



IAPD Report

GEOFFREY COLIN TURNER

CRD# 4007735

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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

GEOFFREY COLIN TURNER (CRD# 4007735)

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 **10/30/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	04/15/2024
IA	LPL FINANCIAL LLC	CRD# 6413	04/17/2024

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	TRUIST ADVISORY SERVICES, INC.	283390	SAVANNAH, GA	02/17/2021 - 04/15/2024
B	TRUIST INVESTMENT SERVICES, INC.	17499	SAVANNAH, GA	02/17/2021 - 04/15/2024
B	BB&T SECURITIES, LLC	142785	RICHMOND, VA	01/02/2018 - 02/17/2021

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
Regulatory Event	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 **13** 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 Principal	Approved	04/15/2024
B	FINRA	General Securities Representative	Approved	04/15/2024
B	California	Agent	Approved	08/28/2024
B	Colorado	Agent	Approved	04/19/2024
B	Florida	Agent	Approved	04/19/2024
B	Georgia	Agent	Approved	04/15/2024
IA	Georgia	Investment Adviser Representative	Approved	04/17/2024
B	Massachusetts	Agent	Approved	01/14/2025
B	New Jersey	Agent	Approved	04/19/2024
B	New York	Agent	Approved	07/31/2025
B	North Carolina	Agent	Approved	04/19/2024
B	Rhode Island	Agent	Approved	04/19/2024
B	South Carolina	Agent	Approved	04/19/2024



Qualifications

Regulator	Registration	Status	Date
IA South Carolina	Investment Adviser Representative	Approved	05/08/2025
B Texas	Agent	Approved	04/19/2024
B Virginia	Agent	Approved	09/27/2024
B West Virginia	Agent	Approved	04/19/2024

Branch Office Locations

LPL FINANCIAL LLC
 25 BULL STREET SUITE 500
 SAVANNAH, GA 31401

LPL FINANCIAL LLC
 520 N JEFFERIES BLVD
 WALTERBORO, SC 29488

LPL FINANCIAL LLC
 2770 MAIN HWY
 GLENDALE, SC 29003

LPL FINANCIAL LLC
 50 MEETING STREET
 SKIDAWAY ISLAND, GA 31411

LPL FINANCIAL LLC
 9971 FORD AVENUE
 RICHMOND HILL, GA 31324

LPL FINANCIAL LLC
 10671 JACOB SMART BLVD
 RIDGELAND, SC 29936

LPL FINANCIAL LLC
 400 MALL BLVD SUITE A
 SAVANNAH, GA 31406

LPL FINANCIAL LLC
 2770 MAIN HWY
 BAMBERG, SC 29003



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	05/30/2006

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/01/1999

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	05/12/2000

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	02/17/2021 - 04/15/2024	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	SAVANNAH, GA
B	02/17/2021 - 04/15/2024	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	SAVANNAH, GA
B	01/02/2018 - 02/17/2021	BB&T SECURITIES, LLC	CRD# 142785	RICHMOND, VA
IA	01/02/2018 - 02/17/2021	BB&T SECURITIES, LLC	CRD# 142785	RICHMOND, VA
B	10/17/2006 - 01/02/2018	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	RINCON, GA
IA	10/17/2006 - 01/02/2018	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	RINCON, GA
IA	03/02/2006 - 10/26/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	OKATIE, SC
B	03/01/2006 - 10/26/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	OKATIE, SC
B	04/21/2005 - 02/15/2006	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ATLANTA, GA
IA	04/21/2005 - 02/15/2006	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	SAVANNAH, GA
B	07/13/2004 - 04/29/2005	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	LINCOLN, NE
IA	05/27/2003 - 07/15/2004	NCF FINANCIAL SERVICES, INC.	CRD# 120471	SAVANNAH, GA
B	05/19/2003 - 07/15/2004	NCF FINANCIAL SERVICES, INC.	CRD# 120471	DURHAM, NC
IA	01/22/2002 - 05/19/2003	FIRST CITIZENS INVESTOR SERVICES, INC.	CRD# 44430	DURHAM, NC
B	12/21/2001 - 05/19/2003	FIRST CITIZENS INVESTOR SERVICES, INC.	CRD# 44430	RALEIGH, NC
B	09/02/1999 - 12/20/2000	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

