

ADMINISTRATIVE PANEL DECISION

LPL Financial LLC v. god hand, flooring
Case No. D2025-0622

1. The Parties

The Complainant is LPL Financial LLC, United States of America (“United States” or “US”), represented by Hogan Lovells (Paris) LLP, France.

The Respondent is god hand, flooring, United States.

2. The Domain Name and Registrar

The disputed domain name <lplfinqcial.com> is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on February 17, 2025. On February 18, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 18, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on February 19, 2025 providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on February 21, 2025.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the “Policy” or “UDRP”), the Rules for Uniform Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the “Supplemental Rules”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on February 24, 2025. In accordance with the Rules, paragraph 5, the due date for Response was March 16, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on March 17, 2025.

The Center appointed Colin T. O'Brien as the sole panelist in this matter on March 20, 2025. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

Complainant is a leader in the retail financial advice market, and is considered one of the largest independent broker-dealers in the United States. Complainant serves independent financial advisors and financial institutions, providing them with the technology, research, clearing and compliance services, and practice management programs they need to create and grow their practices.

Complainant provides an integrated platform of brokerage and investment advisory services to more than 28,000 investment advisors including advisors at approximately 1,200 institution-based investment programs and at approximately 570 registered investment advisor (RIA) firms, nationwide managing over USD 1.7 trillion in advisory and brokerage assets.

Complainant owns many domain names consisting of or containing "LPL", including <lpl.com> registered in 1994. In addition, the Complainant's parent company, LPL Holdings, Inc., is the owner of the branded new generic Top-Level Domains ".lpl" and ".lplfinancial".

The Complainant has secured ownership of trademark registrations for LPL and LPL FINANCIAL, including the following:

- United States Trademark Registration No. 1801076, LPL, registered on October 26, 1993;
- United Kingdom Trademark Registration No. UK00003753607, LPL, registered on May 13, 2022;
- European Union Trademark No. 018653022, LPL, registered on May 26, 2022;
- United States Trademark Registration No. 3662425, LPL FINANCIAL, registered on August 4, 2009; and
- United Kingdom Trademark Registration No. UK00003753611, LPL FINANCIAL registered on May 13, 2022.

The domain name <lplfinqncial.com> was registered on January 17, 2025 (the "Disputed Domain Name"). The Disputed Domain Name previously resolved to a parking page displaying Pay-Per-Click (PPC) links to various goods and services, including financial services in competition with those offered by the Complainant. At the time of submission of the Complaint, the Disputed Domain Name no longer resolves to an active website.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Disputed Domain Name.

The Complainant contends it has established trademark rights in LPL and LPL FINANCIAL.

The Complainant submits dominant textual features of its LPL and LPL FINANCIAL trademarks are recognizable in the Disputed Domain Name such that the Disputed Domain Name is confusingly similar to the Complainant's trademarks.

The Respondent has not received any license or other authorization of any kind to make use of the Complainant's trademark in a domain name or otherwise. The Respondent cannot assert that prior to any

notice of this dispute it was using, or had made demonstrable preparations to use in connection with a bona fide offering of goods or services.

Complainant infers that the Respondent registered the Disputed Domain Name with a view to attracting Internet users to the web page to which the Disputed Domain Name previously resolved in order to derive click through revenue from the PPC links displayed therein. The Complainant submits that such use of the Disputed Domain Name does not qualify as bona fide use for purposes.

There is no evidence to suggest that the Respondent is commonly known by the Disputed Domain Name. There is no evidence of the Respondent having acquired or applied for any trademark registrations for LPL, LPL Financial, or any variation thereof, as reflected in the Disputed Domain Name.

Complainant submits that the Respondent could not credibly argue that it did not have knowledge of the Complainant and its rights in the LPL and LPL FINANCIAL trademarks when registering the Disputed Domain Name in January 2025, over 30 years after the Complainant's first registration of its LPL trademark. The Disputed Domain Name previously resolved to a parking page displaying PPC links to third-party goods and services including those in direct competition with those offered by the Complainant. Internet users seeking the Complainant online, including via the Complainant's domain name, were likely to be misled to the parking page to which the Disputed Domain Name resolved. The Complainant infers that the Respondent derived click-through revenue from the presence of such links on the web page to which the Disputed Domain Name previously resolved. Particularly with respect to "automatically" generated PPC links, panels have held that a respondent cannot disclaim responsibility for content appearing on the website associated with its domain name (nor would such links ipso facto vest the respondent with rights or legitimate interests). Neither the fact that such links are generated by a third party such as a registrar or auction platform (or their affiliate), nor the fact that the respondent itself may not have directly profited, would by itself prevent a finding of bad faith.

