



IAPD Report

GEOFFREY SCOTT PAUL

CRD# 1034573

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

GEOFFREY SCOTT PAUL (CRD# 1034573)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	UNITED CAPITAL FINANCIAL ADVISORS	CRD# 134600	08/22/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	MORGAN STANLEY	149777	BEVERLY HILLS, CA	05/12/2016 - 08/25/2025
IA	MORGAN STANLEY	149777	Essex, CT	05/12/2016 - 08/25/2025
B	UBS FINANCIAL SERVICES INC.	8174	CENTURY CITY, CA	04/25/2008 - 05/25/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **UNITED CAPITAL FINANCIAL ADVISORS**
Main Address: 125 E JOHN CARPENTER FRWY
SUITE 1300
IRVING, TX 75062
Firm ID#: 134600

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	08/22/2025
IA	Connecticut	Investment Adviser Representative	Approved	08/22/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	08/22/2025

Branch Office Locations

UNITED CAPITAL FINANCIAL ADVISORS
ESSEX, CT

UNITED CAPITAL FINANCIAL ADVISORS
1901 AVENUE OF THE STARS
SUITE 200
LOS ANGELES, CA 90067



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	02/20/1982
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/16/1996
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B Uniform Securities Agent State Law Examination (S63)	Series 63	08/17/1983
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	05/12/2016 - 08/25/2025	MORGAN STANLEY	CRD# 149777	BEVERLY HILLS, CA
IA	05/12/2016 - 08/25/2025	MORGAN STANLEY	CRD# 149777	Essex, CT
B	04/25/2008 - 05/25/2016	UBS FINANCIAL SERVICES INC.	CRD# 8174	CENTURY CITY, CA
IA	04/25/2008 - 05/25/2016	UBS FINANCIAL SERVICES INC.	CRD# 8174	CENTURY CITY, CA
IA	03/20/2002 - 05/05/2008	BEAR, STEARNS & CO. INC.	CRD# 79	LOS ANGELES, CA
B	03/07/2002 - 05/05/2008	BEAR, STEARNS & CO. INC.	CRD# 79	LOS ANGELES, CA
B	03/24/1994 - 03/28/2002	CIBC WORLD MARKETS CORP.	CRD# 630	NEW YORK, NY
B	07/25/1983 - 02/11/1994	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	03/02/1982 - 02/11/1994	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2025 - Present	UNITED CAPITAL FINANCIAL ADVISORS, LLC	INVESTMENT ADVISOR REP	Y	IRVING, TX, United States
06/2016 - 08/2025	MORGAN STANLEY PRIVATE BANK, N.A.	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
05/2016 - 08/2025	MORGAN STANLEY SMITH BARNEY LLC	FINANCIAL ADVISOR	Y	BEVERLY HILLS, CA, United States



Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1. GRISWOLD INN, LLC; NOT INVESTMENT RELATED; ESSEX, CT; HOSPITALITY; CO-OWNER; GENERAL OVERSIGHT; OCT 1995; TIME SPENT DURING TRADING HOURS: LESS THAN 5HRS/MONTH; TIME SPENT DURING NON-TRADING HOURS: 45HRS/MONTH; MANAGEMENT.
2. BANK LANE, LLC; NOT INVESTMENT RELATED; ESSEX, CT; FAMILY REAL ESTATE COMPANY; MANAGING MEMBER/OWNER; FEB 2005; TIME SPENT DURING TRADING HOURS: LESS THAN 5HRS/MONTH; TIME SPENT DURING NON-TRADING HOURS: LESS THAN 5HRS/MONTH; PROPERTY MANAGEMENT.
3. NOVELTY HAYDEN, LLC; NOT INVESTMENT RELATED; ESSEX, CT; FAMILY REAL ESTATE COMPANY; MANAGING MEMBER/OWNER; JUNE 1998; TIME SPENT DURING TRADING HOURS: LESS THAN 5HRS/MONTH; TIME SPENT DURING NON-TRADING HOURS: LESS THAN 5HRS/MONTH; PROPERTY MANAGEMENT.
4. PRATT SQUARE, LLC; NOT INVESTMENT RELATED; ESSEX, CT; FAMILY REAL ESTATE COMPANY; MANAGING MEMBER/OWNER; AUG 2008; TIME SPENT DURING TRADING HOURS: LESS THAN 5HRS/MONTH; TIME SPENT DURING NON-TRADING HOURS: LESS THAN 5HRS/MONTH; PROPERTY MANAGEMENT.
5. 12 BANK LAND & 5 CHAMPLIN SQUARE; NOT INVESTMENT RELATED; ESSEX, CT; RENTAL PROPERTY; OWNER; AUG 2005; TIME SPENT DURING TRADING HOURS: LESS THAN 5HRS/MONTH; TIME SPENT DURING NON-TRADING HOURS: LESS THAN 5HRS/MONTH; PROPERTY MANAGEMENT.
6. PAUL FOUNDATION, INC.; NOT INVESTMENT RELATED; ESSEX, CT; NON-PROFIT FOUNDATION; PRESIDENT; DEC 1993; TIME SPENT DURING TRADING HOURS: LESS THAN 5HRS/MONTH; TIME SPENT DURING NON-TRADING HOURS: LESS THAN 5HRS/MONTH; MANAGEMENT AND GRANT MAKING.
7. ROY T EDDLEMAN ADMINISTRATIVE TRUST; INVESTMENT RELATED; WEST HOLLYWOOD, CA; TRUST/FOUNDATION; CO-TRUSTEE; AUG 2025; TIME SPENT DURING TRADING HOURS: LESS THAN 20HRS/MONTH; TIME SPENT DURING NON-TRADING HOURS: LESS THAN 10HRS/MONTH; ADMINISTRATION/OVERSIGHT OF ASSETS AND GRANT MAKING.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: MASSACHUSETTS SECURITIES DIVISION

