User Guidance

www.adviserinfo.sec.gov

IAPD Report

CHARLES EDWARD DEAR

CRD# 1079490

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

CHARLES EDWARD DEAR (CRD# 1079490)

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 **12/12/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	05/31/2011
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	11/05/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **24** 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	DIASTOLE WEALTH MANAGEMENT	111604	GUILFORD, CT	02/24/2003 - 04/18/2011
B	MAIN STREET MANAGEMENT COMPANY	547	BOSTON, MA	03/04/1992 - 11/12/2002
B	TITAN/VALUE EQUITIES GROUP, INC.	6359	IRVINE, CA	08/15/1990 - 03/04/1992

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
Regulatory Event	4
Customer Dispute	2
Judgment/Lien	1

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 **24** 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	General Securities Representative	Approved	11/05/2015
B	California	Agent	Approved	03/16/2016
B	Colorado	Agent	Approved	11/27/2018
B	Connecticut	Agent	Approved	12/04/2015
B	Florida	Agent	Approved	03/16/2016
B	Hawaii	Agent	Approved	02/04/2020
B	Illinois	Agent	Approved	06/24/2020
B	Indiana	Agent	Approved	03/23/2016
B	Maine	Agent	Approved	06/22/2017
B	Maryland	Agent	Approved	08/14/2019
B	Massachusetts	Agent	Approved	04/15/2016
B	Nevada	Agent	Approved	12/20/2019
B	New Hampshire	Agent	Approved	06/08/2016

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	06/23/2017
B	New York	Agent	Approved	05/16/2016
B	North Carolina	Agent	Approved	01/02/2020
B	Oregon	Agent	Approved	05/16/2016
B	Pennsylvania	Agent	Approved	11/26/2018
B	Rhode Island	Agent	Approved	07/29/2016
B	South Carolina	Agent	Approved	02/10/2020
B	Texas	Agent	Approved	10/22/2020
B	Vermont	Agent	Approved	03/29/2016
B	Virginia	Agent	Approved	03/16/2016
B	Washington	Agent	Approved	03/03/2021
B	Wisconsin	Agent	Approved	11/14/2018

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
15 WILMOT LANE
RIVERSIDE, CT 06878

CAMBRIDGE INVESTMENT RESERARCH, INC.
705 Boston Post Road, Suite 2D
Guilford, CT 06437

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	Connecticut	Investment Adviser Representative	Approved	05/31/2011

Qualifications

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	10/21/2020

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
15 WILMOT LN
RIVERSIDE, CT 06878

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
705 Boston Post Road, Suite 2D
Guilford, CT 06437

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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	09/06/1991
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/22/1985

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	11/04/2015
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/09/1982

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/19/2015
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/25/2011

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	02/24/2003 - 04/18/2011	DIASTOLE WEALTH MANAGEMENT	CRD# 111604	GUILFORD, CT
B	03/04/1992 - 11/12/2002	MAIN STREET MANAGEMENT COMPANY	CRD# 547	BOSTON, MA
B	08/15/1990 - 03/04/1992	TITAN/VALUE EQUITIES GROUP, INC.	CRD# 6359	IRVINE, CA
B	12/10/1982 - 07/05/1990	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, NJ

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
12/2015 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	FAIRFIELD, IA, United States
05/2011 - Present	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, United States

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)CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA. INV REL - 50/WK - 37.5/TRADING. SEE EMPLOYMENT HISTORY FOR START DATE.

2)RIVERSIDE FINANCIAL GROUP LLC, 15 WILMOT LN, RIVERSIDE, CT, 5/2011 AS INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES. INV REL - 10/MO - 0/TRADING.

3)RIVERSIDE FINANCIAL GROUP, LLC, RIVERSIDE, CT, SINCE 3/2012. MANAGING MEMBER OF DBA - DEVOTES 50 HR/WK - 6 HR/TRADING.

