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IAPD Report

RICHARD ALLEN GIBSON JR

CRD# 3274661

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

User Guidance

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Report Summary

RICHARD ALLEN GIBSON JR (CRD# 3274661)

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 **07/29/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/26/2014
IA	LPL FINANCIAL LLC	CRD# 6413	12/04/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	STRATOS WEALTH PARTNERS, LTD	153184	LA JOLLA, CA	09/26/2014 - 12/04/2024
B	WELLS FARGO ADVISORS, LLC	19616	SAN DIEGO, CA	01/03/2011 - 10/01/2014
IA	WELLS FARGO ADVISORS, LLC	19616	SAN DIEGO, CA	01/03/2011 - 10/01/2014

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	3

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 **23** 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	09/26/2014
B	Arizona	Agent	Approved	06/30/2020
B	Arkansas	Agent	Approved	07/29/2025
B	California	Agent	Approved	09/26/2014
IA	California	Investment Adviser Representative	Approved	12/04/2024
B	Colorado	Agent	Approved	06/30/2020
B	Florida	Agent	Approved	09/26/2014
B	Hawaii	Agent	Approved	06/30/2020
B	Illinois	Agent	Approved	06/13/2018
B	Indiana	Agent	Approved	03/19/2021
B	Louisiana	Agent	Approved	09/26/2014
B	Maine	Agent	Approved	03/24/2025
B	Maryland	Agent	Approved	12/13/2023

Qualifications

	Regulator	Registration	Status	Date
B	Nevada	Agent	Approved	09/26/2014
B	New Jersey	Agent	Approved	04/06/2018
B	North Carolina	Agent	Approved	07/01/2020
B	Oklahoma	Agent	Approved	06/30/2020
B	Oregon	Agent	Approved	10/08/2018
B	Pennsylvania	Agent	Approved	06/30/2020
B	South Dakota	Agent	Approved	06/30/2020
B	Tennessee	Agent	Approved	12/09/2024
B	Texas	Agent	Approved	09/26/2014
IA	Texas	Investment Adviser Representative	Approved	12/04/2024
B	Virginia	Agent	Approved	01/17/2017
B	Washington	Agent	Approved	03/19/2024
B	West Virginia	Agent	Approved	11/29/2016

Branch Office Locations

LPL FINANCIAL LLC
3366 N TORREY PINES CT STE 314
LA JOLLA, CA 92037

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	09/28/1999

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/19/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/08/1999

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	09/26/2014 - 12/04/2024	STRATOS WEALTH PARTNERS, LTD	CRD# 153184	LA JOLLA, CA
B	01/03/2011 - 10/01/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	SAN DIEGO, CA
IA	01/03/2011 - 10/01/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	SAN DIEGO, CA
B	03/30/2007 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN DIEGO, CA
IA	03/30/2007 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN DIEGO, CA
B	01/25/2005 - 03/28/2007	UNIONBANC INVESTMENT SERVICES, LLC	CRD# 14455	LOS ANGELES, CA
IA	01/25/2005 - 03/28/2007	UNIONBANC INVESTMENT SERVICES, LLC	CRD# 14455	LOS ANGELES, CA
B	08/04/2000 - 11/18/2004	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	SAINT PAUL, MN
B	09/29/1999 - 05/01/2000	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
09/2014 - Present	LPL FINANCIAL, LLC	Registered Representative	Y	SOLANA BEACH, CA, United States
09/2014 - Present	STRATOS WEALTH PARTNERS, LTD	Investment Adviser Representative	Y	SOLANA BEACH, CA, United States

Registration & Employment History

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) 10/29/2014 - STRATOS WEALTH PARTNERS - Investment Related - At Reported Business Location(s) - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS) - TIME SPENT 100%.

2) 10/29/2014 - Stratos Wealth Partners, Ltd - DBA: (Hybrid) Stratos Wealth Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Start Date: 09/2014 - Time Spent 100% - I provide investment advisory services through Stratos Wealth Partners, Ltd, an independent investment advisor firm. I started this business activity in 9/2014. 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.

3) 01/29/2015 - GIBSON WEALTH MANAGEMENT INC - Investment Related - At Reported Business Location(s) - BUSINESS ENTITY FOR TAX/INVESTMENT PURPOSES ONLY - Started 01/28/2015 - 10 Hours Per Month/0 Hours During Securities Trading.

