ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
LPL Financial LLC v. George Harrison, Tradoteck
Case No. D2026-4170

1. The Parties

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

The Respondent is George Harrison, Tradoteck, Canada.

2. The Domain Name and Registrar

The disputed domain name <lpltrade.app> is registered with NameSilo, LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 16, 2026. On September 17, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 17, 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 (PrivacyGuardian.org) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 19, 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 September 24, 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 September 29, 2026. In accordance with the Rules, paragraph 5, the due date for Response was October 19, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on October 23, 2026.

The Center appointed Daniel Peña as the sole panelist in this matter on October 29, 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 limited liability company with its principal place of business in San Diego, California, United States. It traces its origins to the 1989 merger of two brokerage firms, Linsco and Private Ledger, and describes itself as the largest independent broker-dealer in the United States. Its parent group has been listed on NASDAQ under the ticker "LPLA" since 2010.

The Complainant states that it supports more than 32,000 financial advisors and approximately 1,100 institution-based investment programs, with some USD 2.6 trillion in advisory and brokerage assets. It has more than 9,900 employees and main offices in San Diego, California; Fort Mill, South Carolina; Boston, Massachusetts; Austin, Texas; and Tempe, Arizona.

The Complainant relies on, among others, the following trademark registrations for LPL:

- United States Trademark Registration No. 1,801,076, LPL (word), registered on October 26, 1993, in class 36 for "financial management services". It was originally registered to Linsco/Private Ledger Corp., whose name was changed to LPL Financial Corporation, as recorded with the United States Patent and Trademark Office;
- United Kingdom Trademark Registration No. UK00003753607, LPL, registered on May 13, 2022, in classes 36 and 42, in the name of the Complainant; and
- European Union Trade Mark Registration No. 018653022, LPL (word), registered on May 26, 2022, in class 36 for a range of financial, investment, brokerage, securities trading and asset management services, in the name of the Complainant.

The disputed domain name was registered on July 10, 2026, through a privacy service. The Registrar disclosed the underlying registrant as "George Harrison" of "Tradoteck", with a postal address in Toronto, Canada.

As of July 27, 2026, the disputed domain name resolved to a website operating under the name "LPL-Trade", offering online trading services and falsely displaying the Complainant's address and regulatory registration numbers, without any disclaimer of affiliation. The site used the slogan "Gateway to Smart Trading" and the contact email "[…]@lpltrade.app".

The website substantially replicated content previously hosted at <lpl-finex.net> and <lpltrade.io>, domain names that were transferred to the Complainant in earlier UDRP proceedings (namely, *LPL Financial LLC v. Navy Sheree, Stacie Dusty, Miracle Gay, Malvina Lorelai*, WIPO Case No. D2025-3897; and *LPL Financial LLC v. Brown Harry, Finivest*, WIPO Case No. DIO2026-0037). The Respondent did not reply to the Complainant's contact attempt, and by the time of the Complaint, the disputed domain name no longer resolved 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.

Notably, the Complainant contends that the disputed domain name incorporates its LPL trademark in its entirety. It argues that the added term "trade" does not prevent a finding of confusing similarity and that the ".app" generic Top-Level Domain ("gTLD") should be disregarded.

The Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain name. It has not licensed or otherwise authorized the Respondent to use the LPL trademark. In its view, the Respondent is not commonly known by the disputed domain name, and the disclosed name "George Harrison, Tradoteck" bears no resemblance to it. The Complainant argues that the Respondent used the disputed domain name for an apparently fraudulent advance-fee trading scheme. According to the Complainant, the website impersonated the Complainant by displaying the Complainant's Fort Mill address and its SEC and CRD registration numbers, and such use can never confer rights or legitimate interests. It adds that the current non-use of the disputed domain name does not change this analysis.

The Complainant contends that the disputed domain name was registered and is being used in bad faith. It asserts that its LPL trademark is distinctive, has been used for more than 30 years and enjoys a strong reputation in financial services. In its view, the Respondent must have known of it, as the website reproduced the Complainant's office address and regulatory identifiers. The Complainant relies on paragraph 4(b)(iv) of the Policy and on the use of the disputed domain name for fraud. It also relies on the Respondent's apparent link to the operators of <lpl-finex.net> and <lpltrade.io>, its use of a privacy service, and its failure to answer to the pre-filing communication. The Complainant argues that the later deactivation of the website does not cure the Respondent's bad faith.

B. Respondent

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

6. Discussion and Findings

Paragraph 4(a) of the Policy requires the Complainant to prove each of the following on the balance of probabilities:

1. the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;
2. the Respondent has no rights or legitimate interests in respect of the disputed domain name; and
3. the disputed domain name has been registered and is being used in bad faith.

Under paragraph 15(a) of the Rules, the Panel decides the Complaint on the basis of the statements and documents submitted and in accordance with the Policy, the Rules and any rules and principles of law that it deems applicable. Under paragraph 14(b) of the Rules, the Panel may draw such inferences from the Respondent's default as it considers appropriate. A respondent's default does not, however, automatically result in a decision in favor of the complainant, and the Panel has assessed the Complainant's evidence on its merits.

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 United Kingdom and European Union registrations for LPL are recorded in the Complainant's own name. That is sufficient for standing, so the Panel need not consider the chain of title of the United States registration from LPL Financial Corporation to the Complainant. The Panel

notes, however, that the record shows the Complainant and its predecessors using LPL continuously since well before July 2026.

