



IAPD Report

CANDICE OWENS HOWELL

CRD# 5044818

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7



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

CANDICE OWENS HOWELL (CRD# 5044818)

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 **09/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	02/17/2021
IA	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	02/17/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	BB&T SECURITIES, LLC	142785	RICHMOND, VA	01/02/2018 - 02/17/2021
IA	BB&T SECURITIES, LLC	142785	RICHMOND, VA	01/02/2018 - 02/17/2021
IA	BB&T INVESTMENT SERVICES, INC.	33856	MACON, GA	12/18/2006 - 01/02/2018

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

Employment 1 of 2

Firm Name: **TRUIST INVESTMENT SERVICES, INC.**
Main Address: 303 PEACHTREE STREET
2ND FLOOR
ATLANTA, GA 30303
Firm ID#: 17499

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	02/17/2021
B Alabama	Agent	Approved	02/17/2021
B Florida	Agent	Approved	02/17/2021
B Georgia	Agent	Approved	02/17/2021
B Illinois	Agent	Approved	10/04/2022
B Indiana	Agent	Approved	02/17/2021
B Kansas	Agent	Approved	10/04/2022
B Kentucky	Agent	Approved	02/17/2021
B Louisiana	Agent	Approved	02/17/2021
B Maryland	Agent	Approved	02/17/2021
B Massachusetts	Agent	Approved	03/15/2023
B Michigan	Agent	Approved	02/17/2021
B Mississippi	Agent	Approved	02/17/2021



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	04/19/2022
B North Carolina	Agent	Approved	02/17/2021
B Oregon	Agent	Approved	09/17/2025
B South Carolina	Agent	Approved	02/17/2021
B Tennessee	Agent	Approved	02/17/2021
B Texas	Agent	Approved	08/26/2022
B Virginia	Agent	Approved	02/17/2021

Branch Office Locations

SUNTRUST INVESTMENT SERVICES, INC.
 211 VIRGINIA AVE N
 TIFTON, GA 31794

SUNTRUST INVESTMENT SERVICES, INC.
 118 WALNUT ST
 MONTEZUMA, GA 31063

SUNTRUST INVESTMENT SERVICES, INC.
 110 N CAMELLIA BLVD
 FORT VALLEY, GA 31030

SUNTRUST INVESTMENT SERVICES, INC.
 37 S BROAD ST
 BUTLER, GA 31006

SUNTRUST INVESTMENT SERVICES, INC.
 3001 WATSON BLVD
 WARNER ROBINS, GA 31093

SUNTRUST INVESTMENT SERVICES, INC.
 102 HIGHWAY 49 S
 BYRON, GA 31008

SUNTRUST INVESTMENT SERVICES, INC.
 201 N ISABELLA ST
 SYLVESTER, GA 31791

SUNTRUST INVESTMENT SERVICES, INC.
 872 GA HIGHWAY 96
 WARNER ROBINS, GA 31088

SUNTRUST INVESTMENT SERVICES, INC.
 Warner Robins, GA

SUNTRUST INVESTMENT SERVICES, INC.
 410 W BROAD AVE
 ALBANY, GA 31701

SUNTRUST INVESTMENT SERVICES, INC.
 710 N WESTOVER BLVD
 ALBANY, GA 31707

Employment 2 of 2

Firm Name: **TRUIST ADVISORY SERVICES, INC.**
 Main Address: 303 PEACHTREE STREET
 2ND FLOOR
 ATLANTA, GA 30303
 Firm ID#: 283390



Qualifications

Regulator	Registration	Status	Date
 Georgia	Investment Adviser Representative	Approved	02/17/2021

Branch Office Locations

TRUIST ADVISORY SERVICES, INC.
3001 WATSON BLVD
FL 1
WARNER ROBINS, GA 31093



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 1 state securities law exam.

Principal/Supervisory Exams


Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams



Exam	Category	Date
------	----------	------

 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
--	-----	------------

 General Securities Representative Examination (S7)	Series 7	08/08/2006
--	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

  Uniform Combined State Law Examination (S66)	Series 66	11/21/2006
---	-----------	------------

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	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
IA	12/18/2006 - 01/02/2018	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	MACON, GA
B	12/14/2006 - 01/02/2018	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	MACON, GA
IA	11/29/2006 - 12/11/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	WARNER ROBINS, GA
B	10/16/2006 - 12/11/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	WARNER ROBINS, GA
B	08/09/2006 - 10/10/2006	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	MACON, GA

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
02/2021 - Present	TRUIST ADVISORY SERVICES, INC.	Financial Advisor	Y	ATLANTA, GA, United States
02/2021 - Present	TRUIST INVESTMENT SERVICES, INC.	Financial Advisor	Y	COLUMBUS, GA, United States
01/2018 - 02/2021	BB&T SECURITIES, LLC	INVESTMENT COUNSELOR	Y	MACON, GA, United States
12/2006 - 02/2021	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.

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	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BB&T Investments
Allegations:	Client alleges the annuities purchased on 10/11/17 and 2/5/18 were not explained well and were not in his best interest.
Product Type:	Annuity-Variable Other: Index Annuity
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Firm has determined the alleged damage amount to be above \$5,000.00.
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:	05/04/2018
Complaint Pending?	No
Status:	Denied
Status Date:	05/24/2018



Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00



End of Report

This page is intentionally left blank.