

BrokerCheck Report
SCOTT EVAN HOWELL
CRD# 3153567

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Events	8



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.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

SCOTT E. HOWELL

CRD# 3153567

Currently employed by and registered with the following Firm(s):**IA LPL FINANCIAL LLC**

139 SOUTH STREET SUITE 203
NEW PROVIDENCE, NJ 07974
CRD# 6413

Registered with this firm since: 11/08/2021

B LPL FINANCIAL LLC

139 SOUTH STREET SUITE 203
NEW PROVIDENCE, NJ 07974
CRD# 6413

Registered with this firm since: 11/08/2021

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 12 U.S. states and territories

This broker has passed:

- 2 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History**This broker was previously registered with the following securities firm(s):****B HSBC SECURITIES (USA) INC.**

CRD# 19585
NEW YORK, NY
01/2008 - 11/2021

IA HSBC SECURITIES (USA) INC.

CRD# 19585
NEW YORK, NY
01/2008 - 11/2021

IA CITIGROUP GLOBAL MARKETS INC.

CRD# 7059
NEW YORK, NY
05/2007 - 01/2008

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	4

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 12 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY
FORT MILL, SC 29715**

Firm CRD#: **6413**

SRO	Category	Status	Date
B FINRA	General Securities Representative	Approved	11/08/2021
B FINRA	General Securities Sales Supervisor	Approved	11/08/2021

U.S. State/ Territory	Category	Status	Date
B Alabama	Agent	Approved	05/29/2024
B California	Agent	Approved	11/19/2021
B Florida	Agent	Approved	11/08/2021
B Illinois	Agent	Approved	11/08/2021
B Kansas	Agent	Approved	03/11/2025
B Massachusetts	Agent	Approved	12/20/2021
B Michigan	Agent	Approved	12/20/2023
B New Jersey	Agent	Approved	11/08/2021
IA New Jersey	Investment Adviser Representative	Approved	11/08/2021
B New York	Agent	Approved	11/08/2021
B North Carolina	Agent	Approved	11/08/2021

Broker Qualifications



Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Ohio	Agent	Approved	07/10/2024
B Texas	Agent	Approved	04/05/2023
IA Texas	Investment Adviser Representative	Restricted Approval	05/01/2023

Branch Office Locations

LPL FINANCIAL LLC
139 SOUTH STREET SUITE 203
NEW PROVIDENCE, NJ 07974

Broker Qualifications



Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 2 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination	Series 10	01/15/2009
General Securities Sales Supervisor - Options Module Examination	Series 9	11/13/2008

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination	SIE	10/01/2018
General Securities Representative Examination	Series 7	12/03/1998

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination	Series 66	07/09/1999

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>

Registration and Employment History



Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 01/2008 - 11/2021	HSBC SECURITIES (USA) INC.	19585	NEW YORK, NY
IA 01/2008 - 11/2021	HSBC SECURITIES (USA) INC.	19585	NEW YORK, NY
B 05/2007 - 01/2008	CITIGROUP GLOBAL MARKETS INC.	7059	NEW YORK, NY
IA 05/2007 - 01/2008	CITIGROUP GLOBAL MARKETS INC.	7059	NEW YORK, NY
B 12/2005 - 05/2007	CITICORP INVESTMENT SERVICES	23988	NEW YORK, NY
IA 12/2005 - 05/2007	CITICORP INVESTMENT SERVICES	23988	NEW YORK, NY
IA 04/2005 - 11/2005	CHASE INVESTMENT SERVICES CORP.	25574	NEW YORK, NY
B 01/2004 - 11/2005	CHASE INVESTMENT SERVICES CORP.	25574	CHICAGO, IL
IA 01/2001 - 01/2004	MERRILL LYNCH PIERCE FENNER & SMITH INC.	7691	NEWARK, NJ
B 12/1998 - 01/2004	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
11/2021 - Present	LPL Financial, LLC	Registered Representative	Y	Chester, NJ, United States
08/2016 - 10/2021	HSBC BANK USA, N.A.	Financial Consultant	Y	NEW YORK, NY, United States
04/2013 - 10/2021	HSBC SECURITIES (USA) INC.	Financial Consultant	Y	NEW YORK, NY, United States

Registration and Employment History



Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) 9/2021 - DBA for LPL Business (entity for LPL business) - GLADSTONE WEALTH PARTNERS - Investment Related - Chester, NJ 07930
- 2) 9/2021 - Real Estate Rental - Investment Related - Highland, FL

