User Guidance

www.adviserinfo.sec.gov

IAPD Report

Clifford Scott Goodwin

CRD# 2656582

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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

Clifford Scott Goodwin (CRD# 2656582)

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 **11/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	THE LEADERS GROUP, INC.	CRD# 37157	07/16/2013
IA	TLG ADVISORS, INC.	CRD# 111052	03/29/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	TLG ADVISORS, INC.	111052	HENDERSONVILLE, TN	07/29/2013 - 12/31/2017
IA	QUESTAR ASSET MANAGEMENT, INC.	133358	HENDERSONVILLE, TN	06/04/2012 - 07/19/2013
B	QUESTAR CAPITAL CORPORATION	43100	HENDERSONVILLE, TN	12/01/2006 - 07/19/2013

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

Employment 1 of 2

Firm Name: **TLG ADVISORS, INC.**
Main Address: 475 SPRINGFIELD AVE
SUMMIT, NJ 07901
Firm ID#: 111052

	Regulator	Registration	Status	Date
IA	Tennessee	Investment Adviser Representative	Approved	03/29/2018

Branch Office Locations

TLG ADVISORS, INC.
100 Country Club Drive, Suite 108
Hendersonville, TN 37075

Employment 2 of 2

Firm Name: **THE LEADERS GROUP, INC.**
Main Address: 475 SPRINGFIELD AVE
SUMMIT, NJ 07901
Firm ID#: 37157

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	07/16/2013
B	FINRA	General Securities Representative	Approved	07/16/2013
B	FINRA	Invest. Co and Variable Contracts	Approved	07/16/2013
B	Alabama	Agent	Approved	07/16/2013
B	Tennessee	Agent	Approved	07/16/2013

Branch Office Locations

Qualifications

100 Country Club Drive, Suite 108
Hendersonville, TN 37075

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
	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	04/17/2012
B	Direct Participation Programs Representative Examination (S22)	Series 22	05/12/2008
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/26/2006

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/01/2012
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/27/2006

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	07/29/2013 - 12/31/2017	TLG ADVISORS, INC.	CRD# 111052	HENDERSONVILLE, TN
IA	06/04/2012 - 07/19/2013	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	HENDERSONVILLE, TN
B	12/01/2006 - 07/19/2013	QUESTAR CAPITAL CORPORATION	CRD# 43100	HENDERSONVILLE, TN
B	06/27/2006 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	HENDERSONVILLE, TN
B	11/02/1998 - 12/31/2000	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	05/14/1997 - 06/01/1998	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	03/29/1996 - 05/14/1997	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	03/29/1996 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

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
07/2013 - Present	The Leaders Group, Inc.	Registered Representative	Y	Littleton, CO, United States
05/1997 - Present	Self Employed Independent	Insurance Agent	N	Pegram, TN, 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) FOCUS RETIREMENT SOLUTIONS. - 10/1/2021 - 100 Country Club Drive, Suite 108, Hendersonville, TN 37075 - Owner/Licensed Agent, prospect, service clients and prospective clients; Life, LTC, DI insurance as well as the DBA being used as the name for my Leaders Group associated business of mutual funds, FIA, RIA annuities and any other securities related business, Inv't Rel, 160hrs/mo; 120 hrs/mo (during trading hours.)
2) FINANCIAL INDEPENDENCE GROUP - 7/1/13 - 19520 West Catawba Avenue, Suite 200, Cornelius, NC 28031 - Insurance

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Agent , (Life Insurance and Annuities), Work with clients and prospects on life and life insurance needs. Also submit annuity business through FIG, Inv't Rel, Insurance Sales , 100 hrs/mo; 100 hrs/mo (during trading hours).
3) TLG ADVISORS INC - SINCE 03/2018 - 26 W DRY CREEK CR, STE 800, LITTLETON CO 80120 - INV REL, IAR BSN, IAR REP, DEVOTE APPROX: 20 HRS/WK.

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:	NONE
Allegations:	CLIENT BROTHER ALLEGED INDEXED ANNUITY WAS UNSUITABLE.
Product Type:	Other
Other Product Type(s):	INDEXED ANNUITY
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	10/24/2006
Complaint Pending?	No
Status:	Denied
Status Date:	11/03/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS CLIENT WAS REFERRED TO US BY HIS NEPHEW THAT WAS INVOLVED WITH HIM BY HELPING HIM WITH MONEY GUIDANCE AS WELL AS OTHER AREAS OF HIS LIFE. THIS NEPHEW IS ALSO A CLIENT OF OURS. WE FULLY DISCLOSED THE DETAILS OF THE PRODUCT HE WANTED TO PURCHASE ON SEVERAL DIFFERENT OCCASIONS WITH THE NEPHEW ALWAYS PRESENT. THE CLIENT WAS SHARP AND UNDERSTOOD THE PRODUCT.

SINCE THAT TIME A BROTHER, ESTRANGED FOR SEVERAL YEARS, HAS STEPPED IN AND TAKEN OVER ALL MATTERS FOR THIS CLIENT AND PUSHED THE NEPHEW AWAY WITH A RESTRAINING ORDER TO HAVE COMPLETE CONTROL HIMSELF. THE BROTHER HAS TAKEN OVER ASSETS, SUPPOSEDLY MOVING HIMSELF AS BENEFICIARY.
CUSTOMER COMPLAINT IS NO LONGER REPORTABLE, AS IT IS OVER 24 MONTHS OLD.

End of Report

This page is intentionally left blank.

