



## IAPD Report

# GREGORY ALAN TAYLOR

CRD# 4239975

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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

### GREGORY ALAN TAYLOR (CRD# 4239975)

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 **04/25/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	LEGACY ADVISORY NETWORK, LLC	CRD# 313266	04/02/2021

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** 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
	CLARAPHI ADVISORY NETWORK, LLC	165868	Dublin, OH	12/13/2018 - 05/07/2021
	RETIREMENT WEALTH ADVISORS, INC.	137658	Dublin, OH	12/02/2015 - 01/15/2019
	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	132070	DUBLIN, OH	09/19/2013 - 11/25/2013

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
Criminal	1
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 **4** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **LEGACY ADVISORY NETWORK, LLC**  
Main Address: 6315 EMERALD PARKWAY  
DUBLIN, OH 43016  
Firm ID#: 313266

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	08/30/2022
	North Carolina	Investment Adviser Representative	Approved	06/20/2023
	Ohio	Investment Adviser Representative	Approved	04/02/2021
	Texas	Investment Adviser Representative	Restricted Approval	06/01/2021

### Branch Office Locations

**LEGACY ADVISORY NETWORK, LLC**  
6315 EMERALD PARKWAY  
DUBLIN, OH 43016



## 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, 1 general industry/product exam, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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<b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/05/2000
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	07/25/2013
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### 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	12/13/2018 - 05/07/2021	CLARAPHI ADVISORY NETWORK, LLC	CRD# 165868	Dublin, OH
IA	12/02/2015 - 01/15/2019	RETIREMENT WEALTH ADVISORS, INC.	CRD# 137658	Dublin, OH
IA	09/19/2013 - 11/25/2013	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	CRD# 132070	DUBLIN, OH
B	06/11/2002 - 12/20/2002	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
B	08/07/2000 - 05/01/2002	MONY SECURITIES CORPORATION	CRD# 4386	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
01/2021 - Present	Legacy Advisory Network, LLC	CEO/CCO	Y	Dublin, OH, United States
11/2015 - Present	Legacy Wealth Partners dba Legacy Retirement Group	Owner	Y	Dublin, OH, United States
12/2018 - 03/2021	CLARAPHI ADVISORY NETWORK, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	ALISO VIEJO, CA, United States
01/2017 - 01/2021	CENTRAL OHIO RETIREMENT INSTITUTE, LLC	Owner	N	Dublin, OH, United States
12/2015 - 01/2019	Retirement Wealth Advisors, Inc.	Investment Advisor Representative	Y	Columbus, OH, 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) Legacy Wealth Partners dba Legacy Retirement Group, 6315 Emerald Pkwy Dublin, OH 43016, INSURANCE SALES, LIFE INSURANCE, ANNUITIES, 03/1993 - PRESENT Hours Dedicated: (35 per week, 30 per week 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
Regulatory Event	1
Criminal	1
Customer Dispute	2

### 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

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	Ohio Department of Insurance
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	10/01/2014
<b>Docket/Case Number:</b>	Unknown
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Legacy Retirement Group
<b>Product Type:</b>	Annuity-Fixed Insurance
<b>Allegations:</b>	<ol style="list-style-type: none"> <li>1) Completed an annuity application for a client indicating "No" on the "Replacement of Life or Annuities", when in fact the applicant was replacing an annuity that was surrendered.</li> <li>2) Misrepresented self as "Certified Retirement Coach"</li> <li>3) Use of a senior specific designation</li> <li>4) Violation of provision: Section 3901-5-II(E)(I)(a)</li> </ol>
<b>Current Status:</b>	Final
<b>Action Appealed To:</b>	State Agency or Commission
<b>Date Appeal filed:</b>	
<b>Appeal Limitation Details:</b>	



**Resolution:** Settled

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** Yes

**Resolution Date:** 11/06/2015

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$2,500.00

**Portion Levied against individual:** \$2,500.00

**Payment Plan:** Business Check

**Is Payment Plan Current:** No

**Date Paid by individual:** 11/10/2015

**Was any portion of penalty waived?** No

**Amount Waived:**

**Broker Statement**

I found out in December of 2009 I had a complaint from an individual that an annuity sale was not suitable and that had also failed to mark it as a replacement. The individual had originally told me their IRA was in the bank and although I later found out they had an annuity they were surrendering to put in a Phoenix Life annuity, it was missed when the application was filled out. It was brought to my attention by the Ohio Department of Insurance that the individual complained because the dust packet of my book called me a Certified Retirement Coach and I had not yet attained that designation. I had started the course when the marketing materials were being discussed and when I realized I was not going to complete the course prior to print I asked my marketing manager to take it out. I realized later that the mistake had been made and immediately had the correction made since that time I have passed my exam and am in fact a Certified Retirement Coach. The Ohio Department of Insurance also made me aware that an individual complained because I would not refund a planning fee. They came to me because the individual was in early stages on [redacted]. They wanted to eliminate stock market risk and have an Elder Law Attorney assist them in protecting their assets. They hired us to create a plan for them and they used a law firm to create an Irrevocable Trust. Later, they met with another planner and decided to go a different direction and wanted a refund of their planning fee. When I offered to meet with them on several occasions they would schedule a meeting and then cancel. Finally they refused to come in and discuss their concerns and I did not refund their planning fee. The Ohio Department of Insurance claimed that I was not suitable to be licensed



as an insurance agent in the state due to the listed mistakes. I requested a hearing and the hearing officer noted from my witnesses that I am "detailed, meticulous, ethical, acts in the best interest of his clients, and operates with the highest standards." The recommendation of the hearing officer was accepted, confirmed and approved by Lt. Governor/Director Mary Taylor that I remain licensed and pay a civil penalty of \$2000 and administrative costs of \$500.



### Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

#### Disclosure 1 of 1

**Reporting Source:** Individual

**If charge(s) were brought against an organization over which individual exercised control:**

**Organization Name:**

**Investment Related Business:** No

**Position:**

**Formal Charges were brought in:** COUNTY COURT

**Name of Court:** FRANKLIN COUNTY MUNICIPAL COURT

**Location of Court:** FRANKLIN COUNTY OHIO USA

**Docket/Case #:** UNKNOWN

**Charge Date:** 07/29/1977

**Charge(s) 1 of 1**

**Formal Charge(s)/Description:** PETTY THEFT

**No of Counts:** 1

**Felony or Misdemeanor:** Misdemeanor

**Plea for each charge:** NOT GUILTY

**Disposition of charge:** SETTLED ON BOND FORFEITURE

**Current Status:** Final

**Status Date:** 09/01/1977

**Disposition Date:** 09/01/1977

**Sentence/Penalty:** SETTLED ON BOND FORFEITURE WITHOUT FINE

**Broker Statement** ON 07/29/1977 I WAS WORKING AS A CASHIER AT KROGER ON S. HIGH ST. IN COLUMBUS AN UNDERCOVER OFFICER ACTING AS A CUSTOMER SET \$10.00 ON THE SIDE OF MY REGISTER (FROM THE WRONG SIDE OF THE AISLE ) SHOWED ME AN ITEM AND WALKED OUT. THE MONEY FELL ON THE FLOOR, I PICKED IT UP AND PUT IT IN MY POCKET AND FORGET ABOUT IT. (IT WAS A VERY BUSY FRIDAY EVENING) I WAS ARRESTED WHEN I WAS ABOUT TO LEAVE. THERE WAS NO CONVICTION. THE RESULT WAS A BOND FORFEITURE AND I AGREED NOT TO WORK AT KROGER.



### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	LEGACY ADVISORY NETWORK, LLC
<b>Allegations:</b>	Claimant claims breach of fiduciary duty, negligence, breach of contract and violation of the Ohio securities Act.
<b>Product Type:</b>	Other: Portfolio management services
<b>Alleged Damages:</b>	\$550,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Claimant requests compensatory damages, pre-judgment and post-judgement interest, disgorgement of fees, attorney fees, cost of arbitration and punitive damages of at least \$550,000.

#### Arbitration Information

<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	American Arbitration Association
<b>Docket/Case #:</b>	Private Arbitration
<b>Date Notice/Process Served:</b>	08/03/2023
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	04/07/2025
<b>Monetary Compensation Amount:</b>	\$405,000.00
<b>Individual Contribution Amount:</b>	\$25,000.00

#### Disclosure 2 of 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	LEGACY RETIREMENT GROUP LLC
<b>Allegations:</b>	As stated in 14D(1)(a),  SOLD AN UNSUITABLE ANNUITY TO A CLIENT  Counts:  1) Completed an annuity application for a client indicating "No" on the "Replacement of Life or Annuities", when in fact the applicant was replacing an



annuity that was surrendered.  
2) Misrepresented self as "Certified Retirement Coach"  
3) Use of a senior specific designation  
4) Violation of provision: Section 3901-5-II(E)(I)(a)

**Product Type:** Annuity-Fixed  
Insurance

**Alleged Damages:** \$2,500.00

**Alleged Damages Amount Explanation (if amount not exact):** \$2000 civil penalty, \$500 administrative costs, and \$18,000 was sent to the client to make them whole - this \$18,000 was not required by the Ohio Department of Insurance.

**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:** 11/14/2012

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 11/06/2015

**Settlement Amount:** \$20,500.00

**Individual Contribution Amount:** \$18,000.00

### Civil Litigation Information

**Type of Court:** State Court

**Name of Court:** Ohio Department of Insurance

**Location of Court:** Columbus, Ohio

**Docket/Case #:** Unknown

**Date Notice/Process Served:** 10/01/2014

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 11/06/2015

**Monetary Compensation Amount:** \$20,500.00

**Individual Contribution Amount:** \$18,000.00

**Broker Statement** As stated in 14D(1)(a), I found out in December of 2009 I had a complaint from an individual that an annuity sale was not suitable and that had also failed to mark it as a replacement. The individual had originally told me their IRA was in the bank and although I later found out they had an annuity they were surrendering to put in a Phoenix Life annuity, it was missed when the application was filled out. It was brought to my attention by the Ohio Department of Insurance that the individual complained because the dust packet of my



book called me a Certified Retirement Coach and I had not yet attained that designation. I had started the course when the marketing materials were being discussed and when I realized I was not going to complete the course prior to print I asked my marketing manager to take it out. I realized later that the mistake had been made and immediately had the correction made since that time I have passed my exam and am in fact a Certified Retirement Coach.

The Ohio Department of Insurance also made me aware that an individual complained because I would not refund a planning fee. They came to me because the individual was in early stages on [REDACTED]. They wanted to eliminate stock market risk and have an Elder Law Attorney assist them in protecting their assets. They hired us to create a plan for them and they used a law firm to create an Irrevocable Trust. Later, they met with another planner and decided to go a different direction and wanted a refund of their planning fee. When I offered to meet with them on several occasions they would schedule a meeting and then cancel. Finally they refused to come in and discuss their concerns and I did not refund their planning fee.

The Ohio Department of Insurance claimed that I was not suitable to be licensed as an insurance agent in the state due to the listed mistakes. I requested a hearing and the hearing officer noted from my witnesses that I am "detailed, meticulous, ethical, acts in the best interest of his clients, and operates with the highest standards." The recommendation of the hearing officer was accepted, confirmed and approved by Lt. Governor/Director Mary Taylor that I remain licensed and pay a civil penalty of \$2000 and administrative costs of \$500.



## End of Report

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