



IAPD Report

GEORGE V HOWE

CRD# 2260666

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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

GEORGE V HOWE (CRD# 2260666)

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 **02/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	02/20/2007
IA	GREAT VALLEY ADVISOR GROUP, LLC	CRD# 123913	05/10/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	U.S. WEALTH MANAGEMENT	108763	BRAINTREE, MA	11/14/2014 - 06/04/2021
IA	LPL FINANCIAL LLC	6413	BOSTON, MA	02/26/2007 - 10/28/2015
B	A. G. EDWARDS & SONS, INC.	4	BOSTON, MA	01/26/2006 - 02/22/2007

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
Judgment/Lien	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 **10** 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
	FINRA	General Securities Principal	Approved	02/20/2007
	FINRA	General Securities Representative	Approved	02/20/2007
	FINRA	Investment Co./Variable Contracts Prin	Approved	02/20/2007
	California	Agent	Approved	02/20/2007
	Connecticut	Agent	Approved	01/27/2015
	Florida	Agent	Approved	02/13/2025
	Maine	Agent	Approved	09/14/2007
	Massachusetts	Agent	Approved	02/20/2007
	New Hampshire	Agent	Approved	02/20/2007
	North Carolina	Agent	Approved	08/20/2007
	South Carolina	Agent	Approved	07/25/2017
	Virginia	Agent	Approved	04/24/2020

Branch Office Locations



Qualifications

LPL FINANCIAL LLC

30 BRAINTREE HILL OFFICE PARK
STE 202
BRAINTREE, MA 02184

Employment 2 of 2

Firm Name: **GREAT VALLEY ADVISOR GROUP, LLC**
Main Address: 920 CASSATT ROAD
SUITE 202
BERWYN, PA 19312
Firm ID#: 123913

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	12/12/2023
IA	Maine	Investment Adviser Representative	Approved	12/12/2023
IA	Massachusetts	Investment Adviser Representative	Approved	05/18/2021
IA	Texas	Investment Adviser Representative	Approved	05/10/2021

Branch Office Locations

GREAT VALLEY ADVISOR GROUP, LLC

30 Braintree Hill Office Park
Suite 202
BRAINTREE, MA 02184



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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	03/23/2001
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	04/03/1997

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	12/07/2000
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/08/1992

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/08/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/23/1992



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	11/14/2014 - 06/04/2021	U.S. WEALTH MANAGEMENT	CRD# 108763	BRAINTREE, MA
IA	02/26/2007 - 10/28/2015	LPL FINANCIAL LLC	CRD# 6413	BOSTON, MA
B	01/26/2006 - 02/22/2007	A. G. EDWARDS & SONS, INC.	CRD# 4	BOSTON, MA
B	03/14/2003 - 12/16/2004	DEUTSCHE BANK SECURITIES INC.	CRD# 2525	NEW YORK, NY
B	11/29/2000 - 04/18/2001	SCUDDER WEISEL CAPITAL, LLC	CRD# 104088	SAN FRANCISCO, CA
B	02/18/1994 - 07/05/2000	SCUDDER INVESTOR SERVICES, INC.	CRD# 754	NEW YORK, NY
B	05/11/1999 - 02/15/2000	SCUDDER FINANCIAL SERVICES, INC.	CRD# 41692	BOSTON, MA
B	09/10/1992 - 02/02/1993	PHOENIX EQUITY PLANNING CORPORATION	CRD# 3036	HARTFORD, CT

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
05/2021 - Present	GREAT VALLEY ADVISOR GROUP	INVESTMENT ADVISOR REPRESENTATIVE	Y	BRAINTREE, MA, United States
02/2007 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	BRAINTREE, MA, United States
11/2014 - 05/2021	U.S. FINANCIAL ADVISORS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	BRAINTREE, MA, 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. 11/17/2014: US Wealth Management, LLC - DBA for LPL Business (entity for LPL business) - Investment Related - 30 Braintree Hill Office Park, Suite 201, Braintree MA 02184 - 50 Hr/Mo; 4 Hours During Securities Trading



