



IAPD Report

BRIAN GERARD FERGUSON

CRD# 2513616

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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

BRIAN GERARD FERGUSON (CRD# 2513616)

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 **12/01/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	04/28/2021
IA	LPL FINANCIAL LLC	CRD# 6413	04/29/2021

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	VOYA FINANCIAL ADVISORS, INC.	2882	Johns Creek, GA	10/20/2015 - 05/03/2021
B	VOYA FINANCIAL ADVISORS, INC.	2882	Johns Creek, GA	09/15/2015 - 05/03/2021
IA	VOYA FINANCIAL ADVISORS, INC.	2882	ALPHARETTA, GA	03/08/2011 - 09/03/2014

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	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 Principal	Approved	04/28/2021
B	FINRA	General Securities Representative	Approved	04/28/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	04/28/2021
B	FINRA	Investment Co./Variable Contracts Prin	Approved	04/28/2021
B	Florida	Agent	Approved	04/28/2021
B	Georgia	Agent	Approved	04/28/2021
IA	Georgia	Investment Adviser Representative	Approved	04/29/2021
B	New Jersey	Agent	Approved	04/28/2021
B	New York	Agent	Approved	04/28/2021
B	North Carolina	Agent	Approved	04/28/2021
B	Pennsylvania	Agent	Approved	04/28/2021
B	Washington	Agent	Approved	04/19/2022

Branch Office Locations



Qualifications

LPL FINANCIAL LLC
JOHNS CREEK, GA



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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/02/2023
 General Securities Principal Examination (S24)	Series 24	12/23/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/11/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/17/1994

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	07/05/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/13/1994

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	10/20/2015 - 05/03/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Johns Creek, GA
B	09/15/2015 - 05/03/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Johns Creek, GA
IA	03/08/2011 - 09/03/2014	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	ALPHARETTA, GA
B	02/25/2011 - 09/03/2014	ING AMERICA EQUITIES, INC.	CRD# 36259	WEST CHESTER, PA
B	02/25/2011 - 09/03/2014	ING FINANCIAL PARTNERS, INC.	CRD# 2882	ALPHARETTA, GA
IA	08/01/2006 - 09/10/2010	EAGLE STRATEGIES LLC	CRD# 110826	ATLANTA, GA
B	06/06/1995 - 09/10/2010	NYLIFE SECURITIES LLC	CRD# 5167	ATLANTA, GA
B	08/18/1994 - 04/26/1995	EQUICO SECURITIES, INC.	CRD# 6627	NEW YORK, NY
B	08/18/1994 - 04/26/1995	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
04/2021 - Present	LPL Financial LLC	Registered Representative	Y	Johns Creek, GA, United States
09/2014 - Present	ING ADVISORS, LLC	President & CEO	N	Johns Creek, GA, United States
09/2015 - 03/2021	Voya Financial Advisors, Inc.	Registered Representative	Y	Johns Creek, GA, 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) 4/2021- ING Advisors, LLC - DBA for LPL Business (entity for LPL business)- Inv. Related- Johns Creek, GA- start date



Registration & Employment History



OTHER BUSINESS ACTIVITIES

8/26/2014- 160hrs/mth

2) 09/14/2021 - Dogwood Solutions & Design LLC - Not Investment Related - At Reported Business Location(s) - Family Business
- Start Date: 08/12/2021 - 10 Hours Per Month/0 Hours During Securities Trading.

3) 11/07/2023 - Fortress Brokerage - Non-Variable Insurance - Investment Related - At Reported Business Location(s) - Start
Date 10/23/2023 - 5 Hours Per Month/ 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	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: NYLIFE SECURITIES INC.

Allegations: CUSTOMER CLAIMS THAT AFTER VARIOUS MEETINGS WITH BOTH REG. REP. CHARLES SENATORE AND ME, SHE WAS INDUCED TO OPEN UP A \$500,000 ANNUITY. SHE STATES THAT AT THAT TIME SHE DID NOT REALIZE THAT THIS POLICY WOULD NOT PROVIDE HER WITH CURRENT DIVIDENDS AND THAT SHE COULDN'T TOUCH THE POLICY WITHOUT IRS PENALTY UNTIL THE AGE 59 1/2. SHE STATES THAT A CONVERSATION WITH OUR ANNUITY DIRECTOR REVEALED THAT I COULD HAVE WAIVED THE SURRENDER CHARGES, HOWEVER, THIS WOULD ADVERSELY AFFECT MY COMMISSION. CUSTOMER IS SEEKING CANCELLATION OF THE ANNUITY CONTRACT AND A RETURN OF THE \$500,000. NAME OF EMPLOYING FIRM: NYLIFE SECURITIES, INC.

Product Type:

Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 01/21/1999

Complaint Pending? No

Status: Denied

Status Date: 03/03/1999

Settlement Amount:



Individual Contribution Amount:

Broker Statement

UPON REVIEW, THE COMPANY DID NOT FIND SUFFICIENT EVIDENCE TO SUPPORT THE CLIENT'S CLAIM
I WAS ASKED TO MEET WITH THE CUSTOMER TO DISCUSS THE DETAILS OF A VARIABLE ANNUITY AND POSSIBLE DIVERSIFICATION OF HER RETIREMENT PORTFOLIO (CONCERNING AN \$800,000 DEATH BENEFIT). CUSTOMER SHOWED GREAT INTEREST IN THE ASPECTS OF AN ANNUITY AND STATED THAT INCOME WOULD BE EASILY DERIVED FROM OTHER SOURCES OF MONEY. SHE DECIDED TO PROCEED WITH AN ANNUITY-TAKING MY ADVICE TO LEAVE AT LEAST A GOOD PORTION OUTSIDE THE TAX-DEFERRED VEHICLE. ROUGHLY ONE MONTH LATER HER ACCOUNTANT DECIDED TO CONVERT CUSTOMER'S \$1,200,000 IRA TO A ROTH IRA REQUIRING @ \$320,000 IN TAXES OVER 4 YEARS. I EXPLAINED THAT DUE TO THE COMPANY SURRENDER SCHEDULE A CHARGE WOULD APPLY IF SHE SURRENDERED THE ANNUITY. AFTER SEVERAL CONVERSATIONS WITH OUR ANNUITY DIRECTOR, I WAS MADE AWARE OF SEVERAL ALTERNATIVES TO ACCESS MONEY AND AVOID SURRENDER CHARGES AND IRS PENALTY, ACCOMODATING THIS DRASTIC CHANGE IN TIME FRAME/ OBJECTIVE. CUSTOMER WAS PLEASED, HOWEVER, HER ACCOUNTANT INSISTED SHE SHOULD HAVE HER MONEY RETURNED. AS A SALES MANAGER I CAN NOT WAIVE A COMPANY SURRENDER CHARGE AND DO NOT RECEIVE COMMISSION FROM THIS TRANSACTION.



End of Report

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