Registration Dates	Firm Name	ID#	Branch Location
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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
04/2024 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	SAVANNAH, GA, United States
04/2024 - Present	SOUTH SHORE BANK	FINANCIAL PROFESSIONAL	Y	SAVANNAH, GA, United States
02/2021 - 04/2024	TRUIST ADVISORY SERVICES, INC.	Mass Transfer	Y	ATLANTA, GA, United States
02/2021 - 04/2024	TRUIST INVESTMENT SERVICES, INC.	Mass Transfer	Y	SAVANNAH, GA, United States
04/2018 - 02/2021	BB&T Securities, LLC	Financial Advisor	Y	Savannah, GA, United States
01/2018 - 04/2018	BB&T SECURITIES, LLC	Mass Transfer	Y	SAINT SIMONS ISLAND, GA, United States
10/2006 - 04/2018	BB&T INVESTMENTS	INVESTMENT COUNSELOR	Y	CHARLOTTE, NC, 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) 04/15/2024 - South State Investment Services / DBA for LPL Business (entity for LPL business) - Inv. Related - At Reported Business Location(s) - Start Date:04/15/2024 - 320 Hrs/Mth - 8 Hrs During Trading. / 100% Time Spent.
- 2) 10/22/2025 - Real Estate Rental - Investment Related - Willemstad, Curacao - Start Date:10/20/2025 - 1 Hrs/Mth - 0 Hrs 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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 09/28/2018

Docket/Case Number: 2016049232201

Employing firm when activity occurred which led to the regulatory action: BB&T Securities, LLC

Product Type: Annuity-Variable

Allegations: Without admitting or denying the findings, Turner consented to the sanctions and to the entry of findings that he recommended certain L-share variable annuities to his customers without a reasonable basis for believing that the recommendations were suitable. The findings stated that L-share contracts have unique costs and features that a registered representative must understand in order to have a reasonable basis to recommend them. Investors may also purchase riders for annuity contracts, which provide additional benefits for an additional cost. Both L-share contracts and long-term riders present complex costs and benefits, and registered representatives must understand these products in order to have a reasonable basis to believe they are suitable for at least some customers. Turner recommended L-share class variable annuities to 15 customers and in all instances, he recommended that the customers also purchase long-term riders. L-share annuities and long-term riders may have been suitable for the customers, depending on their facts and circumstances; however, Turner did not have a reasonable basis for recommending them. Rather, he recommended that his customers buy higher-cost share class contracts without understanding the costs and benefits of these products. The findings also stated that Turner failed to use



reasonable diligence to understand the costs associated with the variable annuities he was recommending. Both of the variable annuities that Turner sold to his customers were available in an L-share class and a B-share class. The B-share classes charged a fee to withdraw funds during the first seven years, or surrender period, of the contract. The L-share classes were designed to allow the customer to liquidate the annuity after a shorter surrender period with minimum penalty. In exchange for this increased liquidity, investors who owned the L-share classes would pay 40 or 45 basis points more than the B-share class in annual expenses. Turner did not understand that the L-share class variable annuity would be more expensive than the B-share class for customers who held their annuities for at least seven years. The findings also included that Turner did not have a reasonable basis to recommend combining the L-share class annuities with riders. The riders that Turner recommended provided the customer with a guaranteed minimal amount of annual income and generally required the customer to hold the annuity for more than 10 years, without withdrawals, to receive the maximum income benefits available. Turner did not understand the terms of these riders, and could not reasonably explain why he recommended that customers pay premiums for short-term liquidity by purchasing an L-share contract, while simultaneously recommending that they pay premiums for a rider that only would provide benefits for long-term investors. As a result of Turner's lack of understanding of the L-share class variable annuities, he was unable to inform customers of the various features of the products he was recommending, including the potential surrender charges, expenses, and charges of the variable annuity.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	09/28/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension Undertaking
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	30 days
Start Date:	10/15/2018



End Date: 11/13/2018
Requalification 1 of 1
Requalification Type: Re-Training
Length of time given to requalify: 90 days of reassociation with a member firm.

Type of exam required : 8 hours of continuing education
Has condition been satisfied: No

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$7,500.00
Portion Levied against individual: \$7,500.00

Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 10/12/2018
Was any portion of penalty waived? No

Amount Waived:
Regulator Statement Fines paid in full on October 12, 2018.

Reporting Source: Individual
Regulatory Action Initiated By: Financial Industry Regulatory Authority
Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Date Initiated: 09/28/2018
Docket/Case Number: 2016049232201
Employing firm when activity occurred which led to the regulatory action: BB&T Investment Services, Inc. which merged with BB&T Securities, LLC

Product Type: Annuity-Variable
Allegations: During the period from December 19, 2014 through June 9, 2015, Mr. Turner recommended certain L-share variable annuities to his customers without a reasonable basis for believing that the recommendations were suitable.
Current Status: Final
Resolution: Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	09/28/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	30 calendar days
Start Date:	10/15/2018
End Date:	11/13/2018
Requalification 1 of 1	
Requalification Type:	Re-Training
Length of time given to requalify:	90 days
Type of exam required :	8 hours of Continuing education
Has condition been satisfied:	No
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	10/10/2018
Was any portion of penalty waived?	No
Amount Waived:	



End of Report

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