

Administrative Office of the Courts



INVESTIGATION SUMMARY, DETERMINATION, PROBABLE CAUSE REVIEW, AND RECOMMENDATION REPORT

Complaint Nos. 24-0030, 24-0031, 24-0042

License Nos. [REDACTED]

April 9, 2025

Certification and Licensing Division

**ARIZONA SUPREME COURT
 ADMINISTRATIVE OFFICE OF THE COURTS
 INVESTIGATION SUMMARY, DETERMINATION, PROBABLE
 CAUSE REVIEW, AND RECOMMENDATION REPORT**

LICENSE HOLDER INFORMATION	License Holder:	Veronica Benech-Temesio
	License Number:	██████████
	Business Name:	Fiduciary Solutions, LLC
	License Number:	██████████
	Trainee:	Nicholas Niro
	Type of Licenses:	Individual Fiduciary, Fiduciary Business Entity, Registered Fiduciary Trainee
	COMPLAINANT	Name:
INVESTIGATION INFORMATION	Complaint Numbers:	24-0030, 24-0031, 24-0042
	Investigator:	Crystal Jones
	Complaint Received:	September 4, 2024
	Complaint Forwarded to the License Holder:	September 9, 2024
	License Holder Received Complaint:	September 19, 2024
	Response From License Holder:	December 23, 2024
	Period of Active License (Fiduciary Solutions, LLC):	July 31, 2001- present
	Period of Active License (Veronica Benech-Temesio):	August 10, 2020-present
	Status of Licenses:	Active
	Availability of License Holder:	Available
	Availability of Complainant:	Available
	Report Date:	April 9, 2025

ALLEGATIONS:

1. Nick Niro misrepresented himself as a Trustee with Kovack Securities, Inc.
2. Fiduciary Solutions, LLC and Veronica Benech-Temesio engaged in unacceptable practice by executing checks on behalf of the Streit Trust after their authority as Trustee was terminated by the court.

ADDITIONAL FINDINGS:

None.

SUMMARY OF INVESTIGATIVE PROCEDURE:

- Written complaint and documentation submitted by complainant, Mark Hoffman (“Hoffman”).
- Written response and documentation submitted by license and former designated principal of Fiduciary Solutions, LLC, Veronica Benech-Temesio (“Temesio”).
- Written response and documentation submitted by Fiduciary Solutions, LLC. (“Fiduciary Solutions”) co-owner and registered fiduciary trainee Nicholas Niro (“Niro”).
- Written response and documentation submitted by Fiduciary Solutions, LLC. Co-owner and designated principal, Kelly Crane (“Crane”).
- Documentation provided by financial advisor with Kovack Securities, Brian Elsey (“Elsey”).
- Review of Superior Court of Arizona Probate Case Number PB2022-050344 (“PB2022-050344”).
- Review of applicable Certification and Licensing Division (“Division”) records.
- Review of applicable sections of Arizona Revised Statutes (“A.R.S.”), Arizona Codes of Judicial Administration (“ACJA”) § 7-201 and § 7-202, and Arizona Supreme Court Rules.

INTERVIEWS:

1. Nick Niro
2. Brian Elsey
3. Veronica Benech-Temesio
4. Mark Hoffman

SUMMARY OF FACTUAL FINDINGS OF INVESTIGATION:

By way of background, Fiduciary Solutions assumed the role of Trustee of the Paula Streit Irrevocable Special Needs Trust (“Streit Trust”) on April 20, 2022. Mario Martinez (“Martinez”) was the owner and designated principal of Fiduciary Solutions until his passing on or about June 13, 2023. Following his death, Fiduciary Solutions notified the Division on June 14, 2023, that Temesio had assumed the role of designated principal.

Arizona Corporation Commission records indicate that Bri Niro and Niro (husband and wife) became the owners of Fiduciary Solutions on or about July 14, 2023.¹

On February 28, 2024, Hoffman was appointed successor trustee of the Streit Trust.

¹ Arizona Corporation Commission records show that Nicholas Nico and Brianna Niro were identified as managers of Fiduciary Solutions, LLC, on July 14, 2023. The name of member with an ownership of 20 % or more is Niro Family Investments, LLC.

Arizona Corporation Commission records show that Kelly Crane (“Crane”) became an owner of Fiduciary Solutions on March 1, 2024.² Temesio left the company on July 12, 2024, and on July 30, 2024, Crane, a licensed fiduciary, was appointed as the designated principal of Fiduciary Solutions.

