IAPD Report

CHARLES TIMOTHY OWENS

CRD# 2703898

Section Title	Page(s)

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

CHARLES TIMOTHY OWENS (CRD# 2703898)

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 **05/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	11/07/2025
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	11/07/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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	LPL FINANCIAL LLC	6413	MACON, GA	02/14/2018 - 11/19/2025
IA	LPL FINANCIAL LLC	6413	MACON, GA	02/14/2018 - 11/19/2025
IA	INVEST FINANCIAL CORPORATION	12984	MACON, GA	07/20/2005 - 02/14/2018

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	6

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

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402

Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/07/2025
B	Alabama	Agent	Approved	11/20/2025
B	Arizona	Agent	Approved	11/07/2025
B	California	Agent	Approved	11/07/2025
B	Colorado	Agent	Approved	11/07/2025
B	Delaware	Agent	Approved	11/21/2025
B	District of Columbia	Agent	Approved	11/24/2025
B	Florida	Agent	Approved	11/10/2025
B	Georgia	Agent	Approved	11/07/2025
IA	Georgia	Investment Adviser Representative	Approved	11/20/2025
B	Indiana	Agent	Approved	11/07/2025
B	Iowa	Agent	Approved	11/20/2025
B	Kentucky	Agent	Approved	11/07/2025

Qualifications

	Regulator	Registration	Status	Date
B	Louisiana	Agent	Approved	11/07/2025
B	Maryland	Agent	Approved	11/07/2025
B	Michigan	Agent	Approved	11/07/2025
B	Minnesota	Agent	Approved	11/20/2025
B	Mississippi	Agent	Approved	11/07/2025
B	Missouri	Agent	Approved	11/07/2025
B	Montana	Agent	Approved	11/07/2025
B	New Jersey	Agent	Approved	05/28/2026
B	New Mexico	Agent	Approved	11/07/2025
B	New York	Agent	Approved	11/07/2025
B	North Carolina	Agent	Approved	11/07/2025
B	Puerto Rico	Agent	Approved	11/07/2025
B	South Carolina	Agent	Approved	11/20/2025
B	Tennessee	Agent	Approved	11/20/2025
B	Texas	Agent	Approved	11/07/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	11/07/2025
B	Vermont	Agent	Approved	11/07/2025
B	Virginia	Agent	Approved	11/07/2025

Qualifications

	Regulator	Registration	Status	Date
B	Wyoming	Agent	Approved	11/07/2025

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
1412 Bass Rd.
Macon, GA 31210-7508

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, 2 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	03/21/1996

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/08/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/04/1996

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
B	02/14/2018 - 11/19/2025	LPL FINANCIAL LLC	CRD# 6413	MACON, GA
IA	02/14/2018 - 11/19/2025	LPL FINANCIAL LLC	CRD# 6413	MACON, GA
IA	07/20/2005 - 02/14/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	MACON, GA
B	07/15/2005 - 02/14/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	MACON, GA
IA	04/20/2001 - 07/15/2005	WACHOVIA SECURITIES, LLC	CRD# 19616	MACON, GA
B	03/30/2001 - 07/15/2005	WACHOVIA SECURITIES, LLC	CRD# 19616	ST. LOUIS, MO
B	08/14/2000 - 04/09/2001	UBS PAINEWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	03/22/1996 - 08/14/2000	J.C. BRADFORD & CO.	CRD# 1287	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
11/2025 - Present	Ameriprise Financial Services, LLC	Registered Representative	Y	Macon, GA, United States
02/2018 - 11/2025	LPL FINANCIAL LLC	Mass Transfer	Y	MACON, GA, United States
07/2005 - 11/2025	CAPITAL CITY BANC INVESTMENTS	Bank Employee	Y	MACON, GA, United States
07/2005 - 02/2018	INVEST Financial Corp	Registered Rep	Y	Tampa, FL, 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.

