



IAPD Report

GARRETT L HOLCOMBE

CRD# 5267649

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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

GARRETT L HOLCOMBE (CRD# 5267649)

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 **12/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	08/04/2016
B	IFP SECURITIES, LLC	CRD# 297287	05/23/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	LPL FINANCIAL LLC	6413	TORRANCE, CA	07/22/2010 - 05/23/2019
IA	LPL FINANCIAL LLC	6413	TORRANCE, CA	07/31/2012 - 12/23/2016

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

Employment 1 of 2

Firm Name: **IFP SECURITIES, LLC**
Main Address: 3030 NORTH ROCKY POINT DRIVE WEST,
SUITE 700
TAMPA, FL 33607
Firm ID#: 297287

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	05/23/2019
B Alabama	Agent	Approved	06/12/2019
B Arkansas	Agent	Approved	12/18/2025
B Florida	Agent	Approved	10/01/2019
B Georgia	Agent	Approved	05/23/2019
B Ohio	Agent	Approved	05/23/2019
B Oregon	Agent	Approved	06/17/2019
B Texas	Agent	Approved	08/30/2019

Branch Office Locations

230 Creekstone Ridge
Woodstock, GA 30188

Employment 2 of 2

Firm Name: **INDEPENDENT FINANCIAL PARTNERS**
Main Address: 3030 NORTH ROCKY POINT DRIVE WEST
SUITE 700
TAMPA, FL 33607



Qualifications

Firm ID#: 125112

	Regulator	Registration	Status	Date
IA	Georgia	Investment Adviser Representative	Approved	08/04/2016

Branch Office Locations

INDEPENDENT FINANCIAL PARTNERS

230 Creekstone Ridge
Woodstock, GA 30188



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	07/21/2010
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State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	07/21/2012
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Uniform Securities Agent State Law Examination (S63)	Series 63	11/02/2011
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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	07/22/2010 - 05/23/2019	LPL FINANCIAL LLC	CRD# 6413	TORRANCE, CA
IA	07/31/2012 - 12/23/2016	LPL FINANCIAL LLC	CRD# 6413	TORRANCE, CA

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
05/2019 - Present	IFP Securities, LLC	Registered Representative	Y	WOODSTOCK, GA, United States
08/2016 - Present	Independent Financial Partners	Investment Advisor Representative	Y	Woodstock, GA, United States
09/2009 - 05/2019	LPL FINANCIAL LLC	Registered Representative	Y	WOODSTOCK, GA, 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.

- 05/22/2019: Horizon Planning Group, Inc. - Investment Related - At Reported Business Location(s) - DBA for IFP Business (entity for IFP business).
- 06/07/2016: Universal Life Church - Not Investment Related - 509 Kensington Park Drive Canton, GA 30114 - Ordained Minister - Started 05/31/16 - 2 Hours Per Month/0 Hours During Securities Trading.
- 06/13/2016: A&G Investments Enterprises, LLC - Investment Related - 509 Kensington Park Drive Canton, GA 30114 - Business Entity For Tax/Investment Purposes Only - Started 05/31/16 - 15 Hours Per Month/0 Hours During Securities Trading.
- 08/05/2016: Independent Financial Partners - Investment Related - RIA MAIN OFFICE: 3030 North Rocky Point Drive West, Ste 700, Tampa, FL 33607 - Registered Investment Advisor Hybrid - DBA: (HYBRID) Independent Financial Partners - Started 06/15/2016 - 143 Hr/Mo; 7 Hours During Securities Trading - IAR
- 08/05/2016: Independent Financial Partners - Investment Related - 230 Creekstone Ridge, Woodstock, GA 30188 - Registered Investment Advisor Hybrid - DBA: (HYBRID) Independent Financial Partners - Started 06/16/2016 - 140 Hr/Mo; 65 Hours During Securities Trading - IAR
- 04/05/2017-IFP DBA Horizon Planning Group, Inc.-investment related-At reported business location(s)- Registered Investment Advisor DBA - IAR-start 06/15/2016 -Hours per month 143/ Hours during trading 7
- 8/3/2020 - Cherokee High School Band of Warriors Booster Club - Non-Profit 501(c)(3) - 930 Marietta Hwy, Canton, GA 30114 - The booster club for the band is responsible for raising money and ensuring the band is funded for activities - Board Member -



Registration & Employment History



OTHER BUSINESS ACTIVITIES

10hr/month; 0hrs during trading

- (8) 1/22/2024 - Cherokee High School Band Boosters - not investment related - 930 Marietta Hwy Canton, Ga 30114 - Non-Profit 501(c)(3) - Senior Advisor - the outgoing president serves as a senior advisor on the Board for 1 year. Attend Board meetings; create continuity between outgoing officers and incoming officers.
- (9) 1/22/2024 - The Association of Pupils of Ginny Leudeman Rabun - not investment related - 8125 Sunnyside Rd SE Salem, OR 97306 - Non-Profit 501(c)(3) - Board Member - start date 9/16/2023 - 5 hours/month - President of the Board; ensure bylaws are followed, conduct meetings, organize with the Board for the annual Association Board meeting and annual Association meeting, held online and in-person in Oregon, respectively
- (10) 1/22/2024 - First Church of Christ, Scientist, Roswell, GA - not investment related - 10920 Houze Road Roswell, GA 30076 - Non-Profit 501(c)(3) - Board Member - start date 1/1/2024 - 10 hours/month - Manage the duties of the church; ensure it's properly run, and manage my committees for the smooth operation
- (11) 1/22/2024 - Sea Scout Ship Southwinds 100 - not investment related - 1034 Atherton Lane Woodstock, GA 30189 - Non-Profit 501(c)(3) - Board Member - start date 1/1/2024 - 6 hours/month - Committee Chair of the Ship; run the behind-the-scenes administrative duties of the Ship, including, but not limited to, rechartering with BSA, ensuring youth protection is followed, the Ship bylaws are enforced, and recruit adult leaders and parents to serve on the committee.
- (12) Goshen Valley Foundation Board of Trustees - not investment related - 225 Reformation Pkwy Canton, GA 30114 - Foster support non-profit that has different divisions for licensed foster homes, a boys ranch, and program for youth who have aged out of foster care with the state but still require support. They also offer therapeutic services to all their youth as well as the community. - Board Member - start date July 22, 2024 - 5 hours/month - Meet quarterly for board meeting, raise funds on behalf of the non-profit, speak to my experience as a foster parent, tell the Goshen Valley story to raise awareness of the org in the community.



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:	LPL FINANCIAL LLC
Allegations:	COMPLAINANT ALLEGES THAT IRA CONTRIBUTIONS SENT THROUGH ONLINE BANKING WERE INCORRECTLY ALLOCATED AND HAVE RESULTED IN TAX LIABILITY. COMPLAINANT ALLEGES THAT IF THE FINANCIAL REPRESENTATIVE HAD PROVIDED INSTRUCTIONS CONCERNING THE IRA DEPOSITS, THE ERROR WOULD NOT HAVE BEEN MADE. ACTIVITY PERIOD: 1/23/17 TO 2/16/18.
Product Type:	No Product
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN \$5,000.
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:	02/16/2018
Complaint Pending?	No



Status:	Settled
Status Date:	03/29/2018
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Broker Statement	SETTLED BY CORRECTING DEPOSIT INFORMATION WITH RECEIVING INSTITUTION AT NO COST TO CUSTOMER, NO MONETARY SETTLEMENT OFFERED OR ACCEPTED.



End of Report

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