Sanction(s) Sought: Revocation

Other Sanction(s) Sought: TEMPORARY CEASE AND DESIST ORDER

Date Initiated: 05/14/2002

Docket/Case Number: 2002-45

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Other Product Type(s):

Allegations: UPON RECEIVING MR. PAUL'S APPLICATION FOR REGISTRATION, THE MASSACHUSETTS SECURITIES DIVISION BEGAN AN INQUIRY INTO VARIOUS ITEMS POSTED TO THE CRD. THE DIVISION FILED AN ADMINISTRATIVE COMPLAINT TO REVOKE MR. PAUL'S LICENSE AFTER MR. PAUL WAS APPROVED IN MASSACHUSETTS BY THE NASD AS A RESULT OF A SOFTWARE PROBLEM WITH THE CRD. THE DIVISION ALSO REQUESTED AND WAS GRANTED A TEMPORARY CEASE AND DESIST ORDER PROHIBITING MR. PAUL FROM TRANSACTING BUSINESS IN MASSACHUSETTS PENDING THE RESOLUTION OF THE ADMINISTRATIVE COMPLAINT.

Current Status: Final



Resolution: Dismissed

Resolution Date: 06/20/2002

Regulator Statement THE DIVISION DISMISSED THE ADMINISTRATIVE COMPLAINT AND TERMINATED THE TEMPORARY CEASE AND DESIST ORDER UPON MR. PAUL'S VOLUNTARY TERMINATION OF HIS REGISTRATION IN MASSACHUSETTS AND HIS AGREEMENT TO NOT REAPPLY FOR REGISTRATION IN MASSACHUSETTS FOR THREE YEARS.

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Reporting Source: Individual

Regulatory Action Initiated By: MASSACHUSETTS SECURITIES DIVISION ("THE DIVISION")

Sanction(s) Sought: Other

Other Sanction(s) Sought: TEMPORARY CEASE AND DESIST ORDER

Date Initiated: 05/14/2002

Docket/Case Number: 2002-45

Employing firm when activity occurred which led to the regulatory action: BEAR, STEARNS & CO. INC.

Product Type: No Product

Other Product Type(s): N/A

Allegations: AS REPORTED BY MASSACHUSETTS ON THEIR U-6 FILING DATED 07/01/02, UPON RECEIVING MR. PAUL'S APPLICATION FOR REGISTRATION, THE MASSACHUSETTS SECURITIES DIVISION BEGAN A REVIEW. BEFORE THIS REVIEW WAS COMPLETED, MR. PAUL WAS ACCIDENTALLY APPROVED IN MASSACHUSETTS BY THE NASD AS A RESULT OF A SOFTWARE PROBLEM WITH THE CRD. THE DIVISION IMMEDIATELY FILED AN ADMINISTRATIVE COMPLAINT TO REVOKE THIS REGISTRATION AND WAS GRANTED A TEMPORARY CEASE AND DESIST ORDER PROHIBITING MR. PAUL FROM TRANSACTING BUSINESS IN MASSACHUSETTS PENDING RESOLUTION OF THE ADMINISTRATIVE COMPLAINT.

Current Status: Final

Resolution: Other

Resolution Date: 06/20/2002

Broker Statement MR. PAUL UNDERTOOK TO NOT FILE AN APPLICATION FOR REGISTRATION AS A BROKER DEALER AGENT IN MASSACHUSETTS FOR THREE YEARS. THERE WERE NO FINDINGS OF ANY VIOLATIONS IN THIS MATTER. UPON REVIEW OF A PETITION SUBMITTED BY MR. PAUL TO THE DIRECTOR OF THE MASSACHUSETTS SECURITIES DIVISION, THE STATE AGREED ON OCTOBER 9, 2003 TO WAIVE THE THREE-YEAR APPLICATION PROHIBITION AND ALLOW MR. PAUL TO REAPPLY FOR REGISTRATION IN MASSACHUSETTS.