Complaint:

On September 4, 2024, Mark Hoffman filed a complaint alleging that Niro misrepresented himself as the trustee of the Streit Trust, with Kovack Securities, an investment firm.

Hoffman also alleged that Fiduciary Solutions and Temesio improperly wrote checks on behalf of the Streit Trust after their authority as trustee had been terminated by the court under PB2022-050344.

Response:

In his response to the complaint, Niro denied the accusation of presenting himself as the trustee. He clarified that Fiduciary Solutions, rather than he personally, was designated as the trustee, and as the owner of Fiduciary Solutions, he was authorized to sign documents on behalf of the company. Niro further explained that Temesio was responsible for managing the Streit Trust, but Kovack Securities did not list Temesio as the trustee on the account. He noted that it is common practice for financial institutions to list the authorized signer as the trustee, which was the case in this instance.

Temesio responded to the complaint, asserting that Niro never falsely portrayed himself as the trustee. Additionally, Temesio emphasized that it is standard practice for financial institutions to request the company owner to provide documentation for the account.

Additionally, Temesio stated that the checks were written after Fiduciary Solutions was no longer trustee because attorney fees were pending and Fiduciary Solutions still had control of the Streit Trust funds.

Crane also provided a response and explained that she inquired about the validity of the checks from Fiduciary Solutions attorney Daniel Klein (“Klein”) and was advised that because they were administrative in costs, they were reasonable and appropriate even after discharge. Crane clarified that, in previous instances, she had made payments on accounts following discharge; however, it was her standard practice to confirm with the new trustee before proceeding. Additionally, Crane explained that upon later reviewing the check issued to Fiduciary Solutions in the amount of \$897.40, she became uncomfortable with the payment. As a result, she took steps to refund the amount to the Streit Trust, and the refund was cashed on October 23, 2024.

Allegation 1: Nick Niro misrepresented himself as a Trustee with Kovack Securities, Inc.

² Arizona Corporation Commission records show that Kelly Crane became a manager, along with Nicholas Niro, with a 20% or more interest in Fiduciary Solutions, LLC on March 1, 2024.

In his interview with the Division, Hoffman referenced a Zoom meeting that took place around July 2023, attended by Paula Streit (“Streit”), the beneficiary; Niro; Elsey; Temesio; and himself. The purpose of the meeting was to discuss the allocation of a portion of Streit’s Trust funds into an interest-bearing account with Kovack Securities. Hoffman stated he received the Kovack Securities statements after assuming the role of trustee. Prior to his appointment as trustee, Hoffman frequently communicated with Fiduciary Solutions on behalf of Streit, given Streit’s cognitive disabilities and difficulty understanding complex matters. Hoffman further stated that, upon reviewing the Kovack Securities statements, he discovered that Niro was listed as the trustee on the account. He noted that it was only after his appointment as trustee that he learned Niro was not a licensed fiduciary, and he expressed the belief that Niro should not have been listed as the trustee on the account.

During his interview with the Division, Niro explained that, at the time of the administration under Martinez, Niro was employed as a staff member, specifically a case administrator who handled tasks such as wires, check writing, and sending out bank statements. Niro emphasized that, although he did not directly manage the Streit account, he occasionally worked on it, particularly when transferring funds between the Kovack Securities account and the operating account, First International Bank and Trust, while Temesio was more actively involved in administering the Streit Trust.

Niro clarified that Fiduciary Solutions was the appointed trustee for the Kovack Securities account, and this was made clear during the application process. He referenced the inclusion of Fiduciary Solutions’ tax ID, along with the Corporate Resolution Letter, Operating Agreement showing his ownership of the company, and Martinez’s death certificate, all of which helped to substantiate his role on the application. Niro stated that he worked closely with Elsey and was provided forms that included his personal information to ensure compliance.

Niro explained that Kovack Securities was insistent on having the owner as the signer and his name was only listed on the account to reflect his role as the owner of Fiduciary Solutions. He also stated that there was no ill intent behind his name being listed as the trustee on the statements, as he had been clear about his position during the application process.

Niro noted that during the July 2023 meeting with Streit and Hoffman he specifically conveyed that he was the owner of Fiduciary Solutions and not a licensed fiduciary, and that his role was limited to supporting Temesio. He emphasized that any actions he took regarding the account were under Temesio’s guidance and direction.

