further Thank you
<b>Amount of loss:</b>	Over
<b>How would you like this matter to be resolved?</b>	I want receipt of a transferable instrument for funds to go to the designated financial entity as instructed.
<b>Incident Date</b>	4/8/2019 12:00:00 AM