



IAPD Report

MATTHEW GREGORY ZANOWIAK

CRD# 1142281

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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

MATTHEW GREGORY ZANOWIAK (CRD# 1142281)

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 **11/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	11/05/2024
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	11/08/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	CADARET GRANT & CO INC	10641	LANCASTER, PA	04/21/2009 - 11/07/2024
B	CADARET, GRANT & CO., INC.	10641	LANCASTER, PA	02/04/2002 - 11/07/2024
B	PARK AVENUE SECURITIES LLC	46173	NEW YORK, NY	05/03/1999 - 02/19/2002

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	2
Customer Dispute	3



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 **9** 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	11/08/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	11/08/2024
B	FINRA	Investment Co./Variable Contracts Prin	Approved	11/08/2024
B	Arizona	Agent	Approved	11/08/2024
B	Georgia	Agent	Approved	11/13/2024
B	Mississippi	Agent	Approved	11/08/2024
B	New Jersey	Agent	Approved	11/08/2024
B	North Carolina	Agent	Approved	11/13/2024
B	Ohio	Agent	Approved	11/08/2024
B	Pennsylvania	Agent	Approved	11/12/2024
B	Tennessee	Agent	Approved	11/12/2024
B	Virginia	Agent	Approved	11/08/2024

Branch Office Locations



Qualifications

CAMBRIDGE INVESTMENT RESEARCH, INC.
1271 Lititz Pike
Lancaster, PA 17601

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 Pennsylvania	Investment Adviser Representative	Approved	11/05/2024

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
1271 Lititz Pike
Lancaster, PA 17601



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

Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/07/2002

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Direct Participation Programs Representative Examination (S22)	Series 22	01/27/1984
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/24/1983

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	12/30/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	08/16/1983

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	04/21/2009 - 11/07/2024	CADARET GRANT & CO INC	CRD# 10641	LANCASTER, PA
B	02/04/2002 - 11/07/2024	CADARET, GRANT & CO., INC.	CRD# 10641	LANCASTER, PA
B	05/03/1999 - 02/19/2002	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	04/14/1994 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	06/27/1983 - 03/03/1994	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	06/27/1983 - 03/03/1994	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

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
11/2024 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
11/2024 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
01/2018 - Present	First Pointe Financial Services, LLC	Owner	Y	Lancaster, PA, United States
02/2002 - 11/2024	CADARET GRANT & CO., INC.	REG. REP.	Y	LANCASTER, PA, United States
09/2012 - 12/2017	NAVIGATOR FINANCIAL SERVICES	OWNER	Y	LANCASTER, PA, 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. FIRST POINTE TAX SERVICES, 1271 LititzPike, Lancaster PA 17603, United States, 11/05/2024, Owner, Accounting/Bookkeeping/Payroll Services, NIR, 1/MO - 0/Trading



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. URL INSURANCE GROUP, 500 Nationwide Drive, Harrisburg PA 17110, United States, 11/05/2024, INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES, INV REL, 0/MO - 0/Trading
3. CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA, INV REL, 160 HR/MO - 120 HR/MO TRADING. 11/12/2024
4. FIRST POINTE FINANCIAL SERVICES, 1271 Lititz Pike, Lancaster PA 17603, United States, START DATE 10/2025, Owner, DBA Name, INV REL, 300 HR/MO, 100 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	2
Customer Dispute	3

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 2

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 06/07/2021

Docket/Case Number: 2019060749103

Employing firm when activity occurred which led to the regulatory action: Cadaret, Grant & Co., Inc.

Product Type: Other: Unspecified securities

Allegations: Without admitting or denying the findings, Zanowski consented to the sanctions and to the entry of findings that although his customers knew that he was exercising discretion in their accounts, he did not have prior written authorization to do so from any of the customers. The findings stated that Zanowski's member firm also had not approved any of these accounts for discretionary trading.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No



Resolution Date: 06/07/2021
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise? No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: All capacities
Duration: 10 business days
Start Date: 07/06/2021
End Date: 07/19/2021

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00
Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 07/01/2021
Was any portion of penalty waived? No

Amount Waived:

.....
Reporting Source: Individual
Regulatory Action Initiated By: Financial Industry Regulatory Authority, Inc.
Sanction(s) Sought:
Date Initiated: 06/07/2021
Docket/Case Number: 2019060749103
Employing firm when activity occurred which led to the regulatory action: Cadaret, Grant & Co., Inc.