4)GREENSTAGE GUILFORD, PO Box 345, Guilford CT 06437, 12/2023, Arts/Performing Arts, Board Member, NIR, 10 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
Regulatory Event	4
Customer Dispute	2
Judgment/Lien	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	CONNECTICUT
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER AGENT ISSUED 2/24/2003. ORDER MODIFYING CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER AGENT ISSUED 5/22/2007 (SEE ITEM 14 FOR DETAILS).
Date Initiated:	02/24/2003
Docket/Case Number:	CO-02-6436-S
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Other Product Type(s):	
Allegations:	2/24/03 CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER AGENT WAS PREDICATED ON 12/5/02 ORDER REVOKING REGISTRATION AS INVESTMENT ADVISER AND FINING RESPONDENT $5,000 (SEE PRIOR DISCLOSURE HISTORY FOR DETAILS). FOLLOWING ENTRY OF THE 12/5/02 ORDER, RESPONDENT APPLIED FOR CONNECTICUT REGISTRATION AS AN INVESTMENT ADVISER AGENT OF DIASTOLE WEALTH MANAGEMENT, INC.
Current Status:	Final

Resolution:	Consent
Resolution Date:	02/24/2003
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	CONSENT ORDER CONDITIONING INVESTMENT ADVISER AGENT REGISTRATION CONTAINED A PROVISION DIRECTING RESPONDENT TO CEASE AND DESIST FROM VIOLATING THE CONNECTICUT UNIFORM SECURITIES ACT OR ANY REGULATION OR ORDER UNDER THE ACT. CONSENT ORDER INCLUDED A PROVISION PLACING RESPONDENT ON PROBATION FOR 3 YEARS. OTHER CONDITIONS: 1) RESPONDENT NOT TO SUPERVISE OTHER INVESTMENT ADVISER AGENTS; 2) RESPONDENT'S ADVISORY ACTIVITIES TO BE RESTRICTED (E.G. NO CUSTODY OVER CLIENT FUNDS OR SECURITIES; ADVICE LIMITED TO INSURANCE PRODUCTS, REGULATED INVESTMENT COMPANIES, EXCHANGE LISTED AND NASDAQ-NMS SECURITIES); AND 3) FIRM TO NOTIFY DEPARTMENT QUARTERLY FOR 2 YEARS RE ANY SECURITIES-RELATED COMPLAINTS, ACTIONS OR PROCEEDINGS INVOLVING RESPONDENT DEAR.
Sanction Details:	NOT APPLICABLE.
Regulator Statement	RESPONDENT BECAME REGISTERED AS AN INVESTMENT ADVISER AGENT OF DIASTOLE WEALTH MANAGEMENT, INC. (CRD 111604) IN CONNECTICUT ON 2/24/2003. UPDATE: ORDER MODIFYING CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER AGENT ISSUED 5/22/2007. THE MAY 22, 2007 ORDER AMENDED THE 2003 CONSENT ORDER TO 1) PERMIT CHARLES DEAR TO RENDER INVESTMENT ADVISORY SERVICES ON A BROADER SEGMENT OF INSURANCE AND SECURITIES PRODUCTS AUTHORIZED BY DIASTOLE WEALTH MANAGEMENT, INC., SUBJECT TO THE CLIENT SUITABILITY CONSTRAINTS IN SECTIONS 36B-31-15D(A)(3) AND 36B-31-15C(A)(1) OF THE REGULATIONS UNDER THE CONNECTICUT UNIFORM SECURITIES ACT; 2) PERMIT SECURITIES-RELATED COMMUNICATIONS INVOLVING CHARLES DEAR TO BE MAINTAINED WITH THOSE OF OTHER DIASTOLE WEALTH MANAGEMENT, INC. ADVISORY PERSONNEL; AND 3) ALLOW DIASTOLE WEALTH MANAGEMENT, INC. TO REVIEW DOCUMENTS RELATING TO ACCOUNTS SERVICED BY CHARLES DEAR ON A QUARTERLY RATHER THAN A MONTHLY BASIS.