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CIBC WORLD MARKETS CORP.

Allegations: CLIENT ALLEGES THAT GEOFFREY PAUL MISREPRESENTED THE NATURE OF THE TRANSACTIONS MADE IN THE ACCOUNT OF THE CUSTOMER FROM 1995 THROUGH 1998. THE COMPLAINT SPECIFICALLY ALLEGES THAT MR. PAUL DID NOT ADVISE CUSTOMER THAT TRANSACTIONS WERE ON MARGIN AND DID NOT TELL HER THAT SEVERAL SHORT SALES WERE ENTERED IN HER ACCOUNT. DAMAGES ARE ALLEGED TO BE \$178,128.00

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$178,128.00

Customer Complaint Information

Date Complaint Received: 05/03/2000

Complaint Pending? No

Status: Settled

Status Date: 12/28/2000

Settlement Amount: \$125,000.00

Individual Contribution Amount: \$0.00

Broker Statement IN ORDER TO AVOID THE TIME AND EXPENSE OF ARBITRATION, THE FIRM DECIDED TO SETTLE WITH CUSTOMER FOR \$60,000.00; IN ADDITION, SHE WAS CREDITED WITH AN ADDITIONAL \$63,000.00 REPRESENTING INTEREST WHICH HAD NOT BEEN PROPERLY CREDITED TO HER ACCOUNT.

Disclosure 2 of 2

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: OPPENHEIMER & CO, THE PAUL GROUP

Allegations: CLAIMANT, A PUBLIC CUSTOMER, ALLEGES FRAUD, NEGLIGENCE, UNSUITABILITY, BREACH OF FIDUCIARY DUTY AND BREACH OF CONTRACT AGAINST RESPONDENTS, A MEMBER FIRM AND REGISTERED REPRESENTATIVE. CLAIMANT SEEKS DAMAGES OF \$350,000.00 PLUS INTEREST, PUNITIVE DAMAGES, COSTS AND ATTORNEY'S FEES.

Product Type: Equity - OTC

Alleged Damages: \$350,000.00

**Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:**[NYSE - CASE #1999-008207](#)**Date Notice/Process Served:** 12/21/1999**Arbitration Pending?** No**Disposition:** Award**Disposition Date:** 11/28/2000**Disposition Detail:**

THE UNDERSIGNED ARBITRATORS HAVE DECIDED AND DETERMINED IN FULL AND FINAL SETTLEMENT OF ALL CLAIMS BETWEEN THE PARTIES THAT: RESPONDENTS OPPENHEIMER & CO., GEOFFREY PAUL AND THE PAUL GROUP ARE JOINTLY AND SEVERALLY LIABLE FOR REIMBURSING CLAIMANT SUSAN GATES THE SUM OF \$147,000.00 INCLUSIVE OF INTEREST. THERE IS NO AWARD FOR ATTORNEY'S FEES OR PUNITIVE DAMAGES. THE NEW YORK STOCK EXCHANGE FORUM FEES IN THE AMOUNT OF \$12,000.00 ARE ASSESSED AGAINST RESPONDENT OPPENHEIMER & CO.,INC.ALL OTHER RELIEF NOT EXPRESSLY GRANTED HEREIN IS DENIED.

Reporting Source: Individual**Employing firm when activities occurred which led to the complaint:** CIBC WORLD MARKETS CORP.**Allegations:** CUSTOMER ALLEGES IN HER STATEMENT OF CLAIM THAT MR. PAUL MADE UNSUITABLE INVESTMENT RECOMMENDATIONS BY RECOMMENDING THAT CUSTOMER HAVE SHOME SHORE POSITIONS IN ONE OF HER ACCOUNTS AT CIBC WORLD MARKETSC CORP. DAMAGES ARE ALLEGED TO BE IN EXCESS OF \$100,000.**Product Type:** Equity - OTC**Alleged Damages:** \$142,000.00**Customer Complaint Information****Date Complaint Received:** 09/29/1997**Complaint Pending?** No**Status:** Arbitration/Reparation**Status Date:** 01/04/2000**Settlement Amount:****Individual Contribution Amount:****Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:**

NYSE #99-008207

Date Notice/Process Served: 01/04/2000**Arbitration Pending?** No



Disposition:	Award to Customer
Disposition Date:	11/28/2000
Monetary Compensation Amount:	\$147,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THERE WAS AN ADVERSE AWARD OF \$147,000.00 JOINTLY AND SEVERALLY AGAINST GEOFFREY PAUL AND CIBC WORLD MARKETS CORP.



End of Report

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