Real Estate Ownership; Single Family; 10519 Front Beach Rd, Unit 1901, Panama City Beach, FL, 32407; Not Investment-

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Related; 01/01/2010 / Single Family; 520 Richard Jackson Blvd, Unit 1514, Panama City Beach, FL, 31047; Not Investment-Related; 01/01/2010 / Single Family; 23011 Front Beach Rd, Unit 54, Panama City Beach, FL, 32413; Not Investment-Related; 01/01/2010 / Single Family; 1175 N Beachview Dr, Unit 437, Jekyll Island, GA, 31527; Not Investment-Related; 05/10/2022 / Single Family; 151 Country Club Dr, Unit 11, Whittier, NC, 28789; Not Investment-Related; 03/01/2025. Independent Insurance Brokering; Prosperity Life Group; 03/14/2023; Fixed Annuity. Outside Employment; Colony Bank; Financial Advisor providing financial advice.; Financial Advisor providing financial advice.; 1412 Bass Rd, , Macon, GA, 31210; Investment-Related; 11/07/2025; 60 hours per month; 40 to 59 during trading hours.

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	6

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 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	The client stated that a variable annuity purchased in 2021 was unsuitable based on their liquid net worth. The client's requested a full surrender and waiver of all disclosed surrender fees. 12/23/2021 - 10/23/2023
Product Type:	Annuity-Variable
Alleged Damages:	$14,695.03
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:	10/23/2023
Complaint Pending?	No
Status:	Denied
Status Date:	11/06/2023
Settlement Amount:	
Individual Contribution Amount:	

Broker Statement	The annuity purchase, reviewed by LPL and Lincoln Financial, was well within the firm's conservative suitability guidelines based on the client's liquid net worth. The client's represent their liquid net worth is less than one percent of what they attested to at time of purchase in Dec. 2021. According to the client's signed rationale statement: The clients attested they no longer needed a lifetime income benefit rider provided by the old contract because they had adequate income from other sources to pay for living expenses and unexpected emergencies. The clients exchanged for the new annuity contract as it more than doubled the client's death benefits. The advisor provided proper disclosures to the client. Moreover, LPL and the advisor deny any wrongdoing regarding the client's annuity purchase.

Disclosure 2 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INVEST FINANCIAL CORPORATION
Allegations:	CLIENT ALLEGED REP PLACED UNAUTHORIZED TRANSACTIONS ON CLIENT'S BEHALF.
Product Type:	Annuity-Variable
Alleged Damages:	$499,750.00
Alleged Damages Amount Explanation (if amount not exact):	ADDITIONAL DAMAGES REQUESTED OF LEGAL FEES AND INTEREST.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	09 05406
Date Notice/Process Served:	12/01/2009
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/16/2010
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I HAVE NOT MADE ANY UNAUTHORIZED TRANSACTIONS. THIS CLIENT SIGNED ALL THE NECESSARY DOCUMENTS AND DISCLOSURES AND APPROVED ALL TRANSACTIONS.

Disclosure 3 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INVEST FINANCIAL CORPORATION
Allegations:	CLIENT ALLEGES THAT BETWEEN AUGUST OF 2005 AND OCTOBER OF 2007

	THE REPRESENTATIVE MADE NUMEROUS TRANSACTIONS WITHOUT THE CLIENTS KNOWLEDGE OR APPROVAL.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGE AMOUNT WAS STATED IN COMPLAINT
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:	04/30/2008
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/11/2009
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 4 of 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	UBS PAINEWEBBER INC.
Allegations:	CLIENT ALLEGES THAT BROKER SOLD SUN MICROSYSTEMS TO HIS SISTER ON HIS ACCOUNT. ESTIMATED DAMAGES EXCEED $5000.
Product Type:	Equity - OTC
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	06/13/2001
Complaint Pending?	No
Status:	Denied
Status Date:	01/17/2002
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint: UBS PAINEWEBBER INC.

Allegations: CLIENT ALLEGES THAT BROKER SOLD SUN MICROSYSTEMS TO HIS SISTER ON HIS ACCOUNT. ESTIMATED DAMAGES EXCEED $5000.

Product Type: Equity - OTC

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 06/13/2001

Complaint Pending? No

Status: Denied

Status Date: 01/17/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement BASED ON THE ORAL INFORMATION, THERE IS NO BASIS FOR THE COMPLAINT. WE HAVE REQUESTED COPIES OF COMPLAINTS FROM PAINEWEBBER BUT HAVE NOT RECEIVED THEM.

Disclosure 5 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: CLAIMANT CLAIMS THAT HER FORMER JC BRADFORD BROKER MADE TWO UNAUTHORIZED PURCHASES OF STOCK ON MARGIN IN APRIL-MAY 2000, AND DID NOT ADEQUATELY DISCLOSE THE RISK OF TRADING ON MARGIN.

