



IAPD Report

THOMAS K. TURNER III

CRD# 2255163

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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

THOMAS K. TURNER III (CRD# 2255163)

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 **07/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/08/2008
B	NORTHWEST FINANCIAL GROUP LLC	CRD# 145064	09/11/2008
IA	NORTHWEST FINANCIAL ADVISORS LLC	CRD# 166769	08/20/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **32** 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	09/09/2008 - 08/30/2013
IA	NORTHWEST FINANCIAL LLC	145064	HERNDON, VA	10/15/2008 - 08/20/2013
IA	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	ALEXANDRIA, VA	08/13/2004 - 07/17/2008

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

Employment 1 of 3

Firm Name: **LPL FINANCIAL LLC**

Main Address: 1055 LPL WAY
FORT MILL, SC 29715

Firm ID#: 6413

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	09/08/2008
 Arizona	Agent	Approved	01/24/2019
 California	Agent	Approved	08/25/2020
 Colorado	Agent	Approved	11/06/2017
 Connecticut	Agent	Approved	07/18/2012
 Delaware	Agent	Approved	02/10/2022
 District of Columbia	Agent	Approved	10/17/2008
 Florida	Agent	Approved	12/12/2008
 Georgia	Agent	Approved	06/30/2023
 Illinois	Agent	Approved	06/12/2017
 Indiana	Agent	Approved	02/06/2016
 Kentucky	Agent	Approved	07/11/2025
 Maryland	Agent	Approved	09/09/2008



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	04/10/2019
B Michigan	Agent	Approved	07/28/2021
B Minnesota	Agent	Approved	03/28/2018
B Mississippi	Agent	Approved	03/03/2010
B Nevada	Agent	Approved	10/18/2024
B New Jersey	Agent	Approved	08/05/2019
B New York	Agent	Approved	02/20/2013
B North Carolina	Agent	Approved	10/20/2008
B Ohio	Agent	Approved	02/16/2023
B Oklahoma	Agent	Approved	08/14/2023
B Pennsylvania	Agent	Approved	09/16/2013
B Rhode Island	Agent	Approved	07/24/2023
B South Carolina	Agent	Approved	01/08/2019
B South Dakota	Agent	Approved	07/17/2013
B Tennessee	Agent	Approved	02/14/2013
B Texas	Agent	Approved	07/28/2015
B Virginia	Agent	Approved	09/09/2008
B Washington	Agent	Approved	11/07/2008
B West Virginia	Agent	Approved	11/30/2018



Qualifications

Regulator	Registration	Status	Date
B Wisconsin	Agent	Approved	09/09/2013

Branch Office Locations

LPL FINANCIAL LLC
231 MAPLE AVE EAST
VIENNA, VA 22180

LPL FINANCIAL LLC
200 SPRING STREET, STE 120
HERNDON, VA 20170

LPL FINANCIAL LLC
CENTREVILLE, VA

Employment 2 of 3

Firm Name: **NORTHWEST FINANCIAL ADVISORS LLC**
Main Address: 200 SPRING STREET
SUITE 120
HERNDON, VA 20170
Firm ID#: 166769

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	07/28/2015
IA Virginia	Investment Adviser Representative	Approved	08/20/2013

Branch Office Locations

NORTHWEST FINANCIAL ADVISORS LLC
231 MAPLE AVENUE, EAST
VIENNA, VA 22180

NORTHWEST FINANCIAL ADVISORS LLC
200 SPRING STREET
SUITE 120
HERNDON, VA 20170

Employment 3 of 3

Firm Name: **NORTHWEST FINANCIAL GROUP LLC**
Main Address: 200 SPRING STREET
SUITE 120
HERNDON, VA 20170
Firm ID#: 145064

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/11/2008
B FINRA	Invest. Co and Variable Contracts	Approved	09/11/2008



Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

NORTHWEST FINANCIAL LLC

231 MAPLE AVENUE, EAST
VIENNA, VA 22180



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	03/03/1999
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/24/1992

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	07/25/1997
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/31/1992

