User Guidance

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IAPD Report

DOMINIQUE GODFROY HENRI VERCAEMERT

CRD# 1021056

Section Title | **Page(s)**

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.

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

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

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

DOMINIQUE GODFROY HENRI VERCAEMERT (CRD# 1021056)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	08/20/2012
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	08/20/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	CAMBRIDGE LEGACY ADVISORS, INC.	119558	CHARLOTTE, NC	07/25/2007 - 10/03/2012
B	CAMBRIDGE LEGACY SECURITIES L.L.C.	103722	CHARLOTTE, NC	08/26/2005 - 06/12/2012
IA	CAMBRIDGE LEGACY ADVISORS, INC.	119558	CHARLOTTE, NC	09/08/2005 - 08/24/2005

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

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

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**

Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757

Firm ID#: 39543

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	08/20/2012
B	FINRA	Invest. Co and Variable Contracts	Approved	08/20/2012
B	California	Agent	Approved	08/27/2012
B	Florida	Agent	Approved	08/21/2012
B	Georgia	Agent	Approved	09/17/2012
B	Louisiana	Agent	Approved	10/03/2012
B	Michigan	Agent	Approved	02/15/2013
B	North Carolina	Agent	Approved	08/27/2012
B	Ohio	Agent	Approved	08/15/2017
B	Pennsylvania	Agent	Approved	08/20/2012
B	South Carolina	Agent	Approved	09/12/2012
B	Texas	Agent	Approved	09/19/2024
B	Virginia	Agent	Approved	08/21/2012

Qualifications

	Regulator	Registration	Status	Date
B	West Virginia	Agent	Approved	09/20/2017

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
2810 Coliseum Centre Drive Ste 110
CHARLOTTE, NC 28217

Employment 2 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**

Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757

Firm ID#: 134139

	Regulator	Registration	Status	Date
IA	North Carolina	Investment Adviser Representative	Approved	08/20/2012
IA	Texas	Investment Adviser Representative	Restricted Approval	09/19/2024

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
2810 Coliseum Centre Drive Ste 110
Charlotte, NC 28217

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Direct Participation Programs Representative Examination (S22)	Series 22	07/18/1988
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/01/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/02/2001
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/03/1985

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	07/25/2007 - 10/03/2012	CAMBRIDGE LEGACY ADVISORS, INC.	CRD# 119558	CHARLOTTE, NC
B	08/26/2005 - 06/12/2012	CAMBRIDGE LEGACY SECURITIES L.L.C.	CRD# 103722	CHARLOTTE, NC
IA	09/08/2005 - 08/24/2005	CAMBRIDGE LEGACY ADVISORS, INC.	CRD# 119558	CHARLOTTE, NC
IA	04/16/2003 - 08/22/2005	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	CHARLOTTE, NC
B	03/17/2003 - 08/22/2005	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	OAKDALE, MN
IA	12/31/2001 - 03/20/2003	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	CHARLOTTE, NC
B	05/02/1997 - 03/20/2003	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT
B	03/04/1982 - 05/30/1997	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	03/04/1982 - 05/30/1997	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2012 - Present	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, United States
08/2012 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, IA, United States
04/1997 - Present	STRATEGIC FINANCIAL SOLUTIONS, INC	CHAIRMAN/CEO	Y	CHARLOTTE, NC, United States

Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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)VALTA, INC, 2810 Coliseum Centre Dr, Suite 110, Charlotte NC 28217, United States, 02/01/79, President, Insurance/Benefits/Human Resources, NIR, 40 HR/MO- 40/TRADING HR.

2)CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA. INV REL-160 HR/MO- 160 TRADING/HR 08/16/12

3)VALTA INC, 2810 COLISEUM CENTRE DRIVE, STE 110, CHARLOTTE, NC, PRESIDENT,CEO/S-CORP, 60 HR/YR- 40/TRADING HR.

4)INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS (IARFC), P.O. Box 506, Middletown OH 45042-0506, United States, 04/01/2026, Treasurer, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 4 HR/MO - 0 HR/MO TRADING

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	4

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WASHINGTON SQUARE SECURITIES, INC.
Allegations:	THE CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF AN ING USA VARIABLE ANNUITY.
Product Type:	Annuity-Variable
Alleged Damages:	$466,333.82
Alleged Damages Amount Explanation (if amount not exact):	CLIENT REQUESTS THAT HE BE REIMBURSED THE PREMIUM HE PAID FOR THIS CONTRACT.
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:	05/28/2010
Complaint Pending?	No
Status:	Settled
Status Date:	09/30/2010
Settlement Amount:	$33,457.95

Individual Contribution Amount:	$0.00
Firm Statement	WITHOUT ADMITTING ANY WRONGDOING OR LIABILITY, AN AFFILIATED THIRD PARTY INSURANCE COMPANY ENTERED INTO A SETTLEMENT AGREEMENT WITH THE CLIENT FOR $33,457.95 IN EXCHANGE FOR A RELEASE OF ALL CLAIMS. THIS WAS DONE FOR BUSINESS PURPOSES ONLY, IN ORDER TO AVOID A COSTLY AND LENGTHY LEGAL PROCEEDING.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WASHINGTON SQUARE SECURITIES, INC.
Allegations:	THE CLIENT ALLEGES MISREPRESENTATION IN THE SALE ON AN ING USA VARIABLE ANNUITY
Product Type:	Annuity-Variable
Alleged Damages:	$466,333.82
Alleged Damages Amount Explanation (if amount not exact):	CLIENT REQUEST THAT HE BE REIMBURSED THE PREMIUM PAID FOR THE CONTRACT.
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:	05/28/2010
Complaint Pending?	No
Status:	Settled
Status Date:	09/30/2010
Settlement Amount:	$33,457.95
Individual Contribution Amount:	$0.00
Broker Statement	CLIENT FALSELY ALLEGES THAT HE WAS NEVER TOLD HE COULD NOT REALLOCATE FUNDS DURING LAST 3 YEARS OF 10 YEAR ACCUMULATION PERIOD WITHOUT PRO-RATA ADJUSTMENT TO BASE BENEFIT. CLIENT AND ING AGREED TO THIS SETTLEMENT WITHOUT ANY ASSESSMENT AGAINST, OR CONSULTATION WITH ADVISOR.

