



IAPD Report

REY WHITEHORN

CRD# 3034822

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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

REY WHITEHORN (CRD# 3034822)

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 **05/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/03/2012
IA	LPL FINANCIAL LLC	CRD# 6413	05/01/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	INDEPENDENT FINANCIAL PARTNERS	125112	Ft Lauderdale, FL	11/20/2015 - 04/26/2019
IA	LPL FINANCIAL LLC	6413	FT LAUDERDALE, FL	06/27/2012 - 12/01/2015
IA	WELLS FARGO ADVISORS, LLC	19616	FORT LAUDERDALE, FL	09/15/2010 - 05/01/2012

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

Employment 1 of 1

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	05/03/2012
B FINRA	Invest. Co and Variable Contracts	Approved	05/03/2012
B FINRA	Investment Co./Variable Contracts Prin	Approved	05/03/2012
B California	Agent	Approved	08/28/2019
B Connecticut	Agent	Approved	06/05/2023
B Florida	Agent	Approved	05/03/2012
IA Florida	Investment Adviser Representative	Approved	05/01/2019
B Maryland	Agent	Approved	05/19/2025
B Massachusetts	Agent	Approved	05/10/2019
B New Jersey	Agent	Approved	08/04/2022
B New York	Agent	Approved	01/13/2016
B Oregon	Agent	Approved	08/19/2020
B Pennsylvania	Agent	Approved	05/05/2025



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	06/05/2023
B Tennessee	Agent	Approved	10/22/2024
IA Texas	Investment Adviser Representative	Restricted Approval	09/21/2023

Branch Office Locations

LPL FINANCIAL LLC
MIAMI SHORES, FL



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
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/13/2003

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	07/19/1999
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/20/1998

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	12/07/2006
Uniform Securities Agent State Law Examination (S63)	Series 63	05/26/1998

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	11/20/2015 - 04/26/2019	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	Ft Lauderdale, FL
IA	06/27/2012 - 12/01/2015	LPL FINANCIAL LLC	CRD# 6413	FT LAUDERDALE, FL
IA	09/15/2010 - 05/01/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	FORT LAUDERDALE, FL
B	09/10/2010 - 05/01/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	FORT LAUDERDALE, FL
IA	12/11/2006 - 09/22/2010	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	FORT LAUDERDALE, FL
B	07/06/2005 - 09/22/2010	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	FORT LAUDERDALE, FL
B	11/22/2004 - 05/18/2005	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	NAPA, CA
B	11/19/2001 - 11/15/2004	BNY INVESTMENT CENTER INC.	CRD# 47683	NEW YORK, NY
B	08/22/2001 - 11/16/2001	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	04/29/1999 - 08/22/2001	ABN AMRO FINANCIAL SERVICES, INC.	CRD# 20373	CHICAGO, IL
B	06/08/1999 - 09/20/2000	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	NAPA, CA
B	07/21/1998 - 12/21/1998	FISERV INVESTOR SERVICES, INC.	CRD# 34637	HOUSTON, TX

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
05/2012 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	MIAMI SHORES, FL, United States
10/2015 - 04/2019	Independent Financial Partners	Investment Advisor Representative	Y	Ft Lauderdale, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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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.

- 05/04/2012: No Business Name - Investment Related - WESTON, FL - REAL ESTATE RENTAL - TIME SPENT 1% PROPERTY RENTAL.
- 5/30/2013 - ATLANTIC CAPITAL ADVISORS - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business).
- 10/13/2021 - No Business Name - Investment Related - At Reported Business Location(s) - Mortgage/Real Estate Services - Start Date: 08/16/2021 - 4 Hours Per Month/0 Hours During Securities Trading - Mortgage loan originator. Residential home loans.
- 3/3/2023 - ATLANTIC INSURANCE GROUP - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Start Date - 03/03/2023 - 5 Hours Per Month/5 Hours During Securities 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
Customer Dispute	2

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:	Regulator
Employing firm when activities occurred which led to the complaint:	LPL Financial LLC
Allegations:	Whitehorn was named in a customer complaint that asserted the following causes of action: Unauthorized trading in relation to the \$20,000.00 GMAC Debenture; liquidation of the Putnam Mutual Fund without authorization; purchase of the First Trust Unit Trust without authorization; reinvestment of the First Trust dividends without authorization; failure to supervise and review statements for errors; failure to correct the 2014 1099 form and misrepresentation that it was corrected; and suitability.
Product Type:	Equity Listed (Common & Preferred Stock) Mutual Fund Unit Investment Trust Other: Promissory note; government securities
Alleged Damages:	\$7,803.09
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #18-01192
Date Notice/Process Served:	04/02/2018
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	09/21/2018



Disposition Date:	09/21/2018
Disposition Detail:	Respondent John Doe is jointly and severally liable for and shall pay to Claimant the amount of \$6,000.00 in monetary damages.
.....	
Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL Financial, LLC
Allegations:	Customer alleges unsuitable investment
Product Type:	Debt-Corporate
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Over \$5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	18-01192
Filing date of arbitration/CFTC reparation or civil litigation:	04/16/2018
Customer Complaint Information	
Date Complaint Received:	04/16/2018
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	04/16/2018
Settlement Amount:	
Individual Contribution Amount:	
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	18-01192
Date Notice/Process Served:	04/16/2018
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	09/21/2018



Monetary Compensation Amount: \$6,212.50

Individual Contribution Amount: \$0.00

Broker Statement This simplified arbitration was decided by a single arbitrator without an evidentiary hearing. Despite the award I continue to deny any wrongdoing with respect to this customer. The customer alleged that LPL Financial incorrectly reported her profit on a corporate note on her form 1099 which caused her to incur an excessive tax liability. In its Answer to the Statement of Claim LPL denied that it reported the investment incorrectly and asserted that the Claimant had filed an incorrect tax return. I was not responsible for how LPL issued the customer's 1099 or how the customer's CPA chose to complete her tax return. Furthermore, as set forth in the Answer that was submitted in opposition to the Statement of Claim, I maintain that the customer's investments were suitable for her based on her financial profile and stated investment objectives and were fully discussed and disclosed to her. The customer's investments were also profitable on the whole. I was not required by LPL to contribute to the award.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ABN AMRO FINANCIAL SERVICES, INC

Allegations: CLIENT CLAIMS THEY REQUESTED TO PURCHASE A FIXED ANNUITY BUT WERE SOLD A VARIABLE ANNUITY.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$9,140.00

Customer Complaint Information

Date Complaint Received: 05/14/2002

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ABN AMRO FINANCIAL SERVICES

Allegations: CLIENT CLAIMS THEY REQUESTED TO PURCHASE FIXED ANNUITY BUT WERE SOLD VARIABLE

Product Type: Annuity(ies) - Variable

Alleged Damages: \$9,140.00

Customer Complaint Information

Date Complaint Received: 05/14/2002

Complaint Pending? No



Status: Closed/No Action

Status Date: 11/26/2002

Settlement Amount:

**Individual Contribution
Amount:**



End of Report

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