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	09/09/2008 - 08/30/2013	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
IA	10/15/2008 - 08/20/2013	NORTHWEST FINANCIAL LLC	CRD# 145064	HERNDON, VA
IA	08/13/2004 - 07/17/2008	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	ALEXANDRIA, VA
B	03/30/2004 - 07/17/2008	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	ALEXANDRIA, VA
B	12/03/2003 - 03/31/2004	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA
IA	08/20/1997 - 11/03/2003	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	VIENNA, VA
B	08/25/1992 - 11/03/2003	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	08/25/1992 - 11/03/2003	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
08/2013 - Present	NORTHWEST FINANCIAL ADVISORS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	HERNDON, VA, United States
09/2008 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	HERNDON, VA, United States
08/2008 - Present	NORTHWEST FINANCIAL GROUP, LLC	REGISTERED REPRESENTATIVE	Y	HERNDON, VA, 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. 3/22/2013 - NORTHWEST FINANCIAL GROUP, LLC - Investment Related - At Reported Business Location(s) - Business



Registration & Employment History

OTHER BUSINESS ACTIVITIES

Entity For Tax/Investment Purposes Only - TIME SPENT 100% - EMPLOYEE OF NW FINANCIAL GROUP, LLC - NWFG, LLC IS WHOLLY OWNED BY NW CAPITAL MANAGEMENT, WHICH IS WHOLLY OWNED BY NW CREDIT UNION.

2. 10/30/2013 - Northwest Financial Advisors LLC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Investment Advisor - Start Date: 08/2013 - Time Spent 50% - I provide investment advisory services through Northwest Financial Advisors LLC, an independent investment advisor firm. I started this business activity in 08/2013. 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.

3. 11/5/2019 - Northwest Financial Advisors, LLC - Investment Related - DBA for LPL Business (entity for LPL business).

4. 1/2/2020 - Northwest Financial Group LLC - Investment Related - Other-referring broker dealer - Start Date: 9/11/2008 - Compensation paid through this entity in internal records.

5. 2/8/2023 - Northwest Insurance Agency LLC - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Life Insurance Agent - Start Date - 12/06/2022 - 5 Hours Per Month/1 Hours During Securities Trading

6. 10/18/2024 - Northwest Financial Advisors, LLC - Registered Investment Advisor Hybrid - IAR - Investment Related - At Reported Business Location(s) - Start Date 10/08/2024 - 20 Hours Per Month/ During Trading - I provide investment advisory services through Northwest Financial Advisors, LLC, an independent investment advisor firm. I started this business activity in 10/2024. I expect to spend approximately 20 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.



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	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FINANCIAL NETWORK INVESTMENT CORPORATION
Allegations:	CLIENT ALLEGES THAT THE PRODUCT SOLD IN MAY 2008 WAS MISREPRESENTED.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$13,000.00

Customer Complaint Information

Date Complaint Received:	07/22/2008
Complaint Pending?	No
Status:	Denied
Status Date:	09/22/2008
Settlement Amount:	

Individual Contribution Amount:

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FINANCIAL NETWORK INVESTMENT CORP

**Allegations:**

MET WITH CLIENT IN MAY 2008. HE EXPLAINED THAT HE WANTED TO INVEST FOR RETIREMENT WHICH WOULD BE IN 10 YRS. HE WANTED TAX-DEFERRAL AND A MODERATE ALLOCATION TO MAKE HIS MONEY WORK HARDER. I EXPLAINED THE POSSIBLE OPTIONS AVAILABLE, THE DIFFERENCE BETWEEN FIXED PRINCIPAL AND VARIABLE PRODUCTS, AND GAVE HIM A PROSPECTUS FOR A VARIABLE ANNUITY. HE CALLED ME A WEEK LATER TO MEET WITH HE AND HIS WIFE, WITH WHO I REVIEWED OUR FIRST CONVERSATION. THE ASKED TO PROCEED WITH THE INVESTMENT. I COMPLETED THE PAPERWORK, SENT IT TO THE OSJ FOR REVIEW OF THE ALLOCATION AND PRODUCT SUITABILITY, AND PRIOR APPROVAL. WHEN IT CAME BACK APPROVED, I FORWARDED THE PAPERWORK TO THE OFFICE FOR PROCESSING.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$13,000.00

Customer Complaint Information

Date Complaint Received: 07/22/2008

Complaint Pending? No

Status: Denied

Status Date: 09/22/2008

Settlement Amount:

Individual Contribution

Amount:



End of Report

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