



IAPD Report

PEGGY ANN THORLTON

CRD# 1643099

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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

PEGGY ANN THORLTON (CRD# 1643099)

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 **02/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/11/2020
IA	LPL FINANCIAL LLC	CRD# 6413	09/14/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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
IA	WELLS FARGO CLEARING SERVICES, LLC	19616	STUART, FL	06/30/2014 - 09/14/2020
B	WELLS FARGO CLEARING SERVICES, LLC	19616	STUART, FL	06/23/2014 - 09/14/2020
IA	SUNTRUST INVESTMENT SERVICES, INC.	17499	OKEECHOBEE, FL	06/30/2011 - 06/30/2014

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
Customer Dispute	2
Financial	1



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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/11/2020
B	FINRA	Invest. Co and Variable Contracts	Approved	09/11/2020
B	California	Agent	Approved	02/03/2025
B	Florida	Agent	Approved	09/11/2020
IA	Florida	Investment Adviser Representative	Approved	09/14/2020
B	Georgia	Agent	Approved	09/14/2020
B	Indiana	Agent	Approved	09/15/2020
B	New Jersey	Agent	Approved	05/03/2021
B	North Carolina	Agent	Approved	01/11/2024
B	Wisconsin	Agent	Approved	09/11/2020

Branch Office Locations

LPL FINANCIAL LLC
6721 US 27 SOUTH
SEBRING, FL 33876

LPL FINANCIAL LLC
2109 BAYSIDE DRIVE
SEBRING, FL 33872



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, 3 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
B	General Securities Representative Examination (S7)	Series 7	09/02/1994
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/02/1987

State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/09/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/11/1987

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	06/30/2014 - 09/14/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	STUART, FL
B	06/23/2014 - 09/14/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	STUART, FL
IA	06/30/2011 - 06/30/2014	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	OKEECHOBEE, FL
B	06/20/2011 - 06/30/2014	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	OKEECHOBEE, FL
IA	12/04/2006 - 06/15/2011	INFINEX INVESTMENTS, INC.	CRD# 35371	LAKE PLACID, FL
B	11/16/2006 - 06/15/2011	INFINEX INVESTMENTS, INC.	CRD# 35371	LAKE PLACID, FL
B	10/01/2000 - 11/20/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	SEBRING, FL
IA	10/01/2000 - 11/20/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	SEBRING, FL
B	08/02/1994 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	04/06/1987 - 08/03/1994	GNA SECURITIES, INC.	CRD# 10465	GLEN ALLEN, VA

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
09/2020 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	SEBRING, FL, United States
11/2016 - 09/2020	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SEBRING, FL, United States
06/2014 - 11/2016	WELLS FARGO ADVISORS	REGISTERED REP	Y	SEBRING, FL, 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) 09/01/2020 - Guidepost Financial Wealth Management, LLC - Business Entity For Tax/Investment Purposes Only - inv rel - at reported business location(s) - start: 09/2020



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
Customer Dispute	2
Financial	1

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:	WACHOVIA SECURITIES, INC.
Allegations:	FLORIDA RESIDENT MAKES REQUEST FOR MEDIATION THROUGH NASD. SHE CLAIMS RECOMMENDATION OF EVERGREEN OMEGA ON 9/5/2000 WAS UNSUITABLE FOR A PERSON OF HER AGE, INCOME, INVESTMENT KNOWLEDGE AND DEBTS.
Product Type:	Mutual Fund
Alleged Damages:	\$10,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/06/2003
Complaint Pending?	No
Status:	Settled
Status Date:	03/12/2003
Settlement Amount:	\$4,000.00



Individual Contribution Amount: \$4,000.00

Arbitration Information

Disposition: Settled

Disposition Date: 03/12/2003

Civil Litigation Information

Disposition: Settled

Disposition Date: 03/12/2003

Broker Statement SETTLED FOR \$4000 IN THE INTERESTS OF CLIENT RELATIONS, AND TO AVOID MORE FORMAL PROCEEDINGS, WITHOUT ADMITTING ANY LIABILITY WHATSOEVER. BROKER CONTRIBUTED \$4000 TOWARDS THE SETTLEMENT.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES INC.

Allegations: MICHIGAN RESIDENT ALLEGES THAT 6 MUTUAL FUNDS, BOUGHT IN JAN 2002, AND CARRYING UNREALIZED LOSSES OF \$130K, ARE UNSUITABLE. SEEKS \$130K.

Product Type: Mutual Fund

Alleged Damages: \$130,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: ARBITRATION/REPARATION

Docket/Case #: NASD-DR CASE #03-07942

Filing date of arbitration/CFTC reparation or civil litigation: 11/18/2003

Customer Complaint Information

Date Complaint Received: 09/24/2002

Complaint Pending? No

Status: Settled

Status Date: 11/18/2003

Settlement Amount: \$65,000.00

Individual Contribution Amount: \$0.00

Arbitration Information



Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): ARBITRATION/REPARATION

Docket/Case #: NASD-DR CASE #03-07942

Date Notice/Process Served: 11/18/2003

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/15/2005

Monetary Compensation Amount: \$65,000.00

Individual Contribution Amount: \$0.00

Civil Litigation Information

Disposition: Settled

Disposition Date: 04/15/2005

Broker Statement CLAIMANT ALLEGES UNSUITABILITY IN CONNECTION WITH MUTUAL FUND PURCHASES IN JANUARY 2001. MATTER SETTLED IN THE AMOUNT OF \$65,000.00.



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	10/11/2017
Organization Investment-Related?	No
Type of Court:	Federal Court
Name of Court:	United States Bankruptcy Court
Location of Court:	Middle District of Florida Tampa FL
Docket/Case #:	8:17-bk-08649
Action Pending?	No
Disposition:	Discharged
Disposition Date:	12/09/2022
Amount Paid:	\$584.00
SIPA (Securities Investor Protection Act)Trustee:	Jon M. Waage
Currently Open?	Yes
Date Direct Payment Initiated/Filed or Trustee Appointed:	11/10/2017

Broker Statement

This action was a result of a legal proceeding with a former employer broker/dealer with whom I was involved in an arbitration dispute in which I incurred over \$200K in legal fees resulting from my voluntary resignation and refusal to violate FINRA rules and work in an environment where my license and my clients were put at risk due to unethical Sales practices I witnessed. I was sued for non payment of a promissory note, which I did not sign, nor did the firm produce a note into evidence. The firm refused my attorneys attempt to resolve this and my license would have been suspended if I did not file bankruptcy for relief of he judgment. Amount was reorganized from to 136811.27 to 37,965.00. Bankruptcy is still currently open as still on payment plan.



End of Report

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