Product Type:	No Product
Allegations:	Without admitting or denying the findings, Zanowiak consented to the sanctions and to the entry of finding that although customers knew that he was exercising discretion in their accounts, he did so without prior written authorization from any of the customers and without his firm's approval of any of the accounts for discretionary trading.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/07/2021
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	10 days
Start Date:	07/06/2021
End Date:	07/19/2021
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	06/29/2021
Was any portion of penalty waived?	No
Amount Waived:	
Disclosure 2 of 2	
Reporting Source:	Regulator
Regulatory Action Initiated By:	PA SECURITIES COMMISSION CONTACT: JOSEPH MINISI (215) 560-2088
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	MATTHEW G. ZANOWIAK IS ORDERED TO PAY \$5,500.00 IN INVESTIGATIVE



AND LEGAL COSTS.

Date Initiated: 09/05/2003

Docket/Case Number: 2003-06-24

Employing firm when activity occurred which led to the regulatory action: GUARDIAN INVESTOR SERVICES CORPORATION

Product Type: Other

Other Product Type(s): AGREEMENTS

Allegations: RESPONDENT MATTHEW G. ZANOWIAK VIOLATED THE REGISTRATION PROVISIONS OF THE PENNSYLVANIA SECURITIES ACT OF 1972.

Current Status: Final

Resolution: Settled

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: 09/05/2003

Sanctions Ordered: Disgorgement/Restitution
Monetary/Fine \$5,500.00

Other Sanctions Ordered:

Sanction Details: RESPONDENT IS ORDERED TO COMPLY WITH HIS REPRESENTATION TO DISGORGE \$750 IN COMMISSION FEES.

Regulator Statement RESPONDENT ZANOWIAK SOLD UNREGISTERED SECURITIES TO AT LEAST ONE (1) PENNSYLVANIA RESIDENT FOR \$5,000.00.

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Reporting Source: Individual

Regulatory Action Initiated By: PENNSYLVANIA SECURITIES COMMISSION

Sanction(s) Sought: Other

Other Sanction(s) Sought: ORDERED TO PAY \$5,500 IN INVESTIGATIVE AND LEGAL COSTS

Date Initiated: 09/05/2003

Docket/Case Number: 2003-06-24

Employing firm when activity occurred which led to the regulatory action: GUARDIAN, P[ARK AVENUE SECURITIES

Product Type: Other

Other Product Type(s): VIATICAL SETTLEMENT

Allegations: VIOLATED THE REGISTRATION PROVISIONS OF THE PA SEC. ACT OF 1972.

Current Status: Final



Resolution: Settled

Resolution Date: 09/05/2003

Sanctions Ordered: Disgorgement/Restitution
Monetary/Fine \$5,500.00

Other Sanctions Ordered:

Sanction Details: DISGORGEMENT - 10/13/03 \$500 TO CLIENT ([CUSTOMER])
DISGORGEMENT - 10/13/03 \$250 TO CLIENT ([CUSTOMER]) ATTEMPTED TO LOCATE 3 TIMES, CANNOT LOCATE CLIENT.
ZANOWIAK GAVE BD CHECK FOR \$750, BD SENT CHECKS TO CUSTOMERS PURSUANT TO ORDER.
10/4/03 ZANOWIAK SENT PA COMMISSION CHECK FOR \$5500.00



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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CADARET, GRANT & CO., INC.
Allegations:	REPRESENTATIVE ERRORED IN PROVIDING FINANCIAL PLANNING ADVICE TO CLIENT.
Product Type:	Other: ROTH IRA
Alleged Damages:	\$8,219.00
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:	07/14/2014
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/13/2016
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CADARET, GRANT & CO., INC.
Allegations:	THE COMPLAINT ALLEGES THE REPRESENTATIVE AND ISSUING INSURANCE COMPANY INCORRECTLY STATED THAT A MARKET VALUE ADJUSTMENT WOULD NOT BE ASSESSED ON AN ASSET TRANSFER.
Product Type:	Annuity-Variable
Alleged Damages:	\$14,891.80
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: 03/02/2010

Complaint Pending? No

Status: Settled

Status Date: 04/28/2010

Settlement Amount: \$14,891.90

Individual Contribution
Amount: \$5,000.00

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: CADARET, GRANT & CO., INC.

Allegations: MISREPRESENTATION AND UNSUITABLE INVESTMENT

Product Type: Annuity-Variable

Alleged Damages: \$13,500.00

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: 03/26/2009

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/22/2010

Settlement Amount:

Individual Contribution
Amount:



End of Report

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