Using the Disputed Domain Name in such a manner, the Respondent sought to obtain financial gain derived from the goodwill and reputation attached to the Complainant's trademarks, in bad faith. The presence of the Disputed Domain Name in the hands of the Respondent represents an abusive threat hanging over the head of the Complainant (i.e., an abuse capable of being triggered by the Respondent at any time). There is clear potential for the Disputed Domain Name to be used in a manner that could easily mislead the Complainant's clients into disclosing their confidential account information, which may in turn be used to commit further acts of fraud.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

The Complainant has demonstrated it owns registered trademark rights in the LPL and LPL FINANCIAL trademarks. The Complainant's trademarks LPL and LPL FINANCIAL are recognizable within the Disputed Domain Name. The Disputed Domain Name differs from the Complainant's LPL FINANCIAL trademark only by the substitution of an "a" for a "q", which does not prevent a finding of confusing similarity between the mark and the Disputed Domain Name. See sections 1.7 and 1.9 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (["WIPO Overview 3.0"](#)).

Accordingly, the Disputed Domain Name is confusingly similar to the marks in which the Complainant has rights.

B. Rights or Legitimate Interests

The Complainant has presented a prima facie case that the Respondent has no rights or legitimate interests in respect of the Disputed Domain Name and has not been commonly known by the Disputed Domain Name. The fact that the Respondent obtained the Disputed Domain Name which is a typo of the Complainant's LPL FINANCIAL mark indicates that the Respondent likely sought to piggyback on the mark for illegitimate reasons, namely, to engage in a phishing scheme targeting customers of Complainant (an inference supported by the composition of the Disputed Domain Name, and not denied by the Respondent).

After a complainant has made a prima facie case, the burden of production shifts to a respondent to present evidence demonstrating rights or legitimate interests in the domain name. See, e.g., *Croatia Airlines d.d. v. Modern Empire Internet Ltd.*, WIPO Case No. [D2003-0455](#).

The Disputed Domain Name was used for a PPC website and is currently inactive. Here, the Respondent has provided no evidence of any rights or legitimate interests in the Disputed Domain Name. Regardless, the use of a domain name for PPC website cannot confer rights or legitimate interests upon a respondent where such links compete with or capitalize on the reputation and goodwill of the complainant's mark or otherwise mislead Internet users. [WIPO Overview 3.0](#), section 2.9.

In the absence of any evidence rebutting the Complainant's prima facie case indicating the Respondent's lack of rights or legitimate interests in respect of the Disputed Domain Name, the Panel finds that the Complainant has satisfied paragraph 4(a)(ii) of the Policy.

C. Registered and Used in Bad Faith

The Disputed Domain Name was registered years after the Complainant first used its LPL and LPL FINANCIAL marks. The evidence provided by the Complainant makes it clear that the Respondent undoubtedly knew of the Complainant's LPL and LPL FINANCIAL marks and knew that it had no rights or legitimate interests in the Disputed Domain Name when it registered the Disputed Domain Name.

There is no apparent benign reason for the Respondent to have registered the Disputed Domain Name that is a typo variant of the Complainant's mark.

Currently, the Disputed Domain Name does not resolve to an active website, but this does not prevent a finding of bad faith, noting the reputation of the LPL and LPL FINANCIAL marks, and the composition of the Disputed Domain Name, as well as the provided evidence that the Respondent's website previously was used for PPC website featuring links to Complainant's competitors. See section 3.3 of the [WIPO Overview 3.0](#).

The Panel finds that the only plausible basis for registering and using the Disputed Domain Name has been in bad faith.

Accordingly, the Panel finds that the Disputed Domain Name has been registered and is being used in bad faith.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the Disputed Domain Name <lplfinqncial.com> be transferred to the Complainant

/Colin T. O'Brien/

Colin T. O'Brien

Sole Panelist

Date: April 3, 2025