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. 04/04/2019: The Howe Group at US Wealth - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - 10 hrs/mo - 10 hrs during trading
3. 7/9/2021 - GVH Capital LLC - Not Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Start Date: 6/8/2021 - 1 Hours Per Month/0 Hours During Securities Trading - Hybrid RIA, advisory and brokerage revenue only.
4. 07/19/2022 - Great Valley Advisor Group, Inc. - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Start Date - 05/01/2021 - 20 Hours Per Month/1 Hours During Securities Trading - Time Spent 13% - I provide investment advisory services through Great Valley Advisor Group, Inc. an independent investment advisor firm. I started this business activity in 7/2022. 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, nature of its business, its owners and its services at <http://www.adviserinfo.sec.gov/IAPD>. This firm is separate and independent of LPL Financial.
5. 07/19/2022 - Great Valley Advisor Group, Inc. - DBA: US Wealth Management - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Start Date - 05/01/2021 - 20 Hours Per Month/1 Hours During Securities Trading - Time Spent 13% - I provide investment advisory services through Great Valley Advisor Group, Inc. an independent investment advisor firm. I started this business activity in 7/2022. 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, nature of its business, its owners and its services at <http://www.adviserinfo.sec.gov/IAPD>. This firm is separate and independent of LPL Financial.
6. 01/31/2024: US Wealth Management Howe - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started: 5/6/2020 - 20 Hours Per Month/1 Hour During Securities Trading.
7. 01/31/2024: Great Valley Advisor Group, Inc DBA US Wealth Howe - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started: 5/1/2021 - 20 Hours Per Month/1 Hour During Securities Trading - I provide investment advisory services through Great Valley Advisor Group, Inc. an independent investment advisor firm. I started this business activity in 7/2022. 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, nature of its business, its owners and its services at <http://www.adviserinfo.sec.gov/IAPD>. This firm is separate and independent of LPL Financial.
8. 01/31/2024: The Howe Team at US Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started: 5/6/2020 - 20 Hours Per Month/1 Hour During Securities Trading.
9. 01/31/2024: US Wealth Howe - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started: 5/6/2020 - 20 Hours 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	1
Judgment/Lien	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:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	THE CUSTOMERS ALLEGED FAILURE TO ASSESS RISK TOLERANCE PRIOR TO MAKING TRANSACTIONS AND ASKED FOR TRANSACTIONS REVERSED.
Product Type:	Mutual Fund
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN \$5,000.
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:	10/12/2017
Complaint Pending?	No
Status:	Settled
Status Date:	11/20/2017



Settlement Amount: \$5,233.00

Individual Contribution Amount: \$2,898.00

Broker Statement

THIS MATTER WAS SETTLED BY THE FIRM WITHOUT ANY ADMISSION OF LIABILITY WHATSOEVER AND STRICTLY AS A BUSINESS DECISION TO AMICABLY RESOLVE THE DISAGREEMENT WITH THE CUSTOMERS. THE FINANCIAL ADVISOR ACTED IN THE BEST INTEREST OF THE CUSTOMERS AND DENIES ANY WRONGDOING. THE ADVISOR AND HIS PARTNER PREPARED A FULL FINANCIAL PLAN FOR THE CUSTOMERS, WHICH INCLUDED A THOROUGH RISK ASSESSMENT, BEFORE EXECUTING THE TRANSACTIONS AT ISSUE. FURTHERMORE, TRANSACTIONS WERE APPROVED BY THE CUSTOMERS AND RESULTED IN GAINS IN THEIR ACCOUNT. THE CUSTOMERS ULTIMATELY DID NOT WANT TO LIQUIDATE OR REPOSITION THEIR PORTFOLIOS, AS ORIGINALLY REQUESTED, BECAUSE OF THE GAINS THAT THE RECOMMENDED PORTFOLIOS HAD MADE. NEVERTHELESS, THE FIRM AGREED TO REIMBURSE THE CUSTOMERS FOR A PORTION OF THEIR ADVISORY FEES AND THE COST OF THEIR FINANCIAL PLAN TO AVOID A PROLONGED DISAGREEMENT.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$46,685.22
Judgment/Lien Type:	Tax
Date Filed with Court:	10/29/2018
Date Individual Learned:	08/06/2021
Type of Court:	County
Name of Court:	Plymouth County Register or Deeds
Location of Court:	Plymouth County, MA
Docket/Case #:	201800090385
Judgment/Lien Outstanding?	Yes
Broker Statement	Tax period 2011, 2012, 2013, 2015 and 2016; Tax lien was never supposed to be filed as negotiation with IRS were ongoing to reduce and/or eliminate late fees and interest. 2011, 2013 and 2016 were paid immediately in good faith; 2012 has been paid in full, awaiting settlement for 2015.



End of Report

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