Reporting Source:	Individual
Regulatory Action Initiated By:	DEPT OF BANKING, STATE OF CONNECTICUT
Sanction(s) Sought:	Cease and Desist Monetary Penalty other than Fines Revocation
Date Initiated:	02/24/2003
Docket/Case Number:	CO-02-6436-S
Employing firm when activity occurred which led to the regulatory action:	CHARLES EDWARD DEAR D/B/A SOUNDVIEW FINANCIAL MANAGEMENT
Product Type:	No Product
Allegations:	2/24/03 CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER AGENT WAS PREDICATED ON 12/5/02 ORDER

	REVOKING REGISTRATION AS INVESTMENT ADVISER AND FINING RESPONDENT $5,000 (SEE PRIOR DISCLOSURE HISTORY FOR DETAILS). FOLLOWING ENTRY OF THE 12/5/02 ORDER, RESPONDENT APPLIED FOR CONNECTICUT REGISTRATION AS AN INVESTMENT ADVISER AGENT OF DIASTOLE WEALTH MANAGEMENT, INC.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	02/24/2003
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Other: CONSENT ORDER CONDITIONING INVESTMENT ADVISER AGENT REGISTRATION CONTAINED A PROVISION DIRECTING RESPONDENT TO CEASE AND DESIST FROM VIOLATING THE CONNECTICUT UNIFORM SECURITIES ACT OR ANY REGULATION OR ORDER UNDER THE ACT. CONSENT ORDER INCLUDED A PROVISION PLACING RESPONDENT ON PROBATION FOR 3 YEARS. OTHER CONDITIONS: 1) RESPONDENT NOT TO SUPERVISE OTHER INVESTMENT ADVISER AGENTS; 2)RESPONDENT'S ADVISORY ACTIVITIES TO BE RESTRICTED (E.G. NO CUSTODY OVER CLIENT FUNDS OR SECURITIES; ADVICE LIMITED TO INSURANCE PRODUCTS, REGULATED INVESTMENT COMPANIES, EXCHANGE LISTED AND NASDAQ-NMS SECURITIES); AND 3) FIRM TO NOTIFY DEPARTMENT QUARTERLY FOR 2 YEARS RE ANY SECURITIES-RELATED COMPLAINTS, ACTIONS OR PROCEEDINGS INVOLVING RESPONDENT DEAR.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	02/24/2003
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	RESPONDENT BECAME REGISTERED AS AN INVESTMENT ADVISER AGENT OF DIASTOLE WEALTH MANAGEMENT, INC. (CRD 111604) IN CONNECTICUT ON 2/24/2003. UPDATE: ORDER MODIFYING CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER AGENT ISSUED 5/22/2007. THE MAY 22, 2007 ORDER AMENDED THE 2003 CONSENT ORDER TO 1) PERMIT CHARLES DEAR TO RENDER INVESTMENT ADVISORY SERVICES ON A BROADER SEGMENT OF INSURANCE AND SECURITIES PRODUCTS AUTHORIZED BY DIASTOLE WEALTH MANAGEMENT, INC.,

	SUBJECT TO THE CLIENT SUITABILITY CONSTRAINTS IN SECTIONS 36B-31-15D(A)(3) AND 36B-31-15C(A)(1) OF THE REGULATIONS UNDER THE CONNECTICUT UNIFORM SECURITIES ACT; 2) PERMIT SECURITIESRELATED COMMUNICATIONS INVOLVING CHARLES DEAR TO BE MAINTAINED WITH THOSE OF OTHER DIASTOLE WEALTH MANAGEMENT, INC. ADVISORY PERSONNEL; AND 3) ALLOW DIASTOLE WEALTH MANAGEMENT, INC. TO REVIEW DOCUMENTS RELATING TO ACCOUNTS SERVICED BY CHARLES DEAR ON A QUARTERLY RATHER THAN A MONTHLY BASIS.

