



IAPD Report

GEORGE WILLIAM MELBROD JR

CRD# 723108

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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

GEORGE WILLIAM MELBROD JR (CRD# 723108)

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 **05/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/29/2017
IA	LPL FINANCIAL LLC	CRD# 6413	11/29/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	SAN DIEGO, CA	06/13/2000 - 11/29/2017
B	NATIONAL PLANNING CORPORATION	29604	SAN DIEGO, CA	02/18/2000 - 11/29/2017
IA	THE PLANNERS NETWORK, INC.	108355	SAN MARCOS, CA	04/09/2002 - 07/11/2003

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
Financial	1
Judgment/Lien	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 **29** 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	Corporate Securities Represent	Approved	11/29/2017
B	FINRA	Direct Participation Programs	Approved	11/29/2017
B	FINRA	Invest. Co and Variable Contracts	Approved	11/29/2017
B	FINRA	Investment Co./Variable Contracts Prin	Approved	11/29/2017
B	FINRA	Municipal Fund	Approved	11/29/2017
B	Alaska	Agent	Approved	11/29/2017
B	Arizona	Agent	Approved	11/29/2017
IA	Arizona	Investment Adviser Representative	Approved	11/29/2017
B	Arkansas	Agent	Approved	11/29/2017
B	California	Agent	Approved	11/29/2017
IA	California	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
B	Colorado	Agent	Approved	11/29/2017
B	Florida	Agent	Approved	11/30/2017



Qualifications

	Regulator	Registration	Status	Date
B	Hawaii	Agent	Approved	11/29/2017
B	Idaho	Agent	Approved	11/29/2017
B	Illinois	Agent	Approved	11/29/2017
B	Indiana	Agent	Approved	11/29/2017
B	Kansas	Agent	Approved	11/29/2017
B	Maryland	Agent	Approved	02/24/2021
B	Massachusetts	Agent	Approved	11/29/2017
B	Minnesota	Agent	Approved	11/29/2017
B	Missouri	Agent	Approved	11/29/2017
IA	Missouri	Investment Adviser Representative	Approved	11/29/2017
B	Montana	Agent	Approved	11/29/2017
IA	Montana	Investment Adviser Representative	Approved	11/29/2017
B	Nebraska	Agent	Approved	11/29/2017
B	Nevada	Agent	Approved	11/29/2017
B	New Jersey	Agent	Approved	11/29/2017
IA	New Jersey	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
B	New Mexico	Agent	Approved	11/29/2017
B	New York	Agent	Approved	11/29/2017



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	11/29/2017
IA North Carolina	Investment Adviser Representative	Approved	11/29/2017
B Oklahoma	Agent	Approved	11/29/2017
B Oregon	Agent	Approved	11/29/2017
B Pennsylvania	Agent	Approved	11/29/2017
IA Pennsylvania	Investment Adviser Representative	Approved	11/29/2017
B Texas	Agent	Approved	11/29/2017
IA Texas	Investment Adviser Representative	Approved	11/29/2017
B Utah	Agent	Approved	11/29/2017
B Virginia	Agent	Approved	11/29/2017
B Washington	Agent	Approved	11/29/2017

Branch Office Locations

LPL FINANCIAL LLC
SAN DIEGO, CA





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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	05/01/2003
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/30/2000

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Corporate Securities Limited Representative Examination (S62)	Series 62	08/11/2004
 Direct Participation Programs Representative Examination (S22)	Series 22	06/28/1984
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/29/1981

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/30/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/06/1991

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	06/13/2000 - 11/29/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	SAN DIEGO, CA
B	02/18/2000 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	SAN DIEGO, CA
IA	04/09/2002 - 07/11/2003	THE PLANNERS NETWORK, INC.	CRD# 108355	SAN MARCOS, CA
B	05/19/1992 - 02/24/2000	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	02/08/1991 - 05/19/1992	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	
B	11/19/1989 - 01/17/1991	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	11/03/1988 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	01/07/1988 - 11/03/1988	CHRISTOPHER WEIL & COMPANY, INC	CRD# 6566	
B	12/14/1983 - 01/06/1988	PENN MUTUAL EQUITY SERVICES, INC.	CRD# 4031	
B	02/02/1981 - 02/29/1984	SECURITY FIRST FINANCIAL, INC.	CRD# 6695	

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
11/2017 - Present	LPL FINANCIAL LLC	Mass Transfer	Y	SAN DIEGO, CA, United States
02/2000 - Present	THE PLANNERS NETWORK	ADVISORY AFFILIATE	Y	SAN MARCOS, CA, United States
09/1985 - Present	MELBROD-FINANCIAL SERVICES INC.	OTHER - OWNER/PRESIDENT	N	SAN MARCOS, CA, United States
08/1977 - Present	GEORGE W MELBROD JR	OTHER - SELF-EMPLOYED	N	SAN MARCOS, CA, United States
02/2000 - 11/2017	NATIONAL PLANNING CORP	REG. REP.	Y	SAN MARCOS, CA, 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.

1. 11/29/2017 - Outside Fixed Insurance - Investment Related - Non-Variable Insurance.
2. 11/29/2017 - MELBROD FINANCIAL SERVICES, INC - Investment Related - Tax Prep/Accounting/CPA - PRESIDENT - TAX PREP.



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
Financial	1
Judgment/Lien	1

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Compromise

Action Date: 01/29/2018

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: BANC OF CALIFORNIA

Original Amount Owed: \$976,145.83

Terms Reached with Creditor: ORIGINAL AMOUNT OWED WAS \$976,145.83 WAS SETTLED FOR \$700,000. A PAYMENT PLAN WAS AGREED UPON AND IS EXPECTED TO BE RESOLVED BY JANUARY 2021.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$12,100.88
Judgment/Lien Type:	Tax
Date Filed with Court:	04/13/2026
Date Individual Learned:	05/08/2026
Type of Court:	Federal Court
Name of Court:	San Diego County Court
Location of Court:	San Diego, CA
Docket/Case #:	2026-0102215
Judgment/Lien Outstanding?	Yes



End of Report

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