An interview was conducted with Elsey who explained that it is not possible to set up an account solely under a company name with Kovack Securities. As the owner of Fiduciary Solutions, Niro was required to provide his personal information when the account was established. At the time of the account setup, Elsey clarified that Fiduciary Solutions was designated as the trustee, as outlined in PB2022-050344, and Niro was listed as the account owner. Although Niro’s name appeared on the statements as trustee, this was simply the format used by Kovack Securities for addressing statements, and it did not reflect the role he played on the application or in practice.

An interview was conducted with Temesio, during which she explained that she did not oversee Niro during the application process. She mentioned that Fiduciary Solutions had previously worked with Kovack Securities and Elsey, making her familiar with the account setup process. She emphasized that Niro worked closely with Elsey to complete the application and having collaborated for years, she felt no need to oversee the process. As the owner of Fiduciary Solutions, Niro had earned her confidence, even though he was not a licensed fiduciary, and she trusted his judgment based on their extensive work together. At the completion of the application process, Temesio reviewed the Kovack Security account documents and did not identify any issues.

Temesio referenced her response to the Division, reiterating that in past dealings with financial institutions, she encountered situations where institutions would contact Niro because he is the owner, who would then authorize her to speak with them. Temesio stated that regarding the Kovack Securities account, the administration of the account was always carried out at her request and under her direction, with Niro executing the tasks.

Temesio expressed that she did not believe Niro misrepresented himself as the trustee on the Kovack Securities account. She noted that when she later saw the completed paperwork submitted by Niro, it did not state that Niro was a licensed fiduciary, but instead identified him as the contact person. Additionally, she referenced the meeting in July 2023, during which it was made clear that Niro was the owner of Fiduciary Solutions. Temesio clarified that neither she nor Niro was the trustee, and Niro had always signed documents as the owner, never representing himself as a trustee. She further stated that Niro consistently made the distinction of being the owner, and Hoffman was aware of this, as he would often request to speak with Niro whenever issues arose with her.

The Division reviewed the Kovack Securities account application and considered the statement provided by Elsey that the application was completed in accordance with the requirements set by Kovack Securities which included the stipulation that the owner of the company must be the authorized signer. Based on this review, the Division determined that the evidence demonstrated Niro did not misrepresent himself as a trustee with Kovack Securities. Furthermore, Temesio, the licensed fiduciary and directed principal of Fiduciary Solutions, was fully aware of the documents associated with the application and authorized Niro to complete the application in accordance with Kovack Securities' institutional requirements.

Allegation 1 is not substantiated.

Allegation 2: Fiduciary Solutions, LLC and Veronica Benech-Temesio engaged in unacceptable practice by executing checks on behalf of the Streit Trust after their authority as Trustee was terminated by the court.

During his interview with the Division, Hoffman stated that, despite Fiduciary Solutions no longer serving as trustee, they continued to issue checks to Klein, which represented Fiduciary Solutions, and to McDonald Warner ("Warner"), which represented the Streit Trust. Additionally, Fiduciary Solutions issued a payment to themselves in the amount of \$897.40. Hoffman noted that, despite these transactions, Fiduciary Solutions did not

provide any invoices or supporting documentation for these payments. The check numbers, recipients and amounts are detailed as follows:

- Check [REDACTED] dated February 29, 2024, for \$297.59 to Warner.
- Check [REDACTED], dated May 3, 2024, for \$452.16 to Klein.
- Check [REDACTED], dated May 6, 2024, for \$897.40 to Fiduciary Solutions.

Hoffman said that his attorney, Gosia Zawislak (“Zawislak”), subsequently requested documentation via a letter on August 2, 2024, from Fiduciary Solutions and Klein, regarding these checks, which were never supplied. Hoffman stated that neither Temesio nor any representative from Fiduciary Solutions informed him that they would be continuing to write checks or take any financial actions on behalf of the Streit Trust after he was appointed trustee on February 28, 2024.

In her response to the complaint, Temesio explained that while Fiduciary Solutions retained control of the Streit Trust funds, they issued payments to cover outstanding attorney fees. She further clarified that these fees were incurred during the period in which Fiduciary Solutions was still serving as the active trustee. Additionally, during her interview with the Division, Temesio stated that she did not believe it was necessary to inform Hoffman that she was continuing to issue checks after Hoffman became trustee.

