



IAPD Report

KENNETH WILLIAM RUMBAUGH

CRD# 1364691

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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

KENNETH WILLIAM RUMBAUGH (CRD# 1364691)

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 **04/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	HARBOUR INVESTMENTS, INC.	CRD# 19258	03/31/2003
IA	HARBOUR INVESTMENTS, INC.	CRD# 19258	11/07/2011

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	CROWN CAPITAL SECURITIES, L.P.	6312	ORANGE, CA	09/18/2002 - 03/27/2003
B	ALBANY SECURITIES, LLC.	47249	WORTHINGTON, OH	04/12/2000 - 09/16/2002
B	WRP INVESTMENTS, INC.	7365	YOUNGSTOWN, OH	11/07/1996 - 05/16/2000

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
Investigation	1
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 **16** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **HARBOUR INVESTMENTS, INC.**
Main Address: 575 D'ONOFRIO DRIVE
SUITE 300
MADISON, WI 53719
Firm ID#: 19258

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/31/2003
B	California	Agent	Approved	01/26/2024
B	Colorado	Agent	Approved	12/06/2019
B	Florida	Agent	Approved	04/02/2003
B	Kentucky	Agent	Approved	03/15/2007
B	Michigan	Agent	Approved	04/10/2014
B	Nevada	Agent	Approved	09/05/2003
B	New York	Agent	Approved	03/31/2003
B	North Carolina	Agent	Approved	07/11/2019
B	Ohio	Agent	Approved	03/31/2003
IA	Ohio	Investment Adviser Representative	Approved	11/07/2011
B	South Carolina	Agent	Approved	10/08/2014
B	South Dakota	Agent	Approved	02/23/2015



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	01/24/2006
B Texas	Agent	Approved	09/30/2022
B Utah	Agent	Approved	09/10/2019
B Virginia	Agent	Approved	05/13/2013
B Wyoming	Agent	Approved	08/24/2009

Branch Office Locations

HARBOUR INVESTMENTS, INC.
1727 ALLENTOWN RD
LIMA, OH 45805



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	01/18/1986
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State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	04/19/2001
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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	09/18/2002 - 03/27/2003	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	ORANGE, CA
B	04/12/2000 - 09/16/2002	ALBANY SECURITIES, LLC.	CRD# 47249	WORTHINGTON, OH
B	11/07/1996 - 05/16/2000	WRP INVESTMENTS, INC.	CRD# 7365	YOUNGSTOWN, OH
B	11/19/1989 - 11/12/1996	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	01/21/1986 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	

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
03/2003 - Present	HARBOUR INVESTMENTS, INC.	REGISTERED REPRESENTATIVE	Y	MADISON, WI, United States
03/2003 - Present	KEN RUMBAUGH INC	AGENT/OWNER	Y	LIMA, OH, United States
07/1989 - Present	PROFESSIONAL BUSINESS NETWORK INC	EMPLOYEE/INSURANCE SALES	N	LIMA, OH, 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)Ken Rumbaugh, Inc. - DBA
- 2)Independent Insurance Agent, which may include selling Fixed Index Annuities, as well as other lines of insurance