Disclosure 2 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	CONNECTICUT
Sanction(s) Sought:	Revocation
Other Sanction(s) Sought:	1. ORDER REVOKING REGISTRATION AS INVESTMENT ADVISER ENTERED 12/5/2002. 2. ORDER IMPOSING FINE ENTERED 12/5/2002.
Date Initiated:	09/19/2002
Docket/Case Number:	RF-2002-6436-S
Employing firm when activity occurred which led to the regulatory action:	CHARLES EDWARD DEAR D/B/A SOUNDVIEW FINANCIAL MANAGEMENT
Product Type:	No Product
Other Product Type(s):	
Allegations:	THE DECEMBER 5, 2002 REVOCATION ORDER STATED THAT RESPONDENT DEAR HAD VIOLATED THE TERMS OF THE AGENCY'S JUNE 3, 2002 CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER BY ALTERING THE CONTENTS OF AN AGENCY-APPROVED NOTICE TO CLIENTS. THE JUNE 3, 2002 CONSENT ORDER HAD REQUIRED RESPONDENT DEAR TO USE AN AGREED-UPON FORMAT IN APPRISING CLIENTS OF THE CONSENT ORDER.
Current Status:	Final
Resolution:	Order
Resolution Date:	12/05/2002
Sanctions Ordered:	Monetary/Fine $5,000.00 Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	INVESTMENT ADVISER REGISTRATION REVOKED. IN FINING RESPONDENT DEAR $5,000, THE CONNECTICUT BANKING COMMISSIONER TOOK INTO CONSIDERATION THE FACT THAT DEAR HAD SOUGHT LEGAL ADVICE AND INCURRED LEGAL FEES IN AN EFFORT TO PREVENT FUTURE VIOLATIONS OF THE CONNECTICUT UNIFORM SECURITIES ACT.
Regulator Statement	SEE ABOVE.

Reporting Source:	Individual
Regulatory Action Initiated By:	DEPT OF BANKING, STATE OF CONNECTICUT
Sanction(s) Sought:	Monetary Penalty other than Fines Revocation Other: ORDER REVOKING REGISTRATION AS INVESTMENT ADVISER ENTERED 12/5/2002. 2. ORDER
Date Initiated:	09/19/2002
Docket/Case Number:	RF-2002-6436-S
Employing firm when activity occurred which led to the regulatory action:	CHARLES EDWARD DEAR D/B/A SOUNDVIEW FINANCIAL MANAGEMENT
Product Type:	No Product
Allegations:	THE DECEMBER 5, 2002 REVOCATION ORDER STATED THAT RESPONDENT DEAR HAD VIOLATED THE TERMS OF THE AGENCY'S JUNE 3, 2002 CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER BY ALTERING THE CONTENTS OF AN AGENCY-APPROVED NOTICE TO CLIENTS. THE JUNE 3, 2002 CONSENT ORDER HAD REQUIRED RESPONDENT DEAR TO USE AN AGREED-UPON FORMAT IN APPRISING CLIENTS OF THE CONSENT ORDER
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	12/05/2002
Sanctions Ordered:	Monetary Penalty other than Fines Revocation Other: INVESTMENT ADVISER REGISTRATION REVOKED. IN FINING RESPONDENT DEAR $5,000, THE CONNECTICUT BANKING COMMISSIONER TOOK INTO CONSIDERATION THE FACT THAT DEAR HAD SOUGHT LEGAL ADVICE AND INCURRED LEGAL FEES IN AN EFFORT TO PREVENT FUTURE VIOLATIONS OF THE CONNECTICUT UNIFORM SECURITIES ACT
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No

Amount Waived:

