



IAPD Report

Robert Lynn Hargrove

CRD# 2067000

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Information	8



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

Robert Lynn Hargrove (CRD# 2067000)

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 **04/30/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/15/2025
IA	LPL FINANCIAL LLC	CRD# 6413	05/15/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	CUSO FINANCIAL SERVICES, L.P.	42132	High Point, NC	08/17/2021 - 05/15/2025
IA	CUSO FINANCIAL SERVICES, L.P.	42132	High Point, NC	08/17/2021 - 05/15/2025
IA	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	Greensboro, NC	10/25/2017 - 08/19/2021

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	4



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 **4** 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	05/15/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	05/15/2025
B	North Carolina	Agent	Approved	05/15/2025
IA	North Carolina	Investment Adviser Representative	Approved	05/15/2025
B	South Carolina	Agent	Approved	05/15/2025
B	Virginia	Agent	Approved	05/15/2025
B	Washington	Agent	Approved	12/04/2025

Branch Office Locations

LPL FINANCIAL LLC
7780 NORTH POINT BLVD
WINSTON-SALEM, NC 27106

LPL FINANCIAL LLC
2914 SOUTH ELM-EUGENE ST
GREENSBORO, NC 27406

LPL FINANCIAL LLC
600 GREEN VALLEY ROAD
SUITE 100
GREENSBORO, NC 27408

LPL FINANCIAL LLC
4006 MENDENHALL OAKS PKWY

LPL FINANCIAL LLC
2504 BATTLEGROUND AVE
GREENSBORO, NC 27408

LPL FINANCIAL LLC
2305 N MAIN STREET, STE A
HIGH POINT, NC 28056

LPL FINANCIAL LLC
3320 SILAS CREEK PKWY S
WINSTON SALEM, NC 27103



Qualifications

HIGH POINT, NC 27265



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 3 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	06/23/2008
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	04/13/2005
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	04/13/2005

General Industry/Product Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/18/1995
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/14/1990

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/20/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/02/1995



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
B	08/17/2021 - 05/15/2025	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	High Point, NC
IA	08/17/2021 - 05/15/2025	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	High Point, NC
IA	10/25/2017 - 08/19/2021	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	Greensboro, NC
B	10/20/2017 - 08/19/2021	PRUCO SECURITIES, LLC.	CRD# 5685	NEWARK, NJ
B	07/16/2013 - 10/19/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	GREENSBORO, NC
IA	07/16/2013 - 10/19/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	GREENSBORO, NC
B	02/22/2008 - 07/16/2013	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	GREENSBORO, NC
IA	02/22/2008 - 07/16/2013	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	GREENSBORO, NC
IA	02/03/2005 - 02/13/2008	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	GREENSBORO, NC
B	01/03/2005 - 02/13/2008	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	GREENSBORO, NC
IA	02/24/2003 - 02/03/2005	UVEST FINANCIAL SERVICES AND/OR COMPASS CAPITAL	CRD# 13787	GREENSBORO, NC
B	07/19/2000 - 02/03/2005	UVEST FINANCIAL SERVICES GROUP, INC.	CRD# 13787	CHARLOTTE, NC
B	11/20/1997 - 08/04/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	03/26/1996 - 10/23/1997	AMERICAN EXPRESS SERVICE CORPORATION	CRD# 10518	MINNEAPOLIS, MN
B	04/19/1995 - 10/23/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	04/19/1995 - 10/23/1997	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	06/15/1990 - 11/21/1990	EQUICO SECURITIES, INC.	CRD# 6627	NEW YORK, NY



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	06/15/1990 - 11/21/1990	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	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
05/2025 - Present	LPL FINANCIAL LLC	Registered Representative	Y	Greensboro, NC, United States
08/2021 - Present	Truliant Federal Credit Union	Registered Representative	Y	Winston-Salem, NC, United States
08/2021 - 05/2025	CUSO Financial Services	Registered Representative	Y	San Diego, CA, United States
10/2017 - 08/2021	Pruco Securities LLC	Registered Representative	Y	Greensboro, NC, United States
10/2017 - 08/2021	The Prudential Insurance Company of America	Financial Representative	N	Greensboro, NC, United States
11/2016 - 10/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	WINSTON-SALEM, NC, United States
07/2013 - 11/2016	WELLS FARGO ADVISORS, LLC	REGISTERED REP	Y	WINSTON-SALEM, NC, United States

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- 05/15/2025 - Truliant Financial Advisors - DBA for LPL Business (entity for LPL business)- Investment Related - At Reported Business Location(s) - Start Date 08/13/2021 - 160 hours per month/ 130 hours during 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	4

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	THE CLIENT ALLEGES THAT THE ANNUITY SHE PURCHASED IS NOT APPROPRIATE AS SHE WAS SEEKING AN INVESTMENT THAT PROTECTED HER PRINCIPAL. (11/22/2013)
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE CLIENT ALLEGES UNSPECIFIED DAMAGES BUT GOOD FAITH DETERMINATION INDICATES DAMAGES GREATER THAN \$5,000.00.
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:	08/15/2014
Complaint Pending?	No
Status:	Denied
Status Date:	10/01/2014



Settlement Amount:

**Individual Contribution
Amount:**

Disclosure 2 of 4

Reporting Source: Firm

**Employing firm when
activities occurred which led
to the complaint:** SUNTRUST INVESTMENT SERVICES, INC

Allegations: CLIENT ALLEGES HE AND HIS WIFE WERE MISLEAD BY REPRESENTATIVE
INTO INVESTING PROCEEDS FROM MATURING CDS INTO UITs.

Product Type: Unit Investment Trust

Alleged Damages: \$82,000.00

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: 09/09/2013

Complaint Pending? No

Status: Denied

Status Date: 09/10/2013

Settlement Amount:

**Individual Contribution
Amount:**

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** SUNTRUST INVESTMENT SERVICES, INC

Allegations: CLIENT ALLEGES HE AND HIS WIFE WERE MISLEAD BY REPRESENTATIVE
INTO INVESTING PROCEEDS FROM MATURING CDS INTO UITs.

Product Type: Unit Investment Trust

Alleged Damages: \$82,000.00

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: 09/09/2013

Complaint Pending? No



Status: Denied
Status Date: 09/10/2013

Settlement Amount:
Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC.
Allegations: CLIENT ALLEGED WHEN SELLING HIS UIT BECAUSE THE VALUE KEPT GOING DOWN THAT IT WAS THE BIGGEST RIP-OFF HE HAD EVER SEEN.
Product Type: Unit Investment Trust
Alleged Damages: \$70,201.41
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: 06/12/2013
Complaint Pending? No
Status: Denied
Status Date: 06/19/2013
Settlement Amount:
Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC
Allegations: THE CLIENT SAID THE REPRESENTATIVE PUT HER EXISTING VARIABLE ANNUITY BACK INTO THE MARKET SUBJECTING IT TO RISK SHE DID NOT WANT.
Product Type: Annuity-Variable
Alleged Damages: \$9,000.00
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: 05/17/2010

Complaint Pending? No

Status: Denied

Status Date: 05/20/2010

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

DESPITE THE ALLEGATION MADE BY THE CLIENT, WHEN SHE EXCERCISED THE GUARANTEED MINIMUM INCOME BENEFIT RIDER ON HER ANNUITY IT WAS IN FACT NO LONGER SUBJECT TO THE MARKET RISK. THE REPRESENTATIVE DENIES ALL THE CLIENT'S ALLEGATIONS.



End of Report

This page is intentionally left blank.