
IN THE MATTER OF:

**ANDERSON ACCOUNTING &
FINANCE LLC**

**CARL BENJAMIN LEVI ANDERSON
A/K/A BEN ANDERSON**

(“Respondents”)

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CONSENT ORDER

MATTER NO. CO-25-202517-S

WHEREAS, the Banking Commissioner (“Commissioner”) is charged with the administration of Chapter 672a of the General Statutes of Connecticut, the Connecticut Uniform Securities Act (“Act”), and Sections 36b-31-2 to 36b-31-33, inclusive, of the Regulations of Connecticut State Agencies (“Regulations”) promulgated under the Act;

WHEREAS, Anderson Accounting & Finance LLC (“A&F”), formed on October 3, 2021, is a Connecticut limited liability company located at 1 Executive Center Drive, New Milford, Connecticut 06776. According to A&F’s website, it provides different financial services, including but not limited to, accounting, personal and business tax preparation, and tax planning. A&F is not and has not been registered in any capacity under the Act;

WHEREAS, Carl Benjamin Levi Anderson a/k/a Ben Anderson (“Anderson”), an individual whose address last known to the Commissioner is 20 Park Lane Road, New Milford, Connecticut 06776, is the managing member and control person of A&F. Anderson is not and has not been registered in any capacity under the Act;

WHEREAS, the Commissioner, through the Securities and Business Investments Division (“Division”) of the Department of Banking (“Department”) conducted an investigation of Respondents pursuant to Section 36b-26(a) of the Act to determine if they had violated, were violating or were about to violate any provision of the Act or any regulation or order under the Act (“Investigation”);

WHEREAS, as a result of the Investigation, the Division obtained evidence that in March of 2022, a Connecticut resident (“Investor”) reached out to Anderson for assistance with preparing her taxes and other accounting needs. Anderson represented to the Investor that he was a financial adviser, and suggested that the Investor open an investment account, specifically a Roth IRA (the “Investment Roth IRA”), that Anderson and A&F would manage for a fee;

WHEREAS, on May 27, 2022, the Investor and Anderson entered into an agreement, wherein Anderson agreed to set up and manage the Investment Roth IRA for the Investor. On June 9, 2022, the Investor gave Respondents a check for twenty-five thousand dollars (\$25,000), wherein she noted in the memo line “IRA Roth investment”;

WHEREAS, although Anderson purportedly opened the Investment Roth IRA for the Investor, when the Investor asked him for monthly account statements and updates, Respondents failed to provide the Investor with any documentation;

WHEREAS, on March 28, 2025, Anderson pled guilty in the Litchfield, Connecticut Superior Court to two counts of larceny in the first degree and one count of larceny in the third degree against his A&F clients. (One of the first-degree larcenies appears to correspond to the transaction with the Investor) On July 29, 2025, Anderson was sentenced to eight years in jail, suspended after three years, and three years of probation;

WHEREAS, neither the Division nor the Investor obtained evidence that Anderson opened the Investment Roth IRA for the Investor. The Division did obtain evidence that the Investor’s check for twenty-five thousand dollars (\$25,000) was cashed by Anderson at a check casher;

WHEREAS, as a result of the Investigation, the Division obtained evidence that Respondents: 1) engaged in investment advisory business as an investment adviser and investment adviser agent, respectively, without being registered under the Act; and 2) engaged in fraud in violation of Section 36b-5 by misrepresenting to the Investor that A&F and Anderson were an investment adviser and investment adviser agent, respectively, and by telling the Investor that the Investment Roth IRA would be

opened for the Investor, when in fact, Respondents cashed the Investor's check, and there is no evidence that Respondents opened the Investment IRA for the Investor;

WHEREAS, the Commissioner has reason to believe that the foregoing conduct violates certain provisions of the Act, and would support administrative proceedings against Respondents under Section 36b-27 of the Act;

WHEREAS, Section 36b-31(a) of the Act provides, in relevant part, that "[t]he commissioner may from time to time make . . . such . . . orders as are necessary to carry out the provisions of sections 36b-2 to 36b-34, inclusive";

WHEREAS, Section 36b-31(b) of the Act provides, in relevant part, that "[n]o . . . order may be made . . . unless the commissioner finds that the action is necessary or appropriate in the public interest or for the protection of investors and consistent with the purposes fairly intended by the policy and provisions of sections 36b-2 to 36b-34, inclusive";