Disclosure 3 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	CONNECTICUT
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER ISSUED 6/3/2002.
Date Initiated:	06/03/2002
Docket/Case Number:	CO-01-6436-S
Employing firm when activity occurred which led to the regulatory action:	CHARLES EDWARD DEAR D/B/A SOUNDVIEW FINANCIAL MANAGEMENT
Product Type:	No Product
Other Product Type(s):	
Allegations:	RESPONDENT DEAR ALLEGEDLY 1) VIOLATED SECTION 36B-6(C) OF THE CONNECTICUT UNIFORM SECURITIES ACT BY TRANSACTING BUSINESS AS AN UNREGISTERED INVESTMENT ADVISER FROM JANUARY 1, 1998 FORWARD; 2) VIOLATED SECTION 36B-6(C) OF THE ACT BY ENGAGING UNREGISTERED INVESTMENT ADVISER AGENTS; AND 3) VIOLATED SECTION 36B-5(A)(2) OF THE ACT BY REPRESENTING IN DISCLOSURE STATEMENTS PROVIDED TO CLIENTS THAT HE HAD BEEN REGISTERED AS AN INVESTMENT ADVISER IN CONNECTICUT SINCE 1992 WHEN THAT WAS NOT THE CASE. RESPONDENT DEAR HAD BEEN THE SUBJECT OF A JUNE 7, 1993 STIPULATION AND AGREEMENT WITH THE DEPARTMENT (DOCKET NO. ST-93-2390-S) BASED ON ALLEGATIONS OF UNREGISTERED INVESTMENT ADVISORY ACTIVITY.
Current Status:	Final
Resolution:	Consent
Resolution Date:	06/03/2002
Sanctions Ordered:	Cease and Desist/Injunction Monetary/Fine $15,000.00
Other Sanctions Ordered:	THE CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISER REQUIRED THAT RESPONDENT DEAR RETAIN AN INDEPENDENT CONSULTANT TO EVALUATE THE ADEQUACY OF HIS INTERNAL PROCEDURES COVERING INVESTMENT ADVISER REGISTRATION AND COMPLIANCE, AND TO PREPARE A WRITTEN REPORT ON THOSE PROCEDURES. THE CONSENT ORDER ALSO DIRECTED DEAR TO REMIT $18,900 TO THE DEPARTMENT. OF THAT AMOUNT, $10,000 CONSTITUTED AN ADMINISTRATIVE FINE FOR VIOLATING THE 1993 STIPULATION AND AGREEMENT WITH THE AGENCY; $5,000 CONSTITUTED AN ADMINISTRATIVE FINE FOR FAILING TO REGISTER AS AN INVESTMENT ADVISER FROM JANUARY 1, 1998 THROUGH DECEMBER 2001 AND FOR ENGAGING UNREGISTERED INVESTMENT ADVISER AGENTS; $1,400 REPRESENTED REIMBURSEMENT FOR PAST DUE REGISTRATION FEES; AND $2,500 CONSTITUTED REIMBURSEMENT FOR AGENCY INVESTIGATIVE COSTS. IN ADDITION, THE CONSENT ORDER REQUIRED THAT DEAR 1)

	CEASE AND DESIST FROM REGULATORY VIOLATIONS; 2) NOTIFY EXISTING CLIENTS IN WRITING THAT A CONDITIONAL ORDER HAD BEEN ENTERED AND PROVIDE CLIENTS WITH INFORMATION ON OBTAINING A COPY OF THE ORDER; 3) FILE QUARTERLY REPORTS WITH THE DEPARTMENT FOR TWO YEARS DESCRIBING ANY SECURITIES-RELATED COMPLAINTS, ACTIONS OR PROCEEDINGS INVOLVING CONNECTICUT RESIDENTS; AND 4) REFRAIN FROM HIRING, ENGAGING OR CONTRACTING FOR THE SERVICES OF ANY INDIVIDUAL TO SOLICIT INVESTMENT ADVISORY BUSINESS OR RENDER INVESTMENT ADVISORY SERVICES FOR COMPENSATION ON DEAR'S BEHALF FOR 36 MONTHS.
Sanction Details:	SEE RESPONSE TO 12.B.
Regulator Statement	SEE ABOVE.