The Division has identified discrepancies in Temesio's statements regarding the timing of attorney fees payments. Temesio asserted that the attorney fees were incurred during the period in which Fiduciary Solutions was actively serving as trustee. However, a review of the Klein invoice reveals a charge for a teleconference with Temesio concerning the Streit Trust that was dated April 19, 2024. The charge for this teleconference, in the amount of \$76.00, was paid from the Streit Trust's funds under invoice number [REDACTED] totaling \$452.16 on May 3, 2024.

Additionally, the Division notes that Fiduciary Solutions continued to perform work and charge the Streit Trust for services rendered between March to May 2024, totaling \$897.40, paid May 6, 2024. According to Temesio and Fiduciary Solutions, these charges were for administrative work performed, despite the fact that their trustee duties had concluded on February 28, 2024. On October 11, 2024, Crane reimbursed \$897.40 to the Streit Trust, stating via email on September 23, 2024 to Hoffman, that the check should not have been issued.

The Division determined that Temesio's failure to inform Hoffman about the continued issuance of checks and the incurring of administrative fees after Fiduciary Solutions' authority was terminated constitutes a breach of fiduciary duty. Temesio's own admission that she did not make Hoffman aware of these ongoing financial actions further supports this conclusion. As the newly appointed trustee, Hoffman had a right to be fully informed about any actions that directly impacted the Streit Trust. By writing checks after the court had terminated Fiduciary Solutions as Trustee of the Streit Trust, constitutes the fiduciary exceeding its authority.

ACJA § 7-201(F)(1):

Each individual certificate holder shall adhere to the code of conduct or standards of conduct, subsection (J) in the applicable section of the ACJA.

ACJA § 7-201(H)(6) (a) and (k)(7) and (8):

Grounds for Discipline. A certificate holder is subject to disciplinary action if the board finds the certificate holder has engaged in one or more of the following:

a. Failed to perform any duty to discharge any obligation in the course of the certificate holder's responsibilities as required by law, court rules, this section or the applicable section of the ACJA;

k. Engaged in unprofessional conduct, including:

(7) Failed during the performance of any responsibility or duty of the profession or occupation to use the degree of care, skill and proficiency commonly exercised by the ordinary skillful, careful and prudent professional certificate holder engaged in similar practice under the same or similar conditions regardless of any level of harm or injury to the client or customer;

(8) Failed to practice competently by reason of any cause on a single occasion or on multiple occasions by performing...unacceptable client or customer care or failed to conform to the essential standards of acceptable and prevailing practice.

ACJA 7-202(F)(1):

F. Role and Responsibilities of Fiduciaries. In addition to the requirements of ACJA § 7 201(F), the following requirements apply:

1. Code of Conduct. Each licensed fiduciary must adhere to the code of conduct in subsection (J), required by A.R.S. § 14-5651(A)(1).

ACJA § 7-202(J)(6)(e):

e. A fiduciary shall resolve questions in good faith and make decisions that are most beneficial to the estate.

ACJA 7-202(J)(7):

7. Trustee and Power of Attorney. A licensed fiduciary who is acting as a trustee or agent under a power of attorney must abide by this code of conduct, regardless of whether that person is acting pursuant to court appointment.

A.R.S. § 14-10801:

On acceptance of a trusteeship, the trustee shall administer the trust in good faith, in accordance with its terms and purposes and the interests of the beneficiaries and in accordance with this chapter.

A.R.S. § 14-10813(A):

Unless the trust instrument provides otherwise, a trustee shall keep the qualified beneficiaries of the trust reasonably informed about the administration of the trust and of the material facts necessary for them to protect their interests. Unless the trustee determines that it is unreasonable under the circumstances to do so, a trustee shall promptly respond to a beneficiary's request for information related to the administration of the trust.

A.R.S. § 14-10804:

A trustee shall administer the trust as a prudent person would, by considering the purposes, terms, distributional requirements and other circumstances of the trust. In satisfying this standard, the trustee shall exercise reasonable care, skill and caution.

A.R.S. § 14-1104:

The fiduciary must prudently manage costs, preserve the assets of the ward or protected person for the benefit of the ward or protected person and protect against incurring any costs that exceed probable benefits to the ward, protected person, decedent's estate or trust, except as otherwise directed by a governing instrument or court order.

Allegation 2 is substantiated.

DISCIPLINARY HISTORY:

1. Fiduciary Solutions, LLC:

Complaint Number: 22-0067

Substantiated Allegation: Fiduciary Solutions LLC, failed to comply with the terms of the court ordered settlement agreement.

