



IAPD Report

GREGORY SCOTT LUTTERMAN

CRD# 4488199

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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

GREGORY SCOTT LUTTERMAN (CRD# 4488199)

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 **11/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	02/27/2014
IA	HUNTINGTON FINANCIAL ADVISORS	CRD# 16986	02/28/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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
B	FIFTH THIRD SECURITIES, INC.	628	WEST LAFAYETTE, IN	04/20/2011 - 02/14/2014
IA	FIFTH THIRD SECURITIES, INC.	628	WEST LAFAYETTE, IN	04/20/2011 - 02/14/2014
B	KEY INVESTMENT SERVICES LLC	136300	ANDERSON, IN	08/06/2008 - 04/04/2011

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

Employment 1 of 1

Firm Name: **HUNTINGTON FINANCIAL ADVISORS**
Main Address: 41 S. HIGH STREET
COLUMBUS, OH 43215
Firm ID#: 16986

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	02/27/2014
B	Alabama	Agent	Approved	11/18/2025
B	Florida	Agent	Approved	03/05/2014
B	Illinois	Agent	Approved	09/10/2021
IA	Indiana	Investment Adviser Representative	Approved	02/28/2014
B	Indiana	Agent	Approved	03/11/2014
B	Kentucky	Agent	Approved	03/05/2014
B	Michigan	Agent	Approved	03/05/2014
B	Missouri	Agent	Approved	08/18/2014
B	Ohio	Agent	Approved	03/05/2014
B	Texas	Agent	Approved	09/02/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	09/02/2025

Branch Office Locations



Qualifications

HUNTINGTON FINANCIAL ADVISORS

NOBLESVILLE BANKING OFFICE

949 EAST CONNER

NOBLESVILLE, IN 46060



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
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No information reported.

General Industry/Product Exams



Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	02/19/2002
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	06/03/2008
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 Uniform Securities Agent State Law Examination (S63)	Series 63	02/22/2002
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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
B	04/20/2011 - 02/14/2014	FIFTH THIRD SECURITIES, INC.	CRD# 628	WEST LAFAYETTE, IN
IA	04/20/2011 - 02/14/2014	FIFTH THIRD SECURITIES, INC.	CRD# 628	WEST LAFAYETTE, IN
B	08/06/2008 - 04/04/2011	KEY INVESTMENT SERVICES LLC	CRD# 136300	ANDERSON, IN
IA	08/06/2008 - 04/04/2011	KEY INVESTMENT SERVICES LLC	CRD# 136300	ANDERSON, IN
IA	06/09/2008 - 08/01/2008	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	WESTFIELD, IN
B	08/15/2006 - 08/01/2008	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	WESTFIELD, IN
B	03/29/2006 - 07/25/2006	EQUITRUST MARKETING SERVICES, LLC	CRD# 5309	CARMEL, IN
B	07/06/2005 - 01/20/2006	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	CHICAGO, IL
B	07/29/2003 - 07/06/2005	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	02/20/2002 - 05/09/2003	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
11/2015 - Present	Madison Park Church	Orchestra Conductor	N	Anderson, IL, United States
02/2014 - Present	THE HUNTINGTON INVESTMENT COMPANY	FINANCIAL ADVISOR	Y	CARMEL, IN, 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.

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	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:	Individual
Employing firm when activities occurred which led to the complaint:	The Huntington Investment Company
Allegations:	The client alleges that the Registered Representative misled her regarding a variable annuity's income rider and penalty-free distributions, and also failed to timely return her phone calls. The client also alleges the Registered Representative's recommendation to purchase the variable annuity was unsuitable.
Product Type:	Annuity-Variable
Alleged Damages:	\$10,015.75
Alleged Damages Amount Explanation (if amount not exact):	The annuity's current value less the surrender value as of 12/09/2015 when the oral complaint was received.
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:	02/19/2016
Complaint Pending?	No
Status:	Denied



Status Date: 03/21/2016

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: FIFTH THIRD SECURITIES, INC.

Allegations: CUSTOMERS ALLEGE REGISTERED REPRESENTATIVE MISREPRESENTED 4 UITs, A VARIABLE ANNUITY, AND A STRUCTURED CD WHICH LED TO PURCHASES IN DECEMBER 2012, JUNE 2013, AND FEBRUARY 2013, RESPECTIVELY.

Product Type: Annuity-Variable Unit Investment Trust Other: STRUCTURED CD

Alleged Damages: \$105,000.00

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: MARION SUPERIOR COURT

Docket/Case #: 49D111412CC041876

Filing date of arbitration/CFTC reparation or civil litigation: 12/24/2014

Customer Complaint Information

Date Complaint Received: 12/24/2014

Complaint Pending? No

Status: Closed/No Action

Status Date: 12/12/2016

Settlement Amount:

Individual Contribution Amount:

Firm Statement FIRM CONSIDERS COMPLAINT [CUSTOMER]AND [CUSTOMER] FILED WITH MARION COUNTY SUPERIOR COURT TO BE SAME MATTER FILED PREVIOUSLY AGAINST MR. LUTTERMAN IN 2013. ALLEGATIONS IN THE MARION COUNTY MATTER WERE REGARDING ONLY THE UNIT INVESTMENT TRUSTS, WITH A DISPUTED AMOUNT OF \$90000.00. The Indiana civil trial court has dismissed the claims and ordered arbitration and an appeals court has affirmed that decision. To date, no arbitration has been filed. Therefore, this item is being closed.



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIFTH THIRD SECURITIES, INC.

Allegations: CUSTOMERS ALLEGE REGISTERED REPRESENTATIVE MISREPRESENTED 4 UITS, A VARIABLE ANNUITY, AND A STRUCTURED CD WHICH LED TO PURCHASES IN DECEMBER 2012, JUNE 2013, AND FEBRUARY 2013, RESPECTIVELY.

Product Type: Annuity-Variable
Unit Investment Trust
Other: STRUCTURED CD

Alleged Damages: \$105,000.00

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: MARION SUPERIOR COURT

Docket/Case #: 49D111412CC041876

Filing date of arbitration/CFTC reparation or civil litigation: 12/24/2014

Customer Complaint Information

Date Complaint Received: 12/24/2014

Complaint Pending? No

Status: Closed/No Action

Status Date: 12/12/2016

Settlement Amount:

Individual Contribution Amount:



End of Report

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