Reporting Source:	Individual
Regulatory Action Initiated By:	DEPT OF BANKING, STATE OF CONNECTICUT
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	02/27/2002
Docket/Case Number:	CO-01-6436-S
Employing firm when activity occurred which led to the regulatory action:	MAIN STREET MANAGEMENT COMPANY
Product Type:	No Product
Allegations:	ON 7/8/1997 WITHDREW REGISTRATION AS A INVESTMENT ADVISOR W/ SEC AND HASN'T BEEN REGISTERED W/ THE SEC SINCE THAT TIME. HAVE BEEN PERFORMING INVESTMENT ADVISORY SERVICES.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	06/03/2002
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: THE CONSENT ORDER CONDITIONING REGISTRATION AS AN INVESTMENT ADVISOR REQUIRED THAT RESPONDENT DEAR RETAIN AN INDEPENDENT CONSULTANT TO EVALUATE THE ADEQUACY OF HIS INTERNAL PROCEDURES COVERING INVESTMENT ADVISER REGISTRATION AND COMPLIANCE, AND TO PREPARE A WRITTEN REPORT ON THOSE PROCEDURES. THE CONSENT ORDER ALSO DIRECTED DEAR TO REMIT $18,900 TO THE DEPT. OF THAT AMOUNT,$10,000 CONSTITUTED AN ADMINISTRATIVE FINE FOR VIOLATING THE 1993 STIPULATION AND AGREEMENT WITH THE AGENCY; $5000 CONSTITUTED AND ADMINISTRATIVE FINE FOR FAILING TO REGISTER AS AN INVESTMENT ADVISOR FROM JAN.1,1998 THROUGH DEC.2001 AND FOR ENGAGING UNREGISTERED INVESTMENT ADVISER AGENTS; $1400 REPRESENTED

	REIMBURSEMENT FOR PST DUE REGISTRATION FEES; AND $2500 CONSTITUTED REIMBURSEMENT FOR AGENCY INVESTIGATIVE COSTS.IN ADDITION, THE CONSENT ORDER REQUIRED THAT DEAR 1)CEASE AND DESIST FROM REGULATORY VOILATIONS;2)NOTIFY EXISTING CLIENTS IN WRITING THAT A CONDITIONAL ORDER HAD BEEN ENTERED AND PROVIDE CLIENTS WITH INFORMATION ON OBTAINING A COPY OF THE ORDER; 3)FILE QUARTERLY REPORTS WITH THE DEPT FOR 2 YRS DESCRIBING ANY SECURITIES-RELATED COMPLAINTS,ACTIONS OR PROCEEDINGS INVOLVING CONNECTICUT RESIDENTS;AND 4)REFRAIN FROM HIRING,ENGAGING OR CONTRACTING FOR THE SERVICES OF ANY INDIVIDUAL TO SOLICIT INVESTMENT ADVISORY BUSINESS OR RENDER INVESTMENT ADVISORY SERVICES FOR COMPENSATION ON DEAR'S BEHALF FOR 36 MONTHS.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$18,900.00
Portion Levied against individual:	$18,900.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	06/03/2002
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	SEE ABOVE.

Disclosure 4 of 4

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF CT DEPT. OF BANKING AND SECURITIES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Other: STIPULATION AND AGREEMENT
Date Initiated:	05/18/1993
Docket/Case Number:	ST-93-2390-5
Employing firm when activity occurred which led to the regulatory action:	MAIN STREET MANAGEMENT COMPANY
Product Type:	No Product
Allegations:	OPERATING AS A INVESTMENT ADVISOR IN THE STATE OF CT, WITHOUT FULFILLING ALL OF THE INVESTMENT ADVISER REGIATRATION APPLICATION REQUIREMENTS. I WAS CHARGED A FINE OF $500 AND PROMISED TO ADHERE MORE CLOSELY TO STATE INVESTMENT ADVISER REGISTRATION REQUIREMENTS.
Current Status:	Final
Resolution:	Stipulation and Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	06/09/1993
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: MR. DEAR WAS REQUIRED TO PAY A CIVIL PENALTY IN THE AMOUNT OF $500 TO THE CT DEPT. OF BANKING.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$500.00
Portion Levied against individual:	$500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	06/07/1993
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	NOT PROVIDED

