



IAPD Report

ROBERT GREGGORY TEMPLETON

CRD# 2630728

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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

ROBERT GREGGORY TEMPLETON (CRD# 2630728)

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 **12/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	07/25/2016
IA	GOOD LIFE ADVISORS, LLC	CRD# 171898	07/28/2016

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	WADDELL & REED	866	COLUMBIA, SC	05/29/1997 - 08/06/2016
B	WADDELL & REED	866	COLUMBIA, SC	07/17/1995 - 08/06/2016

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
Customer Dispute	2



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 2

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	07/25/2016
B FINRA	Invest. Co and Variable Contracts	Approved	07/25/2016
B Colorado	Agent	Approved	05/03/2023
B Florida	Agent	Approved	06/28/2023
B Georgia	Agent	Approved	07/28/2016
B North Carolina	Agent	Approved	07/25/2016
B South Carolina	Agent	Approved	07/26/2016
B Virginia	Agent	Approved	07/25/2016

Branch Office Locations

LPL FINANCIAL LLC
2000 CENTER POINT RD, STE 2220
COLUMBIA, SC 29210

Employment 2 of 2

Firm Name: **GOOD LIFE ADVISORS, LLC**
Main Address: 1420 CELEBRATION BLVD.
SUITE 109
CELEBRATION, FL 34747
Firm ID#: 171898



Qualifications

	Regulator	Registration	Status	Date
IA	South Carolina	Investment Adviser Representative	Approved	07/28/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	01/08/2021

Branch Office Locations

GOOD LIFE ADVISORS, LLC
2000 Center Point Road
Suite 2220
Columbia, SC 29210



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
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/12/2009
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/14/1995

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	02/11/1997
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/23/1995

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



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	05/29/1997 - 08/06/2016	WADDELL & REED	CRD# 866	COLUMBIA, SC
B	07/17/1995 - 08/06/2016	WADDELL & REED	CRD# 866	COLUMBIA, SC

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
07/2016 - Present	Good Life Advisors, LLC	Investment Adviser Representative	Y	Columbia, SC, United States
07/2016 - Present	LPL Financial, LLC	Registered Representative	Y	Columbia, SC, United States
04/2010 - 04/2018	COPE BAPTIST CHURCH	PASTOR	N	COPE, SC, United States
08/1995 - 07/2016	VARIOUS INSURANCE CARRIERS	INSURANCE AGENT	Y	NEESES, SC, United States
06/1995 - 07/2016	WADDELL & REED, INC.	ASSOCIATED PERSON	Y	COLUMBIA, SC, 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) 07/25/2016: Cornerstone Financial - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start 07/01/2016 - 160 Hr/Mo; 160 Hour(s) During Securities Trading; 100% Time Spent
- (2) 07/25/2016: The Pinehill Ramblers - Musician - Not Investment Related - Neeses, SC - Start 01/01/2006 - 4 Hr/Mo; 0 Hour(s) During Securities Trading; 1% Time Spent
- (3) 07/25/2016: The Times & Democrat - Author - Not Investment Related - Orangeburg, SC - Start 07/01/2015 - 1 Hr/Mo; 0 Hour(s) During Securities Trading; 1% Time Spent
- (4) 07/28/2016: Good Life Advisors - Registered Investment Advisor Hybrid - DBA: (HYBRID) Good Life Advisors - Investment Related - 30 Commerce Drive - Start 07/01/2016 - 160 Hr/Mo; 160 Hour(s) During Securities Trading; 100% Time Spent - IAR
- (5) 09/07/2016: Cornerstone Financial Management - DBA for LPL Business (entity for LPL business) - Investment Related - 2000 Center Point Road, Suite 2220, Columbia, SC 29210 - Start 07/28/2016 - 160 Hr/Mo; 160 Hour(s) During Securities Trading
- (6) 3/2/2017: Good Life IA - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 02/22/2017 - 5 Hours Per Month During Securities Trading - Fixed insurance.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