Date of Board Decision: March 13, 2025

Discipline: Letter of Concern

2. Fiduciary Solutions, LLC:

Complaint Number: 23-0005

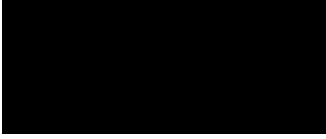
Substantiated Allegation: Fiduciary Solutions, LLC failed to distribute the estate timely.

Date of Board Decision: January 9, 2025

Discipline: Letter of Concern

3. Veronica Benech-Temesio: None

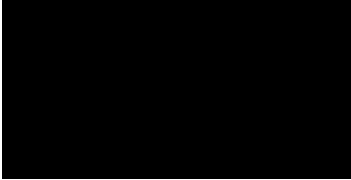
SUBMITTED BY:



Crystal Jones, Investigator
Certification and Licensing Division

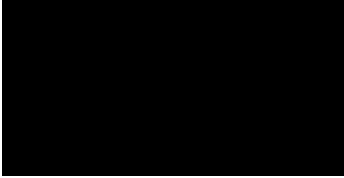
April 9, 2025

REVIEWED BY:



4/16/2025

Pasquale Fontana, Manager
Certification and Licensing Division Date



4/24/2025

Aaron Nash, Director
Certification and Licensing Division Date

**ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
REVIEW AND DECISION OF THE PROBABLE CAUSE
EVALUATOR**

REVIEW AND DECISION OF THE PROBABLE CAUSE EVALUATOR:

Under ACJA § 7-201(H)(5)(a), the deputy director, serving in the capacity of probable cause evaluator under ACJA § 7-201(D)(3)(a), having conducted an independent review of the facts and evidence gathered during the course of the investigation of complaint numbers 24-0030, 24-0031 and 24-0042:

- Directs division staff to investigate further.
- Determines probable cause does not exist demonstrating the certificate holder has committed any acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):

1

- Determines probable cause exists demonstrating the certificate holder has committed one or more acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):

2



Jeffrey Schrade
Probable Cause Evaluator

5/1/2025
Date

**ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
RECOMMENDATION TO THE BOARD**

LICENSE HOLDER INFORMATION	License Holder:	Veronica Temesio
	License Number:	██████████
	Trainee:	Nicholas Niro
	Business Name:	Fiduciary Solutions, LLC
	License Number:	██████████
	Type of Licenses:	Individual Fiduciary License, Fiduciary Business Entity

RECOMMENDATION TO THE BOARD FIDUCIARY (“BOARD”):

It is recommended the Board accept the finding of the Probable Cause Evaluator and enter a finding Veronica Benech-Temesio and Fiduciary Solutions, LLC have not committed the alleged act(s) of misconduct as to Allegation 1, as detailed in the Investigation Summary, Determination, Probable Cause Review, and Recommendation Report in complaint numbers 24-0030, 24-0031 and 24-0042.

It is further recommended the Board dismiss Allegation 1 with prejudice.

It is recommended the Board accept the finding of the Probable Cause Evaluator and enter a finding Veronica Benech-Temesio and Fiduciary Solutions, LLC have committed the alleged act(s) of misconduct as to Allegation 2 as detailed in the Investigation Summary, Determination, Probable Cause Review, and Recommendation Report in complaint numbers 24-0030, 24-0031 and 24-0042.

It is further recommended the Board enter a finding grounds for formal disciplinary action exists under Arizona Code of Judicial Administration (“ACJA”) § 7-201(H)(6) for act(s) of misconduct involving ACJA §§ 7-201(F)(1), 7-201(H)(6) (a) and (k)(7), (8); ACJA §§ 7-202(F)(1), 7-202(J)(6)(e), 7-202(J)(7); A.R.S. §§ 14-1104, 14-10801,14-10804 and 14-10813(A).