Product Type: Equity - OTC

Alleged Damages: $55,880.37

Customer Complaint Information

Date Complaint Received: 06/11/2001

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/16/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; CASE# 02-07265.

Date Notice/Process Served: 12/16/2002

Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/13/2004
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	J.C. BRADFORD LLC - (UBS PAINEWEBBER INC. - UBS FINANCIAL SERVICES)
Allegations:	CLAIMANT ALLEGED THAT J.C. BRADFORD FINANCIAL ADVISOR ENTERED TWO UNAUTHORIZED PURCHASES ON MARGIN IN APRIL/MAY OF 2000.
Product Type:	Equity - OTC
Alleged Damages:	$55,800.37

Customer Complaint Information

Date Complaint Received:	12/16/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/16/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD CASE NO. 02-07265
Date Notice/Process Served:	12/16/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/13/2004
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS PAINEWEBBER INC.
Allegations:	CLIENT ALLEGES FORMER FA PURCHASES 1200 SHARES OF AT&T IN CLIENT'S ACCOUNT ON MAY 5, 2000 WITHOUT CLIENT'S AUTHORIZATION.

	CLIENT STATES THAT THE PURCHASE WAS DONE ON MARGIN, AND ALLEGES THAT "THE CREATION OF THIS MARGIN LOAN WAS MADE KNOWN TO (HER) BY MR. OWENS AFTER THE FACT". DAMAGES UNSPECIFIED, BUT ESTIMATED TO EXCEED $5000.
Product Type:	Equity - OTC
Alleged Damages:	$55,880.37

Customer Complaint Information

Date Complaint Received:	06/11/2001
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/16/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; CASE # 02-07265
Date Notice/Process Served:	12/16/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/13/2004
Monetary Compensation Amount:	$20,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I WAS TOLD BY THE ATTORNEY AT UBS PAINEWEBBER INC. THAT THE SETTLEMENT WAS SOLELY BASED ON A BUSINESS DECISION. I HAVE ALWAYS DENIED THE COMPLAINT AND FELT THERE WAS NO BASIS FOR THE COMPLAINT. I HAVE NOT CONTRIBUTED ANY MONETARY AMOUNT TO THE SETTLEMENT. BASED ON THE INFORMATION, THERE IS NO BASIS FOR THE COMPLAINT. [CUSTOMER] DID AUTHORIZE THIS TRADE. COPY OF THE COMPLAINT REQUESTED FROM PAINEWEBBER BUT NEVER RECEIVED.

Disclosure 6 of 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	UBS PAINEWEBBER INC.
Allegations:	CLIENT ALLEGED THAT BROKER SOLD ALL, AND PURCHASED 5000 SHARES OF SQST ON JULY 25, 2000, WITHOUT HER PERMISSION. DAMAGES ARE UNSPECIFIED BUT ARE ESTIMATED TO EXCEED $5000. IN A SUBSEQUENT CLIENT LETTER ALLEGED THAT SQST WAS AN UNSUITABLE INVESTMENT, AND THAT THE SALE OF ALL WAS AGAINST HER

	INSTRUCTION THAT SHE WANTED TO HOLD THE STOCK.
Product Type:	Equity - OTC
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	04/02/2001
Complaint Pending?	No
Status:	Settled
Status Date:	12/17/2002
Settlement Amount:	$15,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS PAINEWEBBER INC.
Allegations:	CLIENT ALLEGES THAT BROKER SOLD ALL, AND PURCHASED 5000 SHARES OF SQST ON JULY 25, 2000, WITHOUT HER PERMISSION. DAMAGES ARE UNSPECIFIED BUT ARE ESTIMATED TO EXCEED $5000. IN A SUBSEQUENT CLIENT LETTER ALLEGED THAT SQST WAS AN UNSUITABLE INVESTMENT, AND THAT THE SALE OF ALL WAS AGAINST HER INSTRUCTION THAT SHE WANTED TO HOLD THE STOCK.
Product Type:	Equity - OTC
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	04/02/2001
Complaint Pending?	No
Status:	Settled
Status Date:	12/17/2002
Settlement Amount:	$15,000.00
Individual Contribution Amount:	$0.00
Broker Statement	BASED ON THE INFORMATION, THERE IS NO BASIS FOR THE COMPLAINT.

End of Report

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