WHEREAS, an administrative proceeding initiated under Section 36b-27 of the Act would constitute a "contested case" within the meaning of Section 4-166(4) of the General Statutes of Connecticut;

WHEREAS, Section 4-177(c) of the General Statutes of Connecticut and Section 36a-1-55(a) of the Regulations provide that a contested case may be resolved by consent order, unless precluded by law;

WHEREAS, without holding a hearing and without trial or adjudication of any issue of fact or law, and prior to the initiation of any formal proceeding, the Commissioner and Respondents have reached an agreement, the terms of which are reflected in this Consent Order, in full and final resolution of the matters described herein;

WHEREAS, Respondents expressly consent to the Commissioner's jurisdiction under the Act and to the terms of this Consent Order;

WHEREAS, the Commissioner finds that the entry of this Consent Order is necessary or appropriate in the public interest or for the protection of investors and consistent with the purposes fairly intended by the policy and provisions of the Act;

WHEREAS, the Division has confirmed that Anderson repaid the Investor back her twenty-five thousand dollars (\$25,000);

WHEREAS, Anderson has provided the Commissioner with a sworn financial affidavit, demonstrating that Respondents are financially unable to pay the administrative fine of one hundred thousand dollars (\$100,000) that otherwise would have been imposed against them by the Commissioner;

WHEREAS, Respondents acknowledge that they have had the opportunity to consult with and be represented by independent counsel in negotiating and reviewing this Consent Order and that they execute this Consent Order freely;

AND WHEREAS, Respondents, through their execution of this Consent Order, specifically represent and agree that none of the violations alleged in this Consent Order shall occur in the future.

II. CONSENT TO WAIVER OF PROCEDURAL RIGHTS

WHEREAS, Respondents, through their execution of this Consent Order, voluntarily waive the following rights:

1. To be afforded notice and an opportunity for a hearing within the meaning of Section 36b-27 of the Act and Section 4-177(a) of the General Statutes of Connecticut;
2. To present evidence and argument and to otherwise avail themselves of Section 36b-27 of the Act and Section 4-177c(a) of the General Statutes of Connecticut;
3. To present their position in a hearing in which they are represented by counsel;
4. To have a written record of the hearing made and a written decision issued by a hearing officer; and
5. To seek judicial review of, or otherwise challenge or contest, the matters described herein, including the validity of this Consent Order.

III. ACKNOWLEDGEMENT OF THE COMMISSIONER'S ALLEGATIONS

WHEREAS, Respondents, through their execution of this Consent Order, acknowledge the following allegations of the Commissioner:

1. Respondent A&F violated Section 36b-6(c)(1) of the Act by transacting business in Connecticut as an unregistered adviser and violated Section 36b-5(a) of the Act by engaging in prohibited activities in connection with its advisory activities; and
2. Respondent Anderson violated Section 36b-6(c)(2) of the Act by transacting business in Connecticut as an unregistered investment adviser agent and violated Section 36b-5(a) of the Act by engaging in prohibited activities in connection with his advisory activities;

WHEREAS, the Commissioner would have the authority to enter findings of fact and conclusions of law after granting Respondents an opportunity for a hearing;

AND WHEREAS, Respondents acknowledge the possible consequences of an administrative hearing and voluntarily agree to consent to the entry of the sanctions described below.

IV. CONSENT TO ENTRY OF SANCTIONS

WHEREAS, Respondents, through their execution of this Consent Order, consent to the Commissioner's entry of an order imposing on them the following sanctions::

1. Respondent A&F and its affiliates, assigns, subsidiaries, and successors in interest shall cease and desist from directly or indirectly violating any provision of the Act or any regulation, rule or order adopted or issued under the Act, including, without limitation, Sections 36b-6(c)(1) and 36b-5(a) of the Act; and,
2. Respondent Anderson shall cease and desist from directly or indirectly violating any provision of the Act or any regulation, rule or order adopted or issued under the Act, including, without limitation, Sections 36b-6(c)(2) and Section 36b-5(a) of the Act;
3. From the date this Consent Order is entered by the Commissioner and for a period of seven years, A&F and Anderson shall be **BARRED** from directly or indirectly, through any person, organization, entity or other device, (i) offering or selling securities in or from Connecticut; (ii) transacting business in or from Connecticut as a broker-dealer, agent, investment adviser or investment adviser agent, as such terms are defined in the Act and notwithstanding any definitional exclusion that might otherwise be available under the Act; and (iii) acting in any other capacity which requires a license or registration from the Commission.
4. (a) Based on the financial affidavit submitted to the Division by Anderson, the imposition of the one hundred thousand dollars (\$100,000) fine that otherwise would have been imposed against Respondents pursuant to Section 36b-27 of the Act shall be temporarily stayed for three years from the date the Commissioner enters this Consent Order. The three-year stay shall no longer be in force and effect, and the fine of one hundred thousand dollars (\$100,000) shall be immediately due and payable, if the Commissioner ascertains at any time that (i) either of the Respondents are able to pay the administrative fine; or (ii) Respondents failed to disclose any material asset, materially misstated the value of any asset, or made any other material misstatement or omission in the financial affidavit; and