Mitigating factors under ACJA § 7-201(H)(22)(b)(1):

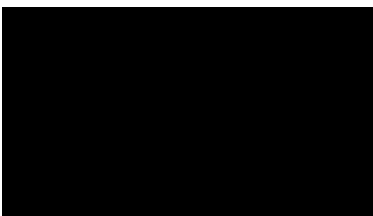
- The absence of a prior disciplinary record [Veronica Benech-Temesio];
- The absence of a dishonest motive;
- The absence of a selfish motive;
- Personal or emotional problems;
- A timely good faith effort to make restitution or to rectify consequences of misconduct;
- Full and free disclosure to the division staff, the board or the hearing officer;
- A cooperative attitude toward any proceedings;
- Inexperience in the practice of the profession or occupation;
- Character or reputation;
- Physical or mental disability;

- Physical or mental impairment;
- Delays in the disciplinary proceedings;
- Interim rehabilitation;
- Imposition of other penalties or sanctions;
- Remorse;
- The remoteness of prior offenses;
- Other: _____

Aggravating factors under ACJA § 7-201(H)(22)(b)(2):

- A prior disciplinary record; [Fiduciary Solutions, LLC.]
- A dishonest motive;
- A selfish motive;
- Multiple offenses;
- Bad faith obstruction of the disciplinary proceedings by intentionally failing to comply with this section, the applicable section of ACJA, court rules or orders of the hearing officer; (Failure to respond to Division requests sent to a valid point of contact reflects an uncooperative attitude toward the investigation)
- Submission of false evidence, false statements or other deceptive practices during the discipline process;
- Refusal to acknowledge wrongful nature of the conduct; [Veronica Benech-Temesio]
- Vulnerability of the victim;
- Substantial experience in the profession or occupation;
- Indifference to making restitution;
- Other: _____

It is further recommended the Board issue a Censure to Veronica Benech-Temesio, license number [REDACTED], and Fiduciary Solutions, LLC, license number [REDACTED]; under ACJA § (H)(24)(a)(6)(b).

/1/2025_____
 Aaron Nash, Director Date
 Certification and Licensing Division

**ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
DECISION AND ORDER OF THE BOARD**

DECISION AND ORDER:

The Board having reviewed the above Investigation Summary, Determination, Probable Cause Review, and Recommendation Report, regarding complaint number 24-0030, Fiduciary Solutions, LLC, license number [REDACTED]; Veronica Benech-Temesio, license number [REDACTED] and trainee Nicholas Niro makes a finding of facts and this decision, based on the facts, evidence, and analysis as presented and:

- Request division staff to conduct further investigation;
- Refer the complaint to another entity with jurisdiction;

Referral to: _____

- Determine no violation exists and dismiss the complaint
 - with prejudice
 - without prejudice
- Determine no acts of misconduct or violation occurred and no discipline is warranted; however the certificate holder's actions need modification or elimination and issue an advisory letter pursuant to subsection (D)(5)(c)(1)(g);
- Enter a finding the certificate holder has violated any provisions of the statutes, court rules, this section, or the applicable ACJA specific sections or subsection (H)(6) and order an emergency summary suspension, pursuant to subsection (H)(9)(d);
- Enter a finding the certificate holder has violated any of the provisions of the statutes, court rules, this section, the applicable ACJA sections or subsection (H)(6) and issue an order imposing any or a combination of the following information or formal disciplinary sanctions:
 - Issue a letter of concern
 - Issue a censure
 - Resolve any found acts of misconduct or violations by consent order or other negotiated settlement
 - Place specific restrictions on a certificate
 - Place the certificate holder on probation or a set period of time under specified conditions
- Mandate additional training for the certificate holder

- Issue a cease and desist order pursuant to subsection (E)(6)
- Order suspension of a certificate for a set period of time with specific conditions for reinstatement
- Order revocation of a certificate with specific conditions for reinstatement
- Assess costs associated with the investigation and disciplinary proceedings; or
- Impose civil penalties associated with the investigation and disciplinary proceedings.
- Order the preparation of documents necessary for informal or formal disciplinary actions under subsection (H)(7)(b), (H)(8)(b) or (H)(9)(b)
- Request the license holder appear before the Board to participate in a Formal Interview, pursuant to ACJA § 7-201(H)(8).
- Enter a finding the public health, safety or welfare is at risk, requires emergency action, and orders the immediate emergency suspension of the license and sets an expedited hearing for:
Date, Time, and Location: _____
- Order the filing of Notice of Formal Charges, pursuant to ACJA § 7-201(H)(10).
- Adopts the recommendations of the Division Director.
- Does not adopt the recommendations of the Division Director and orders:

The Board adopts the recommendations of the Division Director with modification. The Board orders that a Censure be issued to Fiduciary Solutions, LLC and Veronica-Benech Temesio. The Board further orders three (3) hours of additional training for Veronica Benech-Temesio. Two hours must include training on the duties of a fiduciary. One (1) hour must include training on fiduciary ethics.

The Hon. Jennifer Perkins, Chair
Fiduciary Board

Date