Disclosure 2 of 4

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	
Allegations:	RESPONDENT DID NOT RESPOND TO CLAIMANTS' REQUESTS TO SELL MUTUAL FUNDS HELD IN CLAIMANTS' ACCOUNTS

Product Type:	Mutual Fund
Alleged Damages:	$472,047.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #09-03008
Date Notice/Process Served:	05/26/2009
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	05/05/2010
Disposition Detail:	RESPONDENT IS LIABLE AND SHALL PAY CLAIMANTS $43,500, PLUS INTEREST, IN COMPENSATORY DAMAGES.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CAMBRIDGE LEGACY SECURITIES, L.L.C.
Allegations:	CLIENT ALLEGES THAT SEVERAL ATTEMPTS WERE MADE TO REPRESENTATIVE TO HAVE ACCOUNT LIQUIDATED AND REPRESENTATIVE FAILED TO FOLLOW INSTRUCTIONS.
Product Type:	Other: MONEY MANAGER
Alleged Damages:	$472,047.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA DISPUTE RESOLUTION ARBITRATION
Docket/Case #:	09-03008
Filing date of arbitration/CFTC reparation or civil litigation:	06/29/2009

Customer Complaint Information

Date Complaint Received:	04/01/2009
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	06/29/2009
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	09-03008
Date Notice/Process Served:	06/29/2009
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	05/05/2010
Monetary Compensation Amount:	$43,500.00
Individual Contribution Amount:	$43,500.00
Broker Statement	CLIENT ALLEGES THAT SEVERAL ATTEMPTS WERE MADE TO REPRESENTATIVE TO HAVE ACCOUNTS LIQUIDATED BETWEEN JUNE OF 2008 AND DECEMBER 2008 AND REPRESENTATIVE FAILED TO FOLLOW INSTRUCTIONS. THIS WAS DURING A SEVERE DOWN MARKET. REPRESENTATIVE STATES THAT NO SUCH INSTRUCTIONS WERE PROVIDED UNTIL DECEMBER 2, 2008 AT WHICH TIME SUCH INSTRUCTIONS WERE EXECUTED IMMEDIATELY.

Disclosure 3 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WASHINGTON SQUARE SECURITIES & WOODBURY FIANNCIAL SERVICES
Allegations:	CLIENT MADE MULTIPLE UNSCHEDULED WITHDRAWALS REDUCING ASSET BASE TO HALF OF INITIAL INVESTMENT WITHIN FIRST YEAR. CONTINUED TO WITHDRAW FUNDS AGAINST ADVISORS RECOMMENDATIONS. CLIENT IS NOW OUT OF MONEY AND HAS MADE CHARGES OF UNSUITABLE RECOMENDATIONS BY ADVISOR. ALL APPROPRIATE RECOMENDATIONS MADE WOULD HAVE PROVIDED FOR CLIENTS IDENTIFIED GOALS. CLIENT REFUSED TO BECOME EMPLOYED, BUT CONTINUED LIFESTYLE SHE COULD NOT AFFORD
Product Type:	Mutual Fund(s)
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	05/07/2004
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	03/22/2005
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	SEC COMPLAINT REVIEW IS PENDING. FULLY EXPECT TO BE DISMISSED WITH NO DAMAGES AWARDED.

Disclosure 4 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EQUITABLE

Allegations: CLIENT ALLEGES THE AGENT DID NOT EXPLAIN THE
COSTS AND FEES OF A 1997 ISSUE VARIABLE LIFE INSURANCE POLICY.
CLIENT ALSO DOES NOT BELIEVE THAT RECOMMENDATION BY AGENT TO
PURCHASE LIFE INSURANCE POLICY WAS APPROPRIATE TO MEET
RETIREMENT GOALS.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/19/1998

Complaint Pending? No

Status: Settled

Status Date: 06/29/1998

Settlement Amount: $6,688.06

Individual Contribution Amount:

Firm Statement EQUITABLE AGREED TO CANCEL THE POLICY AND REFUND
PREMIUMS PAID. THE REFUND AMOUNT WAS $6,688.06
Not Provided

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EQUITABLE

Allegations: CLIENT ALLEGED THAT I DID NOT EXPLAIN THE
COSTS AND FEES OF A LIFE INSURANCE POLICY. CLIENT ALSO DOES
NOT BELIEVE THAT THE RECOMMENDAION TO PURCHASE LIFE
INSURANCE
WAS NOT APPROPRIATE TO MEET RETIREMENT GOALS. I WAS EMPLOYED
WITH EQUITABLE AT THE TIME THE EVENTS TOOK PLACE. NO DAMAGES
WERE ALLEGED.

Product Type: Insurance

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 05/19/1998

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/29/1998

Settlement Amount:	$6,688.06
Individual Contribution Amount:	
Broker Statement	EQUITABLE AGREED TO CANCEL AND REFUND PREMIUMS PAID. THE REFUND AMOUNT WAS $6,688.06. NOT PROVIDED

End of Report

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