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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MAIN STREET MANAGEMENT COMPANY
Allegations:	UNSUITABLE INVESTMENTS FROM AUGUST 2000 TO JULY 2002.
Product Type:	Other
Other Product Type(s):	NOT SPECIFIED
Alleged Damages:	$15,000.00

Customer Complaint Information

Date Complaint Received:	06/14/2004
Complaint Pending?	No
Status:	Litigation
Status Date:	06/14/2004
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	SUPERIOR COURT OF CONNECTICUT, NEW HAVEN, CT
Date Notice/Process Served:	06/14/2004
Litigation Pending?	Yes

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SOUNDVIEW FINANCIAL MGT.
Allegations:	SERVED WITH A CIVIL SUIT BY FORMER CLIENTS IN JUNE 2004. CLIENTS ARE SEEKING DAMAGES ACCORDING TO THEIR RIGHTS UNDER RULES OF SUITABILITY AND BREACH OF CONTRACT.
Product Type:	Equity Listed (Common & Preferred Stock) Mutual Fund
Alleged Damages:	$15,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No

Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	06/14/2004
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	State Court
Name of Court:	NEW HAVEN
Location of Court:	NEW HAVEN, CT
Docket/Case #:	CV-04-0491367-S
Date Notice/Process Served:	06/14/2004
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	09/26/2010
Monetary Compensation Amount:	$5,000.00
Individual Contribution Amount:	$5,000.00

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MAIN STREET MANAGEMENT CO.
Allegations:	CLIENTS ALLEGE VIOLATION OF INVESTMENT ADVISORY RULES, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, BREACH OF CONTRACT RELATING TO SOLICITATION AND PURCHASE OF SECURITIES BY CHARLES DEAR, SOUNDVIEW FINANCIAL MANAGMENT THROUGH MAIN STREET MANAGEMENT CO AND CHARLES SCHWAB.
Product Type:	Mutual Fund(s)
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	01/30/2003
Complaint Pending?	No
Status:	Litigation
Status Date:	01/30/2003
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	STATE OF CONNECTICUT SUPERIOR COURT. DOCKET # CV-03-0348346-S

DOCKET # CV-03-0348340-S

Date Notice/Process Served: 01/30/2003

Litigation Pending? Yes

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CHARLES E, DEAR D/B/A SOUNDVIEW FINANCIAL MANAGEMENT

Allegations: FEBRUARY 2003 SERVED WITH A CIVIL SUIT BY FORMER CLIENTS. CO-DEFENDANTS INCLUDE MAIN STREET MANAGEMENT, FORMER BROKER-DEALER, AND CHARLES SCHWAB. PLAINTIFFS ARE SEEKING DAMAGES ACCORDING TO THEIR RIGHTS UNDER RULES OF RESCISSION, SUITABILITY, AND BREACH OF CONTRACT AMOUNG OTHERS.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): MUTUAL FUNDS, ANNUITIES

Alleged Damages: $300,000.00

Customer Complaint Information

Date Complaint Received: 02/01/2003

Complaint Pending? No

Status: Settled

Status Date: 07/22/2005

Settlement Amount: $125,000.00

Individual Contribution Amount: $5,000.00

Civil Litigation Information

Court Details: STATE OF CONNETICUT, SUPERIOR COURT

Date Notice/Process Served: 02/01/2003

Litigation Pending? No

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$23,040.00
Judgment/Lien Type:	Tax
Date Filed with Court:	06/10/2019
Date Individual Learned:	09/07/2023
Type of Court:	State Court
Name of Court:	Guilford Town Court
Location of Court:	Guilford, CT
Docket/Case #:	3157
Judgment/Lien Outstanding?	Yes

End of Report

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