ADMINISTRATIVE PANEL DECISION
LPL Financial LLC v. Goodluck James, ilplfinancial
Case No. D2026-0484

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 Goodluck James, ilplfinancial, South Africa.

2. The Domain Name and Registrar

The disputed domain name <ilplfinancial.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 4, 2026. On February 5, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 5, 2026, 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 (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 February 6, 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 10, 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 18, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 10, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on March 13, 2026.

The Center appointed James Bridgeman SC as the sole panelist in this matter on March 24, 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 provider of financial advice in the retail market in the United States of America, using the LPL trademark and service mark for which it holds the following registrations:

- United States registered service mark LPL, registration number 1801076, registered on the Principal Register on October 26,1993 for services in international class 36;
- United States registered service mark LPL FINANCIAL (design), registration number 3,662,425, registered on the Principal Register on August 4, 2009 for services in international classes 36 and 42;
- United Kingdom registered trademark LPL, registration number UK00003753607, registered on May 13, 2022 for services in classes 36 and 42;
- European Union Trade Mark (EUTM), registration number 018653022, registered on May 26, 2022, for services in class 36.

The Complainant has an established Internet presence and maintains its main corporate website at "www.lpl.net" and has accounts on the major social media platforms.

The disputed domain name was registered on September 28, 2025. Until on or around December 4, 2025, it resolved to a website that was a clone of the Complainant's official LPL website and subsequently it has not resolved to any active website.

Except for the information provided in the Complaint, the Registrar's WhoIs and the information provided by the Registrar in response to the request by the Center for details of the registration of the disputed domain name for the purposes of this proceeding, there is no information available about the Respondent, who availed of a privacy service to conceal their identity on the Registrars WhoIs.

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.

Notably, the Complainant claims rights in the LPL and LLP FINANCIAL trademarks established through its ownership of the portfolio of registered trademarks described above, and extensive use of the mark in its financial services advisory business.

The Complainant submits that it was founded in 1989 through the merger of two brokerage firms – LINSCO and PRIVATE LEDGER, and has become the largest independent broker-dealer in the United States. Since 2010, the Complainant's equities have been publicly traded on the NASDAQ under "LPLA".

The Complainant adds that it provides an integrated platform of brokerage and investment advisory services to more than 32,000 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.

The Complainant has offices in San Diego, California; Fort Mill, South Carolina; Boston, Massachusetts and Austin, Texas. It has over 9,000 employees and in the fourth quarter of 2025, the Complainant's gross profit reached over USD 1.54 billion.

The Complainant submits that its ownership of the abovementioned trademark and service mark registrations for LPL and LPL FINANCIAL facie satisfies the threshold requirement of having trademark rights for purposes of standing in this proceeding, citing WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("WIPO Overview 3.0"), section 1.2.1.

Firstly, the Complainant alleges that the disputed domain name is identical or confusingly similar to the Complainant's trademarks because there is a high degree of visual similarity between the Complainant's trademarks and the disputed domain name.

The Complainant argues that disputed domain name is composed of a misspelling of the Complainant's LPL and LPL FINANCIAL trademarks, altered only by the addition of the letter "i" to form "ilplfinancial".

The Complainant submits that because the disputed domain name consists of a common, obvious, or intentional misspelling of a trademark (i.e., typosquatting) it is confusingly similar to the relevant mark for purposes of the first element of the Policy; see WIPO Overview 3.0, section 1.9.

See in this regard *Sanofi v. Privacy Department, IceNetworks Ltd.,* WIPO Case No. D2023-3575, (referring to the domain name at issue <stilnoxs.com> the panel held that "[t]he addition of the letter 's' does not alter the fact that the disputed domain name is confusingly similar to the Complainant's trademark."

The Complainant further submits that the generic Top-Level Domain ("gTLD") extension ".com", may be disregarded for the purposes of assessment under the first element, as it is viewed as a standard registration requirement. See WIPO Overview 3.0, section 1.11.1.

Secondly the Complainant alleges that the Respondent has no rights or legitimate interests in the disputed domain name arguing that the Respondent is unable to invoke any of the circumstances set out in paragraph 4(c) of the Policy that might demonstrate its rights or legitimate interests in the disputed domain name.

The Complainant argues that:

- there is no evidence to suggest that the Respondent is commonly known by the disputed domain name, as contemplated by paragraph 4(c)(ii) of the Policy.
- 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, the disputed domain name in connection with a bona fide offering of goods or services, in accordance with paragraph 4(c)(i) of the Policy;
- the Respondent is not using the disputed domain name in connection with any bona fide offering of goods or services;
- as shown in a screen capture exhibited in an annex to the Complaint, until, on or around December 4, 2025, the disputed domain name resolved to a website that impersonated the Complainant, being a clone of the Complainant's official LPL website at "www.lpl.com", featuring identical graphics and wording, as well as the Complainant's logo and figurative trademark; and in this regard the Complainant has placed images from the website to which the disputed domain name resolves, side by side with images from the Complainant's own website;
- prior panels established under the Policy have categorically held that the use of a domain name for illegal activity (e.g., phishing, distributing malware, unauthorized account access/hacking, impersonation/passing off, or other types of fraud) can never confer rights or legitimate interests on a respondent; see WIPO Overview 3.0, section 2.13;

- the Complainant infers from the above that the Respondent's website did not reflect that of a genuine bona fide business, but rather was designed to mislead Internet users into believing that they had reached the website of the Complainant.

Moreover, the Complainant submits that the exhibited screen capture shows that the disputed domain name currently does not resolve to any active web page, and argues that the passive holding of the disputed domain name does not qualify as use in connection with a bona fide offering of goods or services. See in this regard *Instagram, LLC v. Registration Private, Domains By Proxy LLC/ sezer suat,* WIPO Case No. D2022-0157 ("Non-use of a domain name does not amount to a use in connection with a bona fide offering of goods or services or to a legitimate noncommercial or fair use of the domain name, especially when the domain name is confusingly similar to a well-known third party's trademark and has been registered without authorization of the trademark owner.")