4) 3/17/2020 - Guardtower Financial Services - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 03/11/2020 - 240 Hours Per Month/240 Hours During Securities Trading.

5) 3/20/2020 - Stratos Wealth Partners, LTD - DBA: (Hybrid) Guardtower Financial Services - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Start Date: 03/11/2020 - 240 Hours Per Month/200 Hours During Securities Trading.

6) 10/29/2021 - 3Mark Financial and Insurance Designers of America - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Agent - Started 03/09/2016 - 2 Hours Per Month/0 Hours During Securities Trading - Sale and service of fixed insurance

7) 08/25/2023 - Real Estate Rental - Office Sharing Agreement - Investment Related - At Reported Business Location(s) - Start Date 08/01/2023 - 0 Hours Per Month/ During Trading

8) 10/18/2023 - Guardtower Financial Services, LLC - Business Entity For Tax/Investment Purposes Only - Not Investment Related - At Reported Business Location(s) - Start Date 10/01/2023 - 160 Hours Per Month/ 8 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
Customer Dispute	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	U.S. BANCORP INVESTMENTS, INC.
Allegations:	CUSTOMER ALLEGES THAT THEIR YIELD ON THE MONEY MARKET FUND INVESTMENT WAS TOO LOW AND THAT THE INVESTMENT IN AN ANNUITY WAS INAPPROPRIATE AND SET UP INCORRECTLY.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$6,477.34

Customer Complaint Information

Date Complaint Received:	09/29/2006
Complaint Pending?	No
Status:	Settled
Status Date:	01/02/2007
Settlement Amount:	$2,657.15
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	U.S. BANCORP INVESTMENTS, INC.

Allegations:	CUSTOMER ALLEGES THAT THEIR YIELD ON THE MONEY MARKET FUND INVESTMENT WAS TOO LOW AND THAT THE INVESTMENT IN AN ANNUITY WAS INAPPROPRIATE AND SET UP INCORRECTLY.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$6,477.34

Customer Complaint Information

Date Complaint Received:	09/29/2006
Complaint Pending?	No
Status:	Settled
Status Date:	01/02/2007
Settlement Amount:	$2,657.16
Individual Contribution Amount:	$0.00

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	U.S. BANCORP INVESTMENTS, INC.
Allegations:	CUSTOMER ALLEGES HE WAS MISINFORMED OF MANY THINGS IN THIS WHOLE PROCESS SINCE THE PROCESS STARTED IN EARLY 2004.
Product Type:	Mutual Fund(s)
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	07/08/2004
Complaint Pending?	No
Status:	Denied
Status Date:	08/09/2004
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	U.S. BANCORP INVESTMENTS, INC.
Allegations:	CUSTOMER ALLEGES THE FEATURES OF A VARIABLE ANNUITY WERE NOT FULLY DISCLOSED.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$59,000.00

Customer Complaint Information

Date Complaint Received: 11/25/2002

Complaint Pending? No

Status: Denied

Status Date: 12/05/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement

REP'S RESPONSE: CUSTOMER WAS AN EXPERIENCED INVESTOR WHO HAD FUNDS IN THE STOCK AND BOND MARKET AND WAS FULLY AWARE OF THE VARIABLE NATURE OF THE INVESTMENT. I DISCUSSED THE RISKS ASSOCIATED WITH BOND INVESTING AND INFORMED THE CUSTOMER THAT AN INVESTMENT IN U.S. GOVERNMENT SECURITIES, THOUGH CONSIDERED CONSERVATIVE, BORE CERTAIN RISKS THAT FDIC INSURED DEPOSITS DID NOT, INCLUDING LOSS OF PRINCIPAL. WHEN THE VALUE OF THE CUSTOMER'S ACCOUNT DECLINED BY LESS THAN 2%, THE CUSTOMER ISSUED HIS COMPLAINT TO PACIFIC LIFE, CLAIMING THAT I HAD ASSURED HIM THERE WAS NO RISK IN REGARD TO THIS INVESTMENT-WHICH IS FALSE. CUSTOMER HAD SIGNED NUMEROUS DISCLOSURES STATING THE RISKS OF THIS INVESTMENT AND THAT IT WAS NOT INSURED BY THE GOVERNMENT OR ANY BANK.

End of Report

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