



## IAPD Report

# KIRK LORING GRAVELLE

CRD# 2580309

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**i** 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

### KIRK LORING GRAVELLE (CRD# 2580309)

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 **01/22/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	10/14/2022
<b>IA</b>	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	10/19/2022

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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>B</b>	MORGAN STANLEY	149777	Jacksonville, FL	06/01/2009 - 10/17/2022
<b>IA</b>	MORGAN STANLEY	149777	Jacksonville, FL	06/01/2009 - 10/17/2022
<b>B</b>	MORGAN STANLEY & CO. INCORPORATED	8209	JACKSONVILLE, FL	04/02/2007 - 06/01/2009

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
Regulatory Event	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 17 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **TRUIST INVESTMENT SERVICES, INC.**  
Main Address: 303 PEACHTREE STREET  
2ND FLOOR  
ATLANTA, GA 30303  
Firm ID#: 17499

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	10/14/2022
B FINRA	Municipal Securities Representative	Approved	10/14/2022
B Alabama	Agent	Approved	10/18/2022
B Arizona	Agent	Approved	10/14/2022
B California	Agent	Approved	10/14/2022
B Colorado	Agent	Approved	10/14/2022
B Florida	Agent	Approved	10/14/2022
B Georgia	Agent	Approved	10/14/2022
B Illinois	Agent	Approved	10/27/2022
B Indiana	Agent	Approved	10/14/2022
B Missouri	Agent	Approved	09/20/2024
B New York	Agent	Approved	10/14/2022
B North Carolina	Agent	Approved	09/13/2023



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Ohio	Agent	Approved	03/12/2025
<b>B</b> Pennsylvania	Agent	Approved	04/18/2025
<b>B</b> South Carolina	Agent	Approved	02/03/2026
<b>B</b> Tennessee	Agent	Approved	10/14/2022
<b>B</b> Texas	Agent	Approved	10/14/2022
<b>B</b> Virginia	Agent	Approved	06/26/2024

### Branch Office Locations

**SUNTRUST INVESTMENT SERVICES, INC.**  
 814 N A1A HIGHWAY  
 STE 200  
 PONTE VEDRA BEACH, FL 32082

**SUNTRUST INVESTMENT SERVICES, INC.**  
 MACCLENNY, FL

### Employment 2 of 2

Firm Name: **TRUIST ADVISORY SERVICES, INC.**  
 Main Address: 303 PEACHTREE STREET  
 2ND FLOOR  
 ATLANTA, GA 30303  
 Firm ID#: 283390

Regulator	Registration	Status	Date
<b>IA</b> Florida	Investment Adviser Representative	Approved	10/19/2022
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	09/03/2024

### Branch Office Locations

**TRUIST ADVISORY SERVICES, INC.**  
 814 N A1A HIGHWAY  
 STE 200  
 PONTE VEDRA BEACH, FL 32082



## 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, 4 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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<b>B</b> Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
<b>B</b> General Securities Representative Examination (S7)	Series 7	09/26/2011
<b>B</b> Futures Managed Funds Examination (S31)	Series 31	08/20/2002

#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	12/04/2000
<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	05/12/1995

### 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
B	06/01/2009 - 10/17/2022	MORGAN STANLEY	CRD# 149777	Jacksonville, FL
IA	06/01/2009 - 10/17/2022	MORGAN STANLEY	CRD# 149777	Jacksonville, FL
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	JACKSONVILLE, FL
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	JACKSONVILLE, FL
IA	02/21/2001 - 04/02/2007	MORGAN STANLEY	CRD# 7556	JACKSONVILLE, FL
B	02/20/2001 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	JACKSONVILLE, FL
B	04/01/1998 - 03/13/2001	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
B	03/14/1997 - 04/01/1998	BARNETT INVESTMENTS, INC.	CRD# 14897	JACKSONVILLE, FL
B	05/03/1995 - 03/06/1997	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI

### 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
10/2022 - Present	TRUIST ADVISORY SERVICES, INC.	ADVISOR	Y	PONTE VEDRA BEACH, FL, United States
10/2022 - Present	TRUIST INVESTMENT SERVICES, INC.	FINANCIAL ADVISOR	Y	PONTE VEDRA BEACH, FL, United States
01/2015 - 10/2022	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
06/2009 - 10/2022	MORGAN STANLEY SMITH BARNEY	Mass Transfer	Y	JACKSONVILLE, FL, 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.

No information reported.



