IAPD Report

HOWARD ROBERT PINSON

CRD# 2005771

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

HOWARD ROBERT PINSON (CRD# 2005771)

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 **03/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/29/2017
IA	GATEWAY WEALTH PARTNERS, LLC	CRD# 322789	10/03/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	LPL FINANCIAL LLC	6413	FORT MILL, SC	11/29/2017 - 09/11/2023
IA	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	PIKESVILLE, MD	09/01/2015 - 12/06/2017
B	NATIONAL PLANNING CORPORATION	29604	PIKESVILLE, MD	09/01/2015 - 11/29/2017

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

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

Employment 1 of 2

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	11/29/2017
B	Alabama	Agent	Approved	04/04/2022
B	Colorado	Agent	Approved	11/29/2017
B	Florida	Agent	Approved	11/30/2017
B	Georgia	Agent	Approved	01/23/2025
B	Maryland	Agent	Approved	11/29/2017
B	South Carolina	Agent	Approved	11/29/2017
B	Virginia	Agent	Approved	01/22/2025
B	Wisconsin	Agent	Approved	01/29/2026

Branch Office Locations

LPL FINANCIAL LLC
OWINGS MILLS, MD

Employment 2 of 2

Firm Name: **GATEWAY WEALTH PARTNERS, LLC**

Main Address: 100 W. LAWRENCE STREET
SUITE 304
APPLETON, WI 54911

Qualifications

Firm ID#: 322789

	Regulator	Registration	Status	Date
IA	Maryland	Investment Adviser Representative	Approved	10/03/2023

Branch Office Locations

GATEWAY WEALTH PARTNERS, LLC
Owings Mills, MD

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	03/29/1994
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/15/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/06/1994
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/01/1993

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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	11/29/2017 - 09/11/2023	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
IA	09/01/2015 - 12/06/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	PIKESVILLE, MD
B	09/01/2015 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	PIKESVILLE, MD
B	12/14/2007 - 09/09/2015	AXA ADVISORS, LLC	CRD# 6627	BALTIMORE, MD
IA	12/14/2007 - 09/09/2015	AXA ADVISORS, LLC	CRD# 6627	BALTIMORE, MD
IA	03/27/1998 - 12/17/2007	ING FINANCIAL PARTNERS, INC	CRD# 2882	BALTIMORE, MD
B	10/13/1997 - 12/17/2007	ING FINANCIAL PARTNERS, INC.	CRD# 2882	BALTIMORE, MD
B	01/26/1994 - 10/20/1997	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	
B	12/18/1989 - 10/20/1997	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	12/18/1989 - 10/20/1997	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN

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
10/2023 - Present	Gateway Wealth Partners, LLC	Investment Adviser Representative	Y	Owings Mills, MD, United States
11/2017 - Present	LPL FINANCIAL LLC dba Gateway Financial Partners	Registered Representative	Y	Owings Mills, MD, United States
05/2005 - Present	Pinson Wealth Management	Agent	Y	Owings Mills, MD, United States
08/2015 - 11/2017	NATIONAL PLANNING CORPORATION	INDEPENDENT CONTRACTOR	Y	PIKESVILLE, MD, 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. 11/29/2017 - Gateway Financial Partners - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business).

2. 10/04/2017 - Pinson Wealth Management DBA for LPL business - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start Date 5/3/2005

3. 10/24/2023 - Gateway Wealth Partners - Registered Investment Advisor Hybrid - IAR - Investment Related - At Reported Business Location(s) - Start Date 10/13/2023 - 80 Hours Per Month/ 4 Hours During Trading - I provide investment advisory services through Gateway Wealth Partners, LLC, an independent investment advisor firm. I started this business activity in 10/2023. I expect to spend approximately 80 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.

4. 02/24/2026 - Gateway Financial Partners - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Agent - Start Date 10/01/2006 - 1 Hour Per Month/1 Hour During Securities Trading

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

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:	AXA ADVISORS
Allegations:	CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A 2008 VARIABLE ANNUITY. CLIENT IS REQUESTING THE FIRM TO WAIVE THE SURRENDER CHARGE. DAMAGES UNSPECIFIED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.
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:	09/20/2010
Complaint Pending?	No
Status:	Denied
Status Date:	10/05/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM HAS FOUND NO BASIS TO THE CUSTOMER'S COMPLAINT.

