



IAPD Report

SCOTT ROBERT BARLOW

CRD# 2924924

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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

SCOTT ROBERT BARLOW (CRD# 2924924)

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 **08/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	FIFTH THIRD SECURITIES, INC.	CRD# 628	12/09/2014
IA	FIFTH THIRD SECURITIES, INC.	CRD# 628	12/22/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	PNC INVESTMENTS	129052	CLEARWATER, FL	12/11/2012 - 12/03/2014
B	PNC INVESTMENTS	129052	CLEARWATER, FL	12/04/2012 - 12/03/2014
B	MORGAN STANLEY	149777	ST. PETERSBURG, FL	06/01/2009 - 11/27/2012

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	5



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

Employment 1 of 1

Firm Name: **FIFTH THIRD SECURITIES, INC.**
Main Address: 34 FOUNTAIN SQUARE PLAZA
MD 1090XB
CINCINNATI, OH 45263
Firm ID#: 628

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	12/09/2014
B	Alabama	Agent	Approved	08/17/2020
B	Florida	Agent	Approved	12/22/2014
IA	Florida	Investment Adviser Representative	Approved	12/22/2014
B	Georgia	Agent	Approved	12/04/2019
B	Indiana	Agent	Approved	01/16/2015
B	Kentucky	Agent	Approved	01/12/2015
B	Michigan	Agent	Approved	01/12/2015
B	North Carolina	Agent	Approved	01/15/2015
B	Ohio	Agent	Approved	01/08/2015
B	Pennsylvania	Agent	Approved	12/10/2014
B	South Carolina	Agent	Approved	03/09/2017
B	Texas	Agent	Approved	01/15/2015



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	01/08/2015
B West Virginia	Agent	Approved	04/23/2019

Branch Office Locations

FIFTH THIRD SECURITIES, INC.
4301 34th Street S
ST. PETERSBURG, FL 33711

FIFTH THIRD SECURITIES, INC.
3901 4th St N
St. Petersburg, FL 33703

FIFTH THIRD SECURITIES, INC.
11281 ULMERTON RD
LARGO, FL 33778

FIFTH THIRD SECURITIES, INC.
180 Treasure Island Causeway
Treasure Island, FL 33706

FIFTH THIRD SECURITIES, INC.
1698 MISSOURI AVE
CLEARWATER, FL 33756

FIFTH THIRD SECURITIES, INC.
18395 GULF BOULEVARD
INDIAN SHORES, FL 33785



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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/21/2004

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Futures Managed Funds Examination (S31)	Series 31	09/18/2009
B General Securities Representative Examination (S7)	Series 7	09/10/1997

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/24/1997
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/24/1997



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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	12/11/2012 - 12/03/2014	PNC INVESTMENTS	CRD# 129052	CLEARWATER, FL
B	12/04/2012 - 12/03/2014	PNC INVESTMENTS	CRD# 129052	CLEARWATER, FL
B	06/01/2009 - 11/27/2012	MORGAN STANLEY	CRD# 149777	ST. PETERSBURG, FL
IA	06/01/2009 - 11/27/2012	MORGAN STANLEY	CRD# 149777	ST. PETERSBURG, FL
IA	04/20/2009 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	ST. PETERSBURG, FL
B	04/03/2009 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	ST. PETERSBURG, FL
IA	12/09/2003 - 04/13/2009	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	TAMPA, FL
B	11/24/2003 - 04/13/2009	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	TAMPA, FL
IA	10/13/2003 - 11/25/2003	AMSOUTH INVESTMENT MANAGEMENT COMPANY LLC	CRD# 111757	ST. PETERSBURG, FL
B	07/30/2002 - 11/03/2003	AMSOUTH INVESTMENT SERVICES, INC.	CRD# 15692	BIRMINGHAM, AL
IA	01/31/2003 - 09/25/2003	AMSOUTH INVESTMENT SERVICES, INC.	CRD# 15692	ST. PETERSBURG, FL
IA	11/15/1999 - 07/31/2002	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	ST. PETERSBURG, FL
B	11/15/1999 - 07/31/2002	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	09/11/1997 - 11/17/1999	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY



Registration & Employment History



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
12/2014 - Present	FIFTH THIRD SECURITIES	REGISTERED REPRESENTATIVE	Y	ST. PETERSBURG, 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.

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
Customer Dispute	5

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Fifth Third Securities, Inc.
Allegations:	Customer alleged that Representative did not disclose surrender fees associated with equity indexed annuity.
Product Type:	Other: equity indexed annuity
Alleged Damages:	\$11,546.00
Alleged Damages Amount Explanation (if amount not exact):	Amount reflects a good faith estimate of the first year surrender charges in the annuity.
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:	06/30/2017
Complaint Pending?	No
Status:	Denied
Status Date:	07/13/2017
Settlement Amount:	

**Individual Contribution
Amount:****Disclosure 2 of 5**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PNC INVESTMENTS

Allegations: CLIENT ALLEGES TRANSFER OF ASSETS DELAY, POOR PERFORMANCE AND POOR SERVICE.

Product Type: Mutual Fund

Alleged Damages: \$368,074.19

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: 02/05/2015

Complaint Pending? No

Status: Denied

Status Date: 03/03/2015

Settlement Amount:

**Individual Contribution
Amount:**

.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PNC INVESTMENTS

Allegations: TRANSFER OF ASSETS DELAY, POOR PERFORMANCE AND POOR SERVICE

Product Type: Mutual Fund

Alleged Damages: \$368,074.19

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: 02/05/2015

Complaint Pending? No

Status: Denied

Status Date: 03/03/2015

**Settlement Amount:****Individual Contribution Amount:****Disclosure 3 of 5****Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

SUNTRUST INVESTMENT SERVICES, INC

Allegations:

THE TRUSTEES ALLEGED UNSUITABLE RECOMMENDATIONS TO PURCHASE THREE MUTUAL FUNDS. TRADES OCCURRED IN 12/21/06 AND 6/26/07 AND POSITIONS WERE LIQUIDATED ON 10/13/08.

Product Type:

Mutual Fund

Alleged Damages:

\$1,494,922.00

Alleged Damages Amount Explanation (if amount not exact):

GOOD FAITH ESTIMATE THE CLIENTS WANTED REIMBURSEMENT OF MARKET LOSSES AT DATE OF LIQUIDATION.

Arbitration Information**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):**

FINRA ARBITRATION

Docket/Case #:

CASE # 11-01946

Date Notice/Process Served:

07/05/2011

Arbitration Pending?

No

Disposition:

Settled

Disposition Date:

04/20/2012

Monetary Compensation Amount:

\$115,000.00

Individual Contribution Amount:

\$0.00

Firm Statement

STIS SETTLED THIS MATTER, WITHOUT ADMITTING ANY ALLEGATION OR REQUIRING ANY CONTRIBUTION FROM THE ADVISOR, SOLELY TO AVOID THE COSTS AND UNCERTAINTIES OF ARBITRATION. FURTHERMORE, THE CUSTOMERS ACKNOWLEDGED IN WRITING THAT THEIR LOSSES WERE CAUSED, NOT BY ANY WRONGDOING ON THE PART OF THE ADVISOR, BUT INSTEAD BY ADVERSE MARKET FORCES AND CONDITIONS BEYOND THE PARTIES' CONTROL. AMENDED TO CORRECT DISCLOSURE 7E (4)(A), WHICH WAS CHECKED IN ERROR. THIS HAS BEEN UPDATED TO REFLECT THE CORRECT QUESTION 7E (1) (D).

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

SUNTRUST INVESTMENT SERVICES, INC.

Allegations:

THE TRUSTEES ALLEGED UNSUITABLE RECOMMENDATIONS TO



PURCHASE THREE MUTUAL FUNDS. TRADES OCCURRED IN 12/21/06 AND 6/26/07 AND POSITIONS WERE LIQUIDATED ON 10/13/08.

Product Type: Mutual Fund

Alleged Damages: \$1,494,922.00

Alleged Damages Amount Explanation (if amount not exact): GOOD FAITH ESTIMATE THE CLIENTS WANTED REIMBURSEMENT OF MARKET LOSSES AT DATE OF LIQUIDATION.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 11-01946

Date Notice/Process Served: 07/05/2011

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/20/2012

Monetary Compensation Amount: \$115,000.00

Individual Contribution Amount: \$0.00

Broker Statement STIS SETTLED THIS MATTER, WITHOUT ADMITTING ANY ALLEGATION OR REQUIRING ANY CONTRIBUTION FROM THE ADVISOR, SOLELY TO AVOID THE COSTS AND UNCERTAINTIES OF ARBITRATION. FURTHERMORE, THE CUSTOMERS ACKNOWLEDGED IN WRITING THAT THEIR LOSSES WERE CAUSED, NOT BY ANY WRONGDOING ON THE PART OF THE ADVISOR, BUT INSTEAD BY ADVERSE MARKET FORCES AND CONDITIONS BEYOND THE PARTIES' CONTROL.

Disclosure 4 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC.

Allegations: THE CLIENT ALLEGED THAT HE WANTED INVESTMENTS WITH SLOW AND STEADY GROWTH AND NO RISK. THE CLIENT OWNED VARIABLE ANNUITIES AT A PREVIOUS FIRM AND RECEIVED EXTENSIVE WRITTEN DISCLOSURES ABOUT THE RISKS OF THE ANNUITIES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$56,451.00

Customer Complaint Information

Date Complaint Received: 02/12/2009

Complaint Pending? No

Status: Denied

Status Date: 03/13/2009

**Settlement Amount:****Individual Contribution Amount:****Disclosure 5 of 5****Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

SUNTRUST INVESTMENT SERVICES, INC.

Allegations:

THE CLIENT'S ATTORNEY FILED FOR FINRA ARBITRATION ALLEGING, AMONG OTHER THINGS, THAT THE FORMER REPRESENTATIVE MADE UNSUITABLE INVESTMENT RECOMMENDATIONS.

Product Type:

Mutual Fund

Alleged Damages:

\$1,077,000.00

Alleged Damages Amount Explanation (if amount not exact):

THE ATTORNEY CLIMED \$359,000 IN MARKET LOSSES PLUS \$718,000 IN PUNITIVE DAMAGES.

Arbitration Information**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):**

FINRA ARBITRATION

Docket/Case #:

CASE #09-03692

Date Notice/Process Served:

07/06/2009

Arbitration Pending?

No

Disposition:

Settled

Disposition Date:

06/08/2010

Monetary Compensation Amount:

\$155,000.00

Individual Contribution Amount:

\$0.00

Firm Statement

THE RECOMMENDATIONS AT ISSUE WERE CONSISTENT WITH THE CLIENT'S STATED INVESTMENT NEEDS AND OBJECTIVES, AND THE LOSSES WERE CAUSED, NOT BY ANY WRONGDOING ON THE PART OF THE REPRESENTATIVE OR FIRM, BUT INSTEAD BY UNFORSEEN AND UNPRECEDENTED ECONOMIC FORCES AND CONDITIONS.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

SUNTRUST INVESTMENT SERVICES, INC.

Allegations:

THE CLIENT, THROUGH HER ATTORNEY, COMPLAINED ABOUT MARKET LOSSES AND ALLEGED, AMONG OTHER THINGS THAT THE REPRESENTATIVE RECOMENDED UNSUITABLE INVESTMENTS

Product Type:

Mutual Fund



Alleged Damages:	\$1,077,000.00
Alleged Damages Amount Explanation (if amount not exact):	THE ATTORNEY CLAIMED \$359,000 IN MARKET LOSSES PLUS \$718,000 IN PUNITIVE DAMAGES.
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:	12/11/2008
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	07/06/2009
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA ARBITRATION
Docket/Case #:	CASE #09-03692
Date Notice/Process Served:	07/06/2009
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/08/2010
Monetary Compensation Amount:	\$155,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE RECOMMENDATIONS AT ISSUE WERE CONSISTENT WITH THE CLIENT'S STATED INVESTMENT NEEDS AND OBJECTIVES, AND THE LOSSES WERE CAUSED, NOT BY ANY WRONGDOING ON THE PART OF THE REPRESENTATIVE OR FIRM, BUT INSTEAD BY UNFORSEEN AND UNPRECEDENTED ECONOMIC FORCES AND CONDITIONS.



End of Report

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