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

Although the addition of other terms, here "trade", may bear on the assessment of the second and third elements, the Panel finds that the addition of such term does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.8. Prior panels have reached the same conclusion for a similarly composed domain name targeting the same mark. See *LPL Financial LLC v. Ewt design, Mekshosting*, WIPO Case No. D2024-0410 (<lplfintrade.com>).

The gTLD ".app" is a standard registration requirement and is disregarded for the purposes of the first element. WIPO Overview 3.1, section 1.11.1.

The Panel finds that 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 that the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. 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.

In particular, the Complainant has not authorized the Respondent to use the LPL trademark. Nothing in the record suggests that the Respondent, identified as "George Harrison, Tradoteck", has been commonly known by the disputed domain name within the meaning of paragraph 4(c)(ii) of the Policy. The website's self-description as "lpltrade" cannot create such rights, because that name was itself adopted to trade on the Complainant's mark. WIPO Overview 3.1, section 2.3.

The Respondent's use of the disputed domain name was not a bona fide offering of goods or services under paragraph 4(c)(i) of the Policy. Nor was it a legitimate noncommercial or fair use under paragraph 4(c)(iii) of the Policy. The website offered paid trading packages of up to USD 100,000. It was presented under the "LPL-Trade" name and gave the Complainant's Fort Mill address and its CRD and SEC registration numbers as its own "legal address" and identifiers. Visitors would therefore have been led to believe that the platform was operated or authorized by the Complainant, a regulated broker-dealer. The record contains no evidence that the Respondent holds any regulatory authorization or provided any genuine trading service. The disputed domain name combines the Complainant's distinctive mark with a term that describes the Complainant's field of activity. It therefore carries a risk of implied affiliation that cannot constitute fair use. WIPO Overview 3.1, section 2.5.1.

Panels have held that the use of a domain name for illegal activity, here claimed impersonation of the Complainant and an apparent advance-fee or investment fraud, can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1. The Respondent has not answered the Complainant's plausible and well-evidenced allegations. On the balance of probabilities, the Panel accepts that the website was designed to obtain funds or personal data from Internet users by falsely posing as, or as associated with, the Complainant. See, for comparable findings, *LPL Financial LLC v. Privacy Service Provided by Withheld for Privacy ehf / Steffen Hain*, WIPO Case No. D2022-0542, and *LPL Financial LLC v. crea8 tek, crea8tek developers*, WIPO Case No. D2022-4836. The current inactive status of the disputed domain name does not give rise to any rights or legitimate interests.

The Panel finds that 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.

As to registration, the LPL mark is distinctive and has been registered in the United States since 1993. It has been used extensively in the financial services sector, and the Complainant's evidence shows that its reputation is substantial. The Respondent registered the disputed domain name more than 30 years later. It then used the disputed domain name for a financial trading website that reproduced the Complainant's Fort Mill office address and its CRD and SEC numbers. That use leaves no doubt that the Respondent knew of the Complainant and targeted it when registering the disputed domain name. Prior panels have similarly found the LPL mark to be distinctive and targeted. See *LPL Financial LLC v. lpl lpl*, WIPO Case No. DCC2023-0009; and *LPL Financial LLC v. Alfred Andolini*, WIPO Case No. D2023-5124.

Moreover, the Respondent's website copied, almost word for word, the websites formerly operated at the domains <lpl-finex.net> and <lpltrade.io>. Each used the same heading, the same pricing structure and the same account descriptions. From its own investigation, the Panel noted that the "www.lpltrade.io" website was captured on July 6, 2026, four days before the disputed domain name was registered on July 10, 2026. The disputed domain name shares the same "lpltrade" second-level string. On the balance of probabilities, the Panel infers that the disputed domain name forms part of the same scheme targeting the Complainant's LPL mark, operated by the same person or a coordinated group. That inference supports a finding of bad faith registration.

As to use, by using the disputed domain name in this way the Respondent intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of that website, within the meaning of paragraph 4(b)(iv) of the Policy. See *LPL Financial LLC v. Angelica Davies*, WIPO Case No. D2022-4868.

Panels have held that the use of a domain name for illegal activity, here claimed impersonation and apparent investment fraud, constitutes bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitute bad faith under the Policy.

The fact that the disputed domain name no longer resolves to an active website does not alter this conclusion. Panels have found that the non-use of a domain name would not by itself prevent a finding of bad faith under the doctrine of passive holding. WIPO Overview 3.1, section 3.3. Given the distinctiveness and reputation of the LPL mark, the composition of the disputed domain name, and the Respondent's prior fraudulent use, the Panel cannot conceive of any good faith use of the disputed domain name by the Respondent. See *Facebook Technologies, LLC v. Vickie Tubbs, Chen Jiajin*, WIPO Case No. D2020-1990.

Further factors also support this finding. The Respondent used a privacy service, gave a postal address with apparent irregularities (a Toronto address with the province given as "MB"), and failed to respond either to the Complainant's pre-filing communication or to the Complaint. WIPO Overview 3.1, section 3.2.1.

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 <lpltrade.app> be transferred to the Complainant.

/Daniel Peña/
Daniel Peña
Sole Panelist
Date: November 12, 2026