



IAPD Report

BRUCE WAYNE MOULDS

CRD# 1258075

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

i 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

BRUCE WAYNE MOULDS (CRD# 1258075)

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 **02/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	12/18/2008
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	04/06/2016

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
B	SECURITIES AMERICA, INC.	10205	FORT COLLINS, CO	02/04/1999 - 12/20/2008
B	MDS SECURITIES INCORPORATED	29367	CARMEL, IN	09/09/1998 - 10/02/1998
B	CONSECO FINANCIAL SERVICES, INC.	629	CARMEL, IN	09/22/1997 - 10/17/1997

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	1
Termination	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 **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	Invest. Co and Variable Contracts	Approved	12/18/2008
B	FINRA	Investment Co./Variable Contracts Prin	Approved	12/18/2008
B	Arizona	Agent	Approved	01/10/2020
B	California	Agent	Approved	01/02/2009
B	Colorado	Agent	Approved	12/18/2008
B	Georgia	Agent	Approved	07/19/2021
B	Idaho	Agent	Approved	06/01/2021
B	Kansas	Agent	Approved	01/02/2009
B	Minnesota	Agent	Approved	01/02/2009
B	Oklahoma	Agent	Approved	11/12/2020
B	Texas	Agent	Approved	08/18/2015
B	Virginia	Agent	Approved	01/02/2009
B	Washington	Agent	Approved	01/03/2022



Qualifications

Regulator	Registration	Status	Date
B Wyoming	Agent	Approved	04/18/2019

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH, INC.
FORT COLLINS, CO

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 Colorado	Investment Adviser Representative	Approved	04/06/2016
IA Texas	Investment Adviser Representative	Restricted Approval	04/19/2016

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
5309 Fossil Ridge Dr.
Fort Collins, CO 80525




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, 2 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	08/27/1986

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/10/1984

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/25/2016
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/09/1984

PROFESSIONAL DESIGNATIONS

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

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	02/04/1999 - 12/20/2008	SECURITIES AMERICA, INC.	CRD# 10205	FORT COLLINS, CO
B	09/09/1998 - 10/02/1998	MDS SECURITIES INCORPORATED	CRD# 29367	CARMEL, IN
B	09/22/1997 - 10/17/1997	CONSECO FINANCIAL SERVICES, INC.	CRD# 629	CARMEL, IN
B	03/31/1995 - 08/30/1997	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	GREENWOOD VILLAGE
B	03/19/1993 - 03/31/1995	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	10/11/1984 - 12/04/1992	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA

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
04/2016 - Present	Cambridge Investment Research Advisors, Inc.	Investment Adviser Representative	Y	Fairfield, IA, United States
12/2008 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC	REG REP	Y	FAIRFIELD, IA, United States
01/1993 - Present	BRUCE W MOULDS & ASSOC UNITED FINANCIAL AFFILIATES	OWNER	N	FORT COLLINS , CO, United States
01/1993 - Present	SELF-EMPLOYED LIFE/HEALTH INSURANCE	INSURANCE AGENT	N	FORT COLLINS, CO, United States
01/1983 - Present	BRUCE W. MOULDS	INSURANCE AGENCY/OWNER	N	FT COLLINS, CO, 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)BRUCE W. MOULDS & ASSOCIATES, FT COLLINS, CO, 1/1993 AS OWNER/AGENT SELLING/SERVICING HEALTH & LIFE INSURANCE PRODUCTS THROUGH VARIOUS INDEPENDENT INSURANCE COMPANIES. 20 HR/WK - 4/TRADING.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2)CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, 4/2016 AS ADVISORY REP OF A RIA. INV REL - 40 HR/WK - 8/TRADING.

3)BRUCE W MOLDS, Fort Collins CO 80525, United States, 12/18/2008, IAR, DBA Name, INV REL, 160 HR/MO - 120HR/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	1
Termination	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 1

Reporting Source: Regulator

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 12/16/1994

Docket/Case Number: C3A940060

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 05/12/1995

Sanctions Ordered: Censure
Monetary/Fine \$12,500.00
Suspension

Other Sanctions Ordered:

Sanction Details:



Regulator Statement

COMPLAINT NO. C3A940060 FILED DECEMBER 16, 1994 BY DISTRICT NO. 3 AGAINST BRUCE WAYNE MOULDS ALLEGING VIOLATIONS OF ARTICLE III, SECTIONS 1, 2 AND 35 OF THE RULES OF FAIR PRACTICE IN THAT RESPONDENT MOULDS PREPARED AND SENT, OR CAUSED TO BE SENT, TO PUBLIC CUSTOMERS CORRESPONDENCE THAT WAS INACCURATE AND MISLEADING; SENT TO PUBLIC CUSTOMERS LETTERS CONTAINING RECOMMENDATIONS CONCERNING MUTUAL FUNDS WHEN HE KNEW OR SHOULD HAVE KNOWN THAT THE LETTERS FAILED TO COMPLY WITH APPLICABLE REQUIREMENTS IN CONTRAVENTION OF SEC RULE 482; MADE UNSUITABLE RECOMMENDATIONS TO CUSTOMERS CONCERNING MUTUAL FUNDS; AND, FAILED TO RESPOND TRUTHFULLY AND COMPLETELY TO NASD REQUESTS FOR INFORMATION MADE PURSUANT TO ARTICLE IV, SECTION 5 OF THE RULES OF FAIR PRACTICE.

ON MAY 12, 1995, THE DECISION AND ORDER OF ACCEPTANCE OF OFFER OF SETTLEMENT SUBMITTED BY RESPONDENT MOULDS WAS ISSUED; THEREFORE, HE IS CENSURED, FINED \$12,500, AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR TEN BUSINESS DAYS FOR VIOLATIONS FOUND UNDER CAUSE ONE, TWO AND FOUR OF THE COMPLAINT. THIS DECISION SHALL SERVE AS A LETTER OF CAUTION FOR THE VIOLATIONS FOUND UNDER CAUSE THREE OF THE COMPLAINT.

NOTICE TO MEMBERS JULY 1995: THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS JULY 17, 1995 AND WILL CONCLUDE JULY 28, 1995.

\$12,500.00 FULLY PAID AS OF 06/26/96. INVOICE #95-3A-304

Reporting Source: Individual
Regulatory Action Initiated By: N.A.S.D. DISTRICT #3
Sanction(s) Sought:
Other Sanction(s) Sought:
Date Initiated: 12/16/1994
Docket/Case Number: C3A940060

Employing firm when activity occurred which led to the regulatory action:

Product Type:
Other Product Type(s):

Allegations: VIOLATION OF ARTIVLE III SECTIONS 1,2,& 35 OF THE RULES OF FAIR PRACTICE. NAMELY INACCURATE AND MISLEADING CORRESPONDENCE TO CUSTOMERS AS WELL AS IMPROPER ADVERTISING AND REPRESENTATIONS.

Current Status: Final



Resolution:	Decision & Order of Offer of Settlement
Resolution Date:	05/12/1995
Sanctions Ordered:	Censure Monetary/Fine \$12,500.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	OFFER OF SETTLEMENT, CENSURED AND FINED IN THE AMOUNT OF \$12,500 AND VOLUNTARILY SUSPENDED FROM ASSOCIATION WITH ANY MEMBER OF THE ASSOCIATION IN ANY CAPACITY FOR TEN BUSINESS DAYS. ALLEGATION OD RESPONDING UNTRUTHFULLY WAS DISMISSED, (CAUSE 4).
Broker Statement	Not Provided



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Individual

Firm Name: UNITED SECURITIES ALLIANCE, INC.

Termination Type: Permitted to Resign

Termination Date: 08/25/1997

Allegations: E3A970574
ALLEGED THAT REPRESENTATIVE FORGED CLIENT
SIGNATURE ON A CHANGE OF BROKER/REPRESENTATIVE FORM.

Product Type:

Other Product Types:

Broker Statement AFTER AN COMPLETE REVIEW OF THE COMPLAINT MADE
BY LEANNA PALMER AND THE N.A.S.D. INVESTIGATION INTO THE
CIRCUMSTANCES DISCLOSED IN THE UNIFORM NOTICE OF TERMINATION
OF
REGISTRATION FILED BY UNITED SECURITIES ALLIANCE, INC. THE
N.A.S.D. DISTRICT #3 HAS DETERMINED THAT NO ACTION IS WARRANTED
AND THEREFORE THESE MATTERS ARE SETTLED AND CLOSED.
Not Provided



End of Report

This page is intentionally left blank.