(b) This paragraph is without prejudice to the right of the Commissioner, in his discretion, to take such further action on the matter in the future following expiration of the temporary stay as may be warranted by the then existing circumstances. Each Respondent, through their execution of this Consent Order, knowingly, wilfully and voluntarily waives their right to notice and an administrative hearing in conjunction with the implementation of this paragraph; provided, however, that, prior to invoking any enforcement measures contemplated by this paragraph, the Commissioner shall provide the applicable Respondent with an informal opportunity to demonstrate compliance with this Consent Order. After the expiration of three years from the date this Consent Order is entered, if the Division determines that Respondents are still unable to pay the administrative fine, such fine will be waived.

V. CONSENT ORDER

NOW THEREFORE, the Commissioner enters the following:

1. The Sanctions set forth above be and are hereby entered;
2. Entry of this Consent Order by the Commissioner is without prejudice to the right of the Commissioner to take enforcement action against Respondents based upon a violation of this Consent Order or the matters underlying its entry if the Commissioner determines that compliance with the terms herein is not being observed;
3. Nothing in this Consent Order shall be construed as limiting the Commissioner's ability to take enforcement action against Respondents based upon: (i) evidence of which the Division was unaware on the date hereof relating to a violation of the Act or any regulation or order under the Act; or (ii) evidence indicating that Respondents withheld material information from, or made any material misstatement or omission to, the Commissioner in connection with this matter;
4. Respondents shall not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, that the Commissioner had a basis to pursue the allegations set forth in Section III of this Consent Order, or create the impression that this Consent Order is without factual basis;
5. Respondents shall not take any position in any proceeding brought by or on behalf of the Commissioner, or to which the Commissioner is a party, that is inconsistent with any part of this Consent Order. However, nothing in this Consent Order affects Respondents' (i) testimonial obligations; or (ii) right to take any legal or factual position in litigation, arbitration, or other legal proceedings in which the Commissioner is not a party; and,
6. This Consent Order shall become final when entered.

So ordered at Hartford, Connecticut,
this 18th day of November 2025.

_____/s/_____
Jorge L. Perez
Banking Commissioner

CONSENT TO ENTRY OF ORDER

I, Carl Benjamin Levi Anderson a/k/a Ben Anderson, state that I have read the foregoing Consent Order; that I know and fully understand its contents; that I agree freely and without threat or coercion of any kind to comply with the terms and conditions stated herein; and that I consent to the entry of this Consent Order.

/s/ _____
Carl Benjamin Levi Anderson

State of: Connecticut

County of New Haven

On this the 12 day of Nov. 2025, before me, the undersigned officer, personally appeared Carl Benjamin Levi Anderson, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand.

/s/ _____
Notary Public /Commissioner of the Superior Court
Date Commission Expires: 5/31/2029

CONSENT TO ENTRY OF ORDER

I, Carl Benjamin Levi Anderson, state on behalf of Anderson Accounting & Finance LLC (“A&F”), that I have read the foregoing Consent Order; that I know and fully understand its contents; that I am authorized to execute this Consent Order on behalf of A&F; that A&F agrees freely and without threat or coercion of any kind to comply with the terms and conditions stated herein; and that A&F consents to the entry of this Consent Order.

Anderson Accounting & Finance LLC,

By: _____/s/_____
Carl Benjamin Levi Anderson
Managing Member

State of: Connecticut

County of: New Haven

On this the 12th day of November 2025, before me, the undersigned officer, personally appeared Carl Benjamin Levi Anderson, who acknowledged himself to be the Managing Member of Anderson Accounting & Finance LLC, and that he, as such Managing Member, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of Anderson Accounting & Finance LLC by himself as Managing Member.

In witness whereof I hereunto set my hand.

_____/s/_____
Notary Public / Commissioner of the Superior Court
Date Commission Expires: 5/31/2029