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - o A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	4	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	HSBC SECURITIES (USA) INC.
Allegations:	CUSTOMER CLAIMS HIS UNDERSTANDING OF THE INVESTMENT WAS THE PRINCIPAL WOULD NOT BE AT RISK AND THE INVESTMENT WOULD BE 100% LIQUID. THIS COMPLAINT INVOLVES ONE OR MORE AUCTION RATE SECURITIES WITH A NOTIONAL VALUE OF \$3,050,002.00 WHICH HAS BEEN SUBJECT OF A FAILED AUCTION.
Product Type:	Other: #41 AUCTION RATE SECURITIES CLOSED END FUNDS
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT UNABLE TO CONCLUDE THAT DAMAGES WOULD BE LESS THAN \$5,000.
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received: 02/21/2008

Complaint Pending? No



Status:	Settled
Status Date:	03/31/2008
Settlement Amount:	\$3,050,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	ON 3/31/08, HSBC SECURITIES (USA) INC. AGREED TO VOLUNTARILY REPURCHASE THE ARS SECURITIES AT ISSUE FROM THE CUSTOMER AT PAR VALUE IN ORDER TO PROVIDE LIQUIDITY UNDER UNPRECEDENTED MARKET DEVELOPMENTS TO THE EXTENT THAT A CUSTOMER'S ARS POSITION(S) COULD NOT BE SOLD AND WAS NOT REDEEMED BY THE ISSUER. THE NAMED REPRESENTATIVE WAS NOT A PARTY TO, AND DID NOT AGREE TO OR PARTICIPATE IN, THE REPURCHASE AGREEMENT BETWEEN THE FIRM AND THE CUSTOMER; THE NAMED REPRESENTATIVE DID NOT MAKE ANY PAYMENTS TO THE CUSTOMER; AND THE NAMED REPRESENTATIVE WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THIS MATTER IS BEING REPORTED AS A SETTLEMENT PURSUANT TO THE REQUIREMENTS OF FINRA REGULATORY NOTICE 09-12.



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 3

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: HSBC SECURITIES (USA) INC.
Allegations: CUSTOMER CLAIMS REGISTERED REPRESENTATIVE FAILED TO PROVIDE ADVICE RELATING TO THE UNUSUAL FALLING GERMAN MARKET AT THE TIME OF THE CUSTOMER'S PURCHASE.
Product Type: Other: ETF
Alleged Damages: \$11,819.00
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: 08/07/2011

Complaint Pending? No

Status: Denied

Status Date: 09/16/2011

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: CHASE INVESTMENT SERVICES CORPORATION



Allegations: CUSTOMER ALLEGES REP FAILED TO DISCLOSE RISKS IN CONNECTION WITH SALE OF UIT

Product Type: Unit Investment Trust(s)

Alleged Damages: \$6,000.00

Customer Complaint Information

Date Complaint Received: 12/30/2005

Complaint Pending? No

Status: Denied

Status Date: 01/23/2006

Settlement Amount:

Individual Contribution Amount:

Firm Statement AFTER MEETING WITH MANAGER CLIENT UNDERSTOOD PRODUCT AND DECIDED TO KEEP INVESTMENT.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CHASE INVESTMENT SERVICES CORPORATION

Allegations: CUSTOMER ALLEGES REP FAILED TO DISCLOSE RISKS IN CONNECTION WITH SALE OF UIT.

Product Type: Unit Investment Trust(s)

Alleged Damages: \$6,000.00

Customer Complaint Information

Date Complaint Received: 12/30/2005

Complaint Pending? No

Status: Denied

Status Date: 01/23/2006

Settlement Amount:

Individual Contribution Amount:

**Broker Statement**

AFTER MEETING WITH MANAGER, CLIENT UNDERSTOOD PRODUCT AND DECIDED TO KEEP THE INVESTMENT.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CHASE INVESTMENT SERVICES CORP.

Product Type: Mutual Fund(s)

Alleged Damages: \$13,750.00

Customer Complaint Information

Date Complaint Received: 04/27/2005

Complaint Pending? No

Status: Denied

Status Date: 05/24/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement CUSTOMER COMPLAINT PREVIOUSLY REPORTED. CUSTOMER NAME IS BEING CORRECTED WITH THIS FILING.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CHASE INVESTMENT SERVICES

Allegations: DISCLSOUR OF FEES

Product Type: Mutual Fund(s)

Alleged Damages: \$13,750.00

Customer Complaint Information

Date Complaint Received: 04/27/2005



Complaint Pending? No

Status: Denied

Status Date: 05/24/2005

Settlement Amount:

Individual Contribution Amount:

End of Report



This page is intentionally left blank.