

ADMINISTRATIVE PANEL DECISION

LPL Financial LLC v. Tallulah Elliot, Emerson Fanny
Case No. D2026-0259

1. The Parties

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

The Respondent is Tallulah Elliot, Emerson Fanny, Denmark.¹

2. The Domain Names and Registrar

The disputed domain names <lplfinancial-corp.com> and <lpl-fincorp.com> are registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 22, 2026. On January 23, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name <lplfinancial-corp.com>. On January 23, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name <lplfinancial-corp.com>, which differed from the named Respondent (Redacted for Privacy, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on January 26, 2026, 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 3, 2026, requesting the addition of one more disputed domain name <lpl-fincorp.com> in this proceeding. On February 4, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the newly added disputed domain name. On February 4, 2026, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details. The Center sent an email communication to Complainant on February 4, 2026, providing the additional contact information disclosed by the Registrar.

¹The Registrants Tallulah Elliot, and Emerson Fanny will be hereinafter collectively referred as “the Respondent”, unless reference is made to any of them separately by its respective name.

The Center sent an email communication to the Complainant on February 4, 2026 with the registrant and contact information of nominally multiple underlying registrants revealed by the Registrar, requesting the Complainant to either file separate complaints for the disputed domain names associated with different underlying registrants or, alternatively, demonstrate that the underlying registrants are in fact the same entity and/or that all domain names are under common control. The Complainant filed an amended Complaint on February 9, 2026.

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 11, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 3, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on March 4, 2026.

The Center appointed Reyes Campello Estebaran as the sole panelist in this matter on March 9, 2026. 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

The Complainant is a leading participant in the retail financial advice market and is recognized as one of the largest independent broker-dealers in the United States. Founded in 1989, the Complainant has since provided independent financial advisors and financial institutions with a wide range of services, including technology, research, clearing and compliance services, as well as practice management programs. The Complainant employs more than 9,000 people and maintains offices in multiple locations throughout the United States. Its integrated platform of brokerage and investment advisory services is used by more than 32,000 investment advisors in the United States, who collectively manage over USD 2.3 trillion in advisory and brokerage assets.

The Complainant operates under the brands LPL and LPL FINANCIAL and owns various trademark registrations for these marks, including:

- United States Trademark Registration No. 1801076, LPL, word, registered on October 26, 1993;
- European Union Trade Mark Registration No. 018653022, LPL, word, registered on May 26, 2022;
- United States Trademark Registration No. 3662425, LPL FINANCIAL, figurative, registered on August 4, 2009, with the following graphic representation:



- European Union Trade Mark Registration No. 018653024, LPL FINANCIAL, figurative, registered on November 11, 2022, with the following graphic representation:



(Hereinafter collectively referred to as the “LPL mark” and the “LPL FINANCIAL mark”, respectively.)

Prior decisions issued under the Policy have recognized the reputation and widely known character of the LPL and LPL FINANCIAL marks in the financial sector. See, inter alia, *LPL Financial LLC v. Clark Smith, VEMOBLI*, WIPO Case No. [D2025-2112](#); *LPL Financial LLC v. My Name*, WIPO Case No. [D2024-3601](#); and *LPL Financial LLC v. NJABULO PHIWAYINKOSI MTAMBU*, WIPO Case No. [D2023-0578](#).

The Complainant further owns various domain names corresponding to its brands, including <lpl.com>, registered on August 2, 1994, which resolves to the Complainant's official corporate website. It also owns, among others, <lpl.net>, <lpl-financial.com>, and <lplaccountview.com>.

LPL Holdings, Inc., the Complainant's parent company, additionally owns the branded new generic Top-Level Domains ("gTLDs") ".lpl" and ".lplfinancial".

The disputed domain name <lplfinancial-corp.com> was registered on November 27, 2025, and the disputed domain name <lpl-fincorp.com> was registered on January 12, 2026. At the time of drafting this decision, both disputed domain names appear to be inactive and resolve to Internet browser error messages.

However, according to the evidence submitted by the Complainant, the disputed domain names previously resolved to similar English-language websites that prominently displayed the LPL FINANCIAL mark in their headings and throughout their content. These websites purported to offer financial and brokerage services, including investment plans with amounts indicated in USD. The websites used the designation "LPL Financial" to identify the purported provider of the services and included an address corresponding to one of the Complainant's corporate offices in the United States. Furthermore, the websites included a link to BrokerCheck by Financial Industry Regulatory Authority ("FINRA"), directing users to the official BrokerCheck listing for the Complainant. The websites did not provide any information regarding their operator or the registrant of the disputed domain names. Instead, they referenced an individual whose name differs from that of the registrant listed in the registration records. In addition, the websites did not contain any disclaimer disclosing the absence of any relationship with the Complainant or its trademarks.

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 names.

Notably, the Complainant asserts that the disputed domain names are confusingly similar to the LPL and LPL FINANCIAL marks. The disputed domain name <lplfinancial-corp.com> incorporates these trademarks in their entirety, while the disputed domain name <lpl-fincorp.com> incorporates the LPL mark together with an abbreviation of the LPL FINANCIAL mark. In both cases, the marks are followed by additional elements (namely, a hyphen and the term "corp"), which do not prevent a finding of confusing similarity. The Complainant's marks remain clearly recognizable within the disputed domain names. Furthermore, the applicable gTLD, in this case ".com", may be disregarded for the purposes of assessing the first element, as it is generally viewed as a standard registration requirement.

The Complainant further contends that the Respondent has no rights or legitimate interests in respect of the disputed domain names. The Respondent is not commonly known by the disputed domain names and has not been authorized by the Complainant to use its trademarks. The Respondent is not using the disputed domain names in connection with a bona fide offering of goods or services or for a legitimate noncommercial purpose. Instead, the Respondent has used the disputed domain names to impersonate the Complainant in furtherance of a fraudulent scheme. In particular, the Respondent's websites feature false contact details and misleading statements, including claims that the operator is a Securities and Exchange Commission - registered broker-dealer and a member of FINRA. Illegal activities, such as impersonation, passing off, or other forms of fraud, can never confer rights or legitimate interests on a respondent. Moreover, the current passive holding of the disputed domain names does not constitute use in connection with a bona fide offering of goods or services.

Finally, the Complainant contends that the disputed domain names were registered and are being used in bad faith. Given the inherent distinctiveness and reputation of the Complainant's trademarks in the financial sector, as well as their continuous and extensive use for more than 30 years, the Respondent could not credibly claim to have been unaware of the Complainant and its trademarks at the time of registering the

disputed domain names. The composition of the disputed domain names, the Respondent's prior use of them, and the inclusion of false contact details and other misleading information on the Respondent's websites all support a finding that the Respondent intentionally targeted the Complainant's trademarks in bad faith. The use of the disputed domain names in connection with the impersonation of the Complainant constitutes evidence of bad faith. In particular, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its websites by creating a likelihood of confusion with the Complainant's trademarks as to the source, sponsorship, affiliation, or endorsement of the websites and the services offered therein.

Additionally, the Complainant submits that the Respondent's websites closely resemble websites previously associated with other domain names that were the subject of prior cases under the UDRP. This suggests that the Respondent is engaged in an ongoing pattern of abusive domain name registrations targeting the Complainant's trademarks, further evidencing bad faith. In this regard, the Complainant refers to *LPL Financial LLC v. Navy Sheree, Stacie Dusty, Miracle Gay, Malvina Lorelai*, WIPO Case No. [D2025-3897](#) (<lplfinadvisor.com> et al.); and *LPL Financial LLC v. Eryn Nikkole*, WIPO Case No. [D2025-5400](#) (<lpl-financial-corporation.com>).

B. Respondent

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

6. Discussion and Findings

The Complainant has made the relevant assertions as required by the Policy and the dispute is properly within the scope of the Policy. The Panel has authority to decide the dispute examining the three elements in paragraph 4(a) of the Policy, taking into consideration all of the relevant evidence, annexed materials and allegations, and performing some limited independent research under the general powers of the Panel articulated, inter alia, in paragraph 10 of the Rules.

A. Consolidation: Multiple Respondents

The amended Complaint was filed in relation to nominally different domain name registrants. The Complainant alleges that the domain name registrants are the same entity or mere alter egos of each other, or under common control. The Complainant requests the consolidation of the Complaint against the multiple disputed domain name registrants pursuant to paragraph 10(e) of the Rules.

The disputed domain name registrants did not comment on the Complainant's request.

Paragraph 3(c) of the Rules states that a complaint may relate to more than one domain name, provided that the domain names are registered by the same domain name holder.

In addressing the Complainant's request, the Panel will consider whether (i) the disputed domain names or corresponding websites are subject to common control; and (ii) the consolidation would be fair and equitable to all Parties. See WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 4.11.2.

As regards common control, the Panel notes that: (i) both disputed domain names were registered through the same Registrar; (ii) both disputed domain names follow a similar naming pattern, incorporating the Complainant's trademarks or an abbreviation of the LPL FINANCIAL mark, combined with a hyphen and the term "corp" (an abbreviation of "corporation"); and (iii) both disputed domain names previously resolved to similar websites displaying similar or identical images and financial plans.

As regards fairness and equity, the Panel sees no reason why consolidation of the disputes would be unfair or inequitable to any Party.

Accordingly, the Panel decides to consolidate the disputes regarding the nominally different disputed domain name registrants (referred to below as “the Respondent”) in this proceeding.

B. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant’s trademark and the disputed domain names. [WIPO Overview 3.1](#), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy, namely the LPL and the LPL FINANCIAL marks. [WIPO Overview 3.1](#), section 1.2.1.

The Panel finds these marks are recognizable within the disputed domain names, and the disputed domain names incorporate these marks in their entirety or an abbreviation of the LPL FINANCIAL mark. Accordingly, the disputed domain names are confusingly similar to the marks for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

Although the addition of other terms here, the terms “fin” (when compared with the LPL mark) and “corp”, may bear on assessment of the second and third elements, the Panel finds the addition of such term does not prevent a finding of confusing similarity between the disputed domain names and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.8.

Accordingly, the Panel finds the first element of the Policy has been established.

C. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Regarding the second element, although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving that a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of “proving a negative”, requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.1](#), section 2.1.

Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain names. The Respondent has not rebutted the Complainant’s prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain names, such as those enumerated in the Policy or otherwise.

The Panel further notes that there is no fact or circumstance in the record that would justify the Respondent’s use of the Complainant’s trademarks in the disputed domain names. The Respondent is not commonly known by the disputed domain names, has not been authorized to use the Complainant’s trademarks, and there is no relationship between the Parties.

Panels have consistently held that the use of a domain name for illegitimate or illegal activities — such as impersonation, passing off, or other forms of fraud — can never confer rights or legitimate interests on a respondent. See [WIPO Overview 3.0](#), section 2.13.1.

Having reviewed the record, the Panel finds that the circumstances of this case indicate an unlawful impersonation of the Complainant through the disputed domain names. The disputed domain names previously resolved to websites that purported to offer financial services of the same type as those offered by the Complainant under the LPL and LPL FINANCIAL marks. These websites displayed the Complainant's marks within their content and included false references to one of the Complainant's office addresses, as well as a link to the Complainant's official registration as a financial institution before the relevant regulatory authorities.

The Panel considers that these circumstances clearly indicate an attempt to impersonate or pass off as the Complainant in order to create confusion and obtain undue payments through a fraudulent scheme.

The current passive holding of the disputed domain names does not confer any rights or legitimate interests on the Respondent, nor does it cure the prior fraudulent use of the disputed domain names.

Accordingly, having reviewed the record, the Panel finds that the Respondent has no rights or legitimate interests in the disputed domain names. The second element of the Policy has therefore been established.

D. Registered and Used in Bad Faith

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

In the present case, the Panel notes the distinctiveness and reputation of the Complainant's trademarks, the composition of the disputed domain names incorporating these marks or an abbreviation of one of them, and the Respondent's use of the disputed domain names in connection with websites that impersonated the Complainant and included false references to one of the Complainant's office locations as well as to its registration as a financial institution.

Panels have held that the use of a domain name for illegitimate or illegal activities — such as impersonation, passing off, or other forms of fraud — constitutes evidence of bad faith. See [WIPO Overview 3.1](#), section 3.4. Having reviewed the record, the Panel therefore finds that the Respondent's registration and use of the disputed domain names constitute bad faith under the Policy.

Panels have also found that the non-use of a domain name does not by itself prevent a finding of bad faith under the doctrine of passive holding. To the contrary, in assessing the totality of the circumstances of a case, panels have recognized that the registration and passive holding of a domain name may still support a finding of bad faith under the Policy. See [WIPO Overview 3.1](#), section 3.3. In the present case, taking into account the distinctiveness and reputation of the Complainant's trademarks and the composition of the disputed domain names, the Panel finds therefore that the passive holding of the disputed domain names does not prevent a finding of bad faith under the Policy.

Additionally, the Panel notes that the Respondent registered the disputed domain names targeting the reputed LPL and LPL FINANCIAL marks, albeit using different registrant names; and, according to the Complainant's allegations, two prior decisions under the Policy refer to the registration of other domain names targeting the same marks, also under different registrant names, which were linked to similar websites, (*LPL Financial LLC v. Navy Sheree, Stacie Dusty, Miracle Gay, Malvina Lorelai, supra*; and *LPL Financial LLC v. Eryn Nikkole, supra*). These circumstances point to a pattern of bad faith conduct on the part of the Respondent. Such conduct reflects a pattern of registering domain names to prevent a complainant from reflecting its marks in corresponding domain names. See [WIPO Overview 3.1](#), section 3.1.2.

Accordingly, the Panel finds that the Complainant has established the third element of the Policy.

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 names <lplfinancial-corp.com> and <lpl-fincorp.com> be transferred to the Complainant.

/Reyes Campello Estebaranz/

Reyes Campello Estebaranz

Sole Panelist

Date: March 13, 2026