- (7) 8/8/2017: No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Agent - Started 06/22/2017 - 1 Hour Per Month During Securities Trading.
- (8) 4/29/2019 - Cornerstone Financial Management - The Templeton Group - Investment related - At reported business location(s) - DBA for LPL Business (entity for LPL business) - start date: 05/01/2019 - 160 Hours Per Month/140 Hours During Securities Trading.
- (9) 5/9/2019 - Cornerstone Financial Management - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Started 07/28/2016 - 160 Hours Per Month During Securities Trading.
- (10) 5/15/2019 - Cornerstone Financial Management - The Templeton Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 05/01/2019 - 160 Hours Per Month/140 Hours During Securities Trading - I provide investment advisory services through Good Life Advisors, LLC, an independent investment advisor firm. I started this business activity in 5/1/2019. I expect to spend approximately 160 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.
- (11) 3/25/2021 - Neeses Baptist Church - Not Investment Related - Neeses, SC - Other-Pastor- Start Date: 9/30/2018 - 40 Hours Per Month/4 Hours During Securities Trading
- (12) 12/04/2024- Templeton Publications, LLC - Other - Book Writing - Chapin, SC - Not Investment Related - Start Date 11/01/2024 - 1 hour per month/ 0 hours during trading
- (13) 11/18/2025 - The Templeton Group - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start Date 11/13/2025 - 200 hours per month/ during trading
- (14) 11/18/2025 - CNS Cares - Other - Home Health Aide - Not Investment Related - Home Based - Start Date 11/17/2025 - 160 hours per month/ 0 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
Regulatory Event	1
Customer Dispute	2

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

Reporting Source: Regulator

Regulatory Action Initiated By: NASD

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 11/25/2003

Docket/Case Number: C07030083

Employing firm when activity occurred which led to the regulatory action: WADDELL & REED

Product Type: Annuity(ies) - Variable

Other Product Type(s):

Allegations: NASD RULE 2110 - IN CONNECTION WITH THE SALE OF A VARIABLE ANNUITY, RESPONDENT ASSISTED A CLIENT IN THE COMPLETION OF AN APPLICATION FOR A VARIABLE ANNUITY THAT GREATLY OVERSTATED THE CLIENT'S NET WORTH, AND WITH FULL KNOWLEDGE OF THE INACCURATE INFORMATION ON THE APPLICATION, SUBMITTED THE APPLICATION TO HIS MEMBER FIRM FOR PROCESSING.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



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:	11/25/2003
Sanctions Ordered:	Monetary/Fine \$5,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, TEMPLETON CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 120 DAYS. SUSPENSION EFFECTIVE JANUARY 5, 2004 TO CLOSE OF BUSINESS MAY 3, 2004.
.....	
Reporting Source:	Individual
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	FINE OF \$5,000.00
Date Initiated:	11/25/2003
Docket/Case Number:	C07030083
Employing firm when activity occurred which led to the regulatory action:	WADDELL & REED, INC.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	
Allegations:	NASD RULE 2110 - IN CONNECTION WITH THE SALE OF A VARIABLE ANNUITY, RESPONDENT ASSISTED A CLIENT IN THE COMPLETION OF AN APPLICATION FOR A VARIABLE ANNUITY THAT GREATLY OVERSTATED THE CLIENT'S NET WORTH, AND WITH FULL KNOWLEDGE OF THE INACCUARTE INFORMATION ON THE APPLICATION, SUBMITTED THE APPLICATION TO HIS MEMBER FIRM FOR PROCESSING.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	11/25/2003
Sanctions Ordered:	Monetary/Fine \$5,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, TEMPLETON CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED \$5,000.00 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 120 DAYS.



SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS ON
01/05/2004 AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON
05/03/2004.



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 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WADDELL & REED INC

Allegations: CUSTOMER ALLEGES THAT HE TOLD RR TO PUT ALL OF HIS INVESTMENTS INTO FIXED INCOME APPROXIMATELEY JULY 22, 2011, BUT THAT RR WOULD NOT LISTEN TO HIM.

Product Type: Other: MANAGED ALLOCATION PORTFOLIO (IA PRODUCT)

Alleged Damages: \$38,000.00

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: 08/22/2011

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/02/2012

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WADDELL & REED, INC.

Allegations: COMPLAINANT PURCHASED VARIABLE ANNUITY ON 08/28/00 AND MUTUAL FUNDS ON 01/05/99. COMPLAINANT ALLEGES THAT ADVISOR CHANGED INFORMATION ON VARIABLE ANNUITY APPLICATION AND RECOMMENDED UNSUITABLE INVESTMENTS.

Product Type: Annuity(ies) - Variable

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: \$286,000.00

Customer Complaint Information



Date Complaint Received:	10/08/2002
Complaint Pending?	No
Status:	Settled
Status Date:	04/22/2003
Settlement Amount:	\$70,000.00
Individual Contribution Amount:	\$0.00



End of Report

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