Thirdly, the Complainant argues that the disputed domain name was registered and is being used in bad faith.

The Complainant submits that its LPL and LPL FINANCIAL service marks are inherently distinctive and well known in connection with the Complainant's financial advisory services, as they have been continuously and extensively used by the Complainant for over 30 years. As a result, the marks have acquired a considerable reputation and goodwill worldwide.

The Complainant refers to a a copy of search results obtained by typing the term "LPL Financial" into Google's search engine available at "www.google.com" and submits that all of the primary results refer to the Complainant.

In light of the above, the Complainant submits that the Respondent could not credibly argue that it did not have knowledge of the Complainant and its trademark rights when registering the disputed domain name in September 2025, over 30 years after the Complainant's first registration of its LPL trademark.

Rather, the Complainant infers that the composition of the disputed domain name, coupled with the Respondent's use of the disputed domain name, illustrates that the Respondent was well aware of the Complainant and its rights in the LPL and LPL FINANCIAL trademarks when the disputed domain name was registered.

The Complainant argues that the disputed domain name was registered in bad faith to create a misleading impression of association with the Complainant, with a view to engaging in activity designed to mislead Internet users as to the source of the disputed domain name, in bad faith.

The Complainant further submits that the Respondent's registration of the Domain Name using a proxy service further supports a finding of bad faith. See WIPO Overview 3.0, section 3.6.

Addressing the alleged use of the disputed domain name in bad faith, the Complainant argues that until on or around December 4, 2025, the disputed domain name resolved to a website that impersonated the Complainant, being a clone of the Complainant's official LPL website at "www.lpl.com" and therefore featuring identical graphics, identical wording and the Complainant's LPL Financial logo and figurative trademark. In support of this argument, in the body of the Complaint, the Complainant has placed images taken from the website to which the disputed domain name resolves, alongside its own website.

The Complainant submits that prior panels established under the Policy have also found the use of a domain name at issue to resolve to a cloned copy of a website owned by a complainant, to be evidence of use in bad faith, see for example *Duke Ellington School of the Arts Project v. Budy Corbuzier,* WIPO Case No. D2024-2037: "Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitute bad faith under the Policy. This follows in particular from the fact that the disputed domain name resolved to a website mimicking the Complainant's website, also bearing in mind that the disputed domain name was owned before by the Complainant. Panels have anyway held that the use of a domain name for illegal activity here, claimed as applicable to this case: impersonation/passing off (including a 'Donate Now' option) constitutes bad faith."

The Complainant further submits that the fact that the disputed domain name no longer resolves to an active web page cannot cure the Respondent's bad faith. See in this regard the Complainant refers to the decision of the panel in *Facebook Technologies, LLC v. Vickie Tubbs, Chen Jiajin (陈佳进)*, WIPO Case No. D2020-1990: "The Panel notes that the use of the disputed domain names has now changed and they no longer resolve to any active website. This does not alter the Panel's conclusion; on the contrary, it may constitute further evidence of bad faith."

B. Respondent

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

6. Discussion and Findings

A. 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 name. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("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. WIPO Overview 3.1, section 1.2.1.

The Panel finds the mark is recognizable within the disputed domain name. The disputed domain name consists of a misspelling of the Complainant's LLP mark, adding the letter "i" in front of the Complainant's trademark.

Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy.

The Panel finds the first element of the Policy has been established.

B. 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.

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 name.

In particular the Complainant has provided uncontested evidence that the Respondent is using the disputed domain name to resolve to a website which is a clone of the Complainant's website which is inconsistent with Respondent having any rights or legitimate interests.

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 name such as those enumerated in the Policy or otherwise.

Panels have held that the use of a domain name for illegitimate activity here, claimed copycat sites, can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1.

The Panel finds the second element of the Policy has been established.

C. 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 that the disputed domain name is composed of Complainant's LPL FINANCIAL registered service mark, adding the letter "i" .

The uncontested evidence is that the LPL FINANCIAL has an established goodwill and reputation in the United States, in particular. The combination of the acronym LPL and the descriptive element FINANCIAL in the Complainant's trademark creates a distinctive mark.

The disputed domain name was registered on September 2025, long after the Complainant registered the LPL FINANCIAL mark.

Taking into account that the uncontested evidence is that the disputed domain name has resolved to a website that it a clone of the Complainant's own website, it is improbable that the Respondent chose and registered the disputed domain name without actual knowledge of the Complainant's business and service mark.

On the balance of probabilities the disputed domain name was chosen and registered in bad faith in an act of typosquatting as an intentional misspelling of the Complainant's mark in order to take predatory advantage of the Complainant's reputation and goodwill by causing confusion among Internet users seeking the Complainant's website.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. WIPO Overview 3.1, section 3.2.1.

The uncontested evidence is that the disputed domain name does not resolve to any active website. Panels have 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 looking at the totality of circumstances in each case, panels have found that the registration and non-use of a domain name can still constitute bad faith for purposes of the Policy. WIPO Overview 3.1, section 3.3. Having reviewed the available record, the Panel notes the distinctiveness or reputation of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

Furthermore panels have held that the use of a domain name for illegitimate or illegal activity bad faith. WIPO Overview 3.1, section 3.4. In uncontested evidence the Complainant has shown that the Respondent has used the disputed domain name to resolve to a copycat website that is in fact a clone of the Complainant's official website. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

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 name <ilplfinancial.com> be transferred to the Complainant.

/James Bridgeman SC/
James Bridgeman SC
Sole Panelist
Date: April 3, 2026