## 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
Regulatory Event	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Other: N/A
<b>Date Initiated:</b>	05/24/2010
<b>Docket/Case Number:</b>	<a href="#">2008014712201</a>
<b>Employing firm when activity occurred which led to the regulatory action:</b>	MORGAN STANLEY SMITH BARNEY
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Allegations:</b>	NASD RULES 2110, 3110 - KIRK L. GRAVELLE MISMARKEDED ELECTRONIC ORDER TICKETS BY MARKING SOLICITED SALES TO CUSTOMERS OF A COMMON STOCK AS "UNSOLICITED." GRAVELLE SOLICITED CUSTOMERS TO PURCHASE THE SECURITY EVEN THOUGH GRAVELLE'S MEMBER FIRM HAD PLACED THE STOCK ON A RESTRICTED LIST BECAUSE OF THE POSSIBILITY OF CONFLICTS ARISING FROM ACTIVITY WITHIN THE FIRM'S INVESTMENT BANKING DEPARTMENT. GRAVELLE'S ATTEMPT TO ENTER TRADES OF THIS STOCK AS SOLICITED WERE BLOCKED BY THE FIRM'S OPERATING SYSTEM. GRAVELLE RE-ENTERED THE TRADES AS "UNSOLICITED" AND MISMARKEDED THE REMAINING ORDERS AS UNSOLICITED ORDERS, THEREBY CAUSING THE BOOKS AND RECORDS OF HIS FIRM TO BE INACCURATE AND IN VIOLATION OF SECURITIES EXCHANGE ACT RULE 17A-3.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

No

**Resolution Date:**

06/22/2011

**Sanctions Ordered:**

Civil and Administrative Penalty(ies)/Fine(s)  
Monetary Penalty other than Fines  
Requalification  
Suspension

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

**Sanction Type:** Suspension  
**Capacities Affected:** ANY CAPACITY  
**Duration:** FIVE BUSINESS DAYS  
**Start Date:** 07/05/2011  
**End Date:** 07/11/2011

**Requalification 1 of 1**

**Requalification Type:** Requalification by Exam  
**Length of time given to requalify:** 90 DAYS

**Type of exam required :** N/A

**Has condition been satisfied:** No

**Monetary Sanction 1 of 2**

**Monetary Related Sanction:** Monetary Penalty other than Fines  
**Total Amount:** \$2,951.95  
**Portion Levied against individual:** \$2,951.95

**Payment Plan:**

**Is Payment Plan Current:** Yes  
**Date Paid by individual:** 07/27/2011  
**Was any portion of penalty waived?** No

**Amount Waived:****Monetary Sanction 2 of 2**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)  
**Total Amount:** \$10,000.00



**Portion Levied against individual:** \$10,000.00

**Payment Plan:**

**Is Payment Plan Current:** Yes

**Date Paid by individual:** 07/27/2011

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement**

HEARING PANEL DECISION RENDERED MAY 5, 2011 WHEREIN GRAVELLE IS FINED \$10,000, SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR FIVE BUSINESS DAYS, REQUIRED TO REQUALIFY BY EXAM AND ORDERED TO PAY \$2,951.95 IN COSTS. THE HEARING PANEL IMPOSED A FIVE-DAY SUSPENSION, RATHER THAN THE APPROPRIATE TEN-DAY SUSPENSION BECAUSE GRAVELLE HAD ALREADY SERVED A FIVE-DAY SUSPENSION IMPOSED BY THE FIRM. THE SUSPENSION SHALL BE BEGIN ON JULY 5, 2011 WITH THE OPENING OF THE BUSINESS DAY AND END JULY 11, 2011 AT THE CLOSE OF THE BUSINESS DAY. GRAVELLE SHALL RE-QUALIFY BY EXAM WITHIN 90 DAYS OF THE INITIATION OF HIS SUSPENSION. DECISION IS FINAL JUNE 22, 2011.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Other: N/A

**Date Initiated:** 05/24/2010

**Docket/Case Number:** DISCIPLINARY PROCEEDING NO. 2008014712201

**Employing firm when activity occurred which led to the regulatory action:** MORGAN STANLEY & CO., INCORPORATED

**Product Type:** Equity Listed (Common & Preferred Stock)

**Allegations:** FINRA HAS FILED A COMPLAINT ALLEGING THAT MR. GRAVELLE MISMARKED 11 ELECTRONIC ORDER TICKETS IN VIOLATION OF SEC RULE 17A-3 AND FINRA CONDUCT RULES 2110 AND 3110.

**Current Status:** Final

**Resolution:** Decision

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 05/05/2011

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Monetary Penalty other than Fines  
Suspension  
Other: N/A



**Sanction 1 of 1**

**Sanction Type:** Suspension  
**Capacities Affected:** ANY FINRA MEMBER FIRM IN ANY CAPACITY  
**Duration:** FIVE BUSINESS DAYS  
**Start Date:** 07/05/2011  
**End Date:** 07/11/2011

**Requalification 1 of 1**

**Requalification Type:** Requalification by Exam  
**Length of time given to requalify:** WITHIN 90 DAYS INITIATION OF SUSPENSION

**Type of exam required :** SERIES 7  
**Has condition been satisfied:** Yes

**Monetary Sanction 1 of 2**

**Monetary Related Sanction:** Monetary Penalty other than Fines  
**Total Amount:** \$2,951.95  
**Portion Levied against individual:** \$2,951.95

**Payment Plan:**  
**Is Payment Plan Current:**  
**Date Paid by individual:**  
**Was any portion of penalty waived?** No

**Amount Waived:**

**Monetary Sanction 2 of 2**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)  
**Total Amount:** \$10,000.00  
**Portion Levied against individual:** \$10,000.00

**Payment Plan:**  
**Is Payment Plan Current:**  
**Date Paid by individual:**  
**Was any portion of penalty waived?** No

**Amount Waived:**



## End of Report

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