Disclosure 2 of 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS, INC.
Allegations:	MISREPRESENTATIONS AND OMISSIONS OF MATERIAL FACT; UNSUITABILITY; VIOLATION OF RCW 21.20.010 AND RCW 21.20.140; VIOLATION OF STATE AND/OR FEDERAL SECURITIES LAWS; VIOLATION OF THE WASHINGTON CONSUMER PROTECTION ACT; BREACH OF DUTIES, INCLUDING FIDUCIARY DUTIES; BREACH OF CONTRACTUAL DUTIES
Product Type:	Other: OTHER TYPES OF SECURITIES
Alleged Damages:	$455,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #09-00543
Date Notice/Process Served:	01/27/2009
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	07/16/2012
Disposition Detail:	PINSON IS LIABLE AND SHALL PAY CLAIMANT $115,000 IN COMPENSATORY DAMAGES PLUS 8% INTEREST ACCRUING FROM SEPTEMBER 1, 2012 UNTIL THE AWARD IS PAID IN FULL.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS, INC
Allegations:	FIRM RECEIVED LETTER FROM CUSTOMER'S ATTORNEY WHICH ALLEGES REPRESENTATIVE MADE MATERIAL MISSTATEMENTS AND OMISSIONS IN CONNECTION WITH THE SALE OF INVESTMENT CONTRACT INCLUDING THAT IT WAS GUARANTEED, THAT THE CUSTOMER COULD GET HIS MONEY BACK AT ANY TIME, THAT THE INVESTMENT WAS NOT DOCUMENTED IN WRITING, THAT THE "LOAN" WAS UNSECURED, THAT THERE WERE CONFLICTS OF INTEREST OR UNDISCLOSED INTEREST BETWEEN REPRESENTATIVE, THE REPRESENTATIVE'S CLOSE FAMILY MEMBERS AND THE "BORROWERS", AND THERE WAS NO OBLIGATION TO REPAY THE INVESTMENT AT A DATE CERTAIN. LETTER FURTHER ALLEGES THAT THIS MONEY, WHICH REPRESENTED A SUBSTANTIAL PORTION OF THE CUSTOMER'S NET WORTH, SHOULD HAVE BEEN INVESTED CONSERVATIVELY AS THE CUSTOMER BELIEVED IT HAD

	BEEN AND THE MANNER IN WHICH THE INVESTMENT WAS MADE VIOLATES STATE AND FEDERAL SECURITIES AND INVESTMENT ADVISOR LAWS, THE REPRESENTATIVE'S FIDUCIARY OBLIGATIONS TO THE CUSTOMER, THE REPRESENTATIVE'S COMMON LAW DUTY OF CARE AND THE WASHINGTON CONSUMER PROTECTION ACT. CUSTOMER DEMANDS RETURN OF HIS ENTIRE ORIGINAL INVESTMENT PLUS 8% INTEREST COMPOUNDED ANNUALLY SINCE THE DATE OF THE INVESTMENT ON OR ABOUT THREE YEARS AGO.
Product Type:	Investment Contract
Alleged Damages:	$250,000.00

Customer Complaint Information

Date Complaint Received:	08/05/2008
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	08/20/2008
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	09-00543
Date Notice/Process Served:	02/09/2009
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	07/16/2012
Monetary Compensation Amount:	$190,000.00
Individual Contribution Amount:	$190,000.00
Firm Statement	THE FIRM INVESTIGATED THE CLIENT'S CONCERNS AND DID NOT FIND SUFFICIENT EVIDENCE TO SUPPORT THE ALLEGATIONS OR ANY WRONGDOING ON THE PART OF THE REPRESENTATIVE IN THIS MATTER. CONSEQUENTLY, THE FIRM DENIED THE ALLEGATIONS AND REQUEST FOR REIMBURSEMENT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS, INC
Allegations:	FIRM RECEIVED LETTER FROM CUSTOMER'S ATTORNEY WHICH ALLEGES REPRESENTATIVE MADE MATERIAL MISSTATEMENTS AND OMISSIONS IN CONNECTION WITH THE SALE OF INVESTMENT CONTRACT INCLUDING

	THAT IT WAS GUARANTEED, THAT THE CUSTOMER COULD GET HIS MONEY BACK AT ANY TIME, THAT THE INVESTMENT WAS NOT DOCUMENTED IN WRITING, THAT THE "LOAN" WAS UNSECURED, THAT THERE WERE CONFLICTS OF INTEREST OR UNDISCLOSED INTEREST BETWEEN REPRESENTATIVE, THE REPRESENTATIVE'S CLOSE FAMILY MEMBERS AND THE "BORROWERS", AND THERE WAS NO OBLIGATION TO REPAY THE INVESTMENT AT A DATE CERTAIN. LETTER FURTHER ALLEGES THAT THIS MONEY, WHICH REPRESENTED A SUBSTANTIAL PORTION OF THE CUSTOMER'S NET WORTH, SHOULD HAVE BEEN INVESTED CONSERVATIVELY AS THE CUSTOMER BELIEVED IT HAD BEEN AND THE MANNER IN WHICH THE INVESTMENT WAS MADE VIOLATES STATE AND FEDERAL SECURITIES AND INVESTMENT ADVISOR LAWS, THE REPRESENTATIVE'S FIDUCIARY OBLIGATIONS TO THE CUSTOMER, THE REPRESENTATIVE'S COMMON LAW DUTY OF CARE AND THE WASHINGTON CONSUMER PROTECTION ACT. CUSTOMER DEMANDS RETURN OF HIS ENTIRE ORIGINAL INVESTMENT PLUS 8% INTEREST COMPOUNDED ANNUALLY SINCE THE DATE OF THE INVESTMENT ON OR ABOUT THREE YEARS AGO.
Product Type:	Investment Contract
Alleged Damages:	$250,000.00

Customer Complaint Information

Date Complaint Received:	08/05/2008
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	08/20/2008
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	09-00543
Date Notice/Process Served:	02/09/2009
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	07/16/2012
Monetary Compensation Amount:	$190,000.00
Individual Contribution Amount:	$190,000.00
Broker Statement	THE FIRM INVESTIGATED THE CLIENT'S CONCERNS AND DID NOT FIND SUFFICIENT EVIDENCE TO SUPPORT THE ALLEGATIONS OR ANY WRONGDOING ON THE PART OF THE REPRESENTATIVE IN THIS MATTER. CONSEQUENTLY, THE FIRM DENIED THE ALLEGATIONS AND REQUEST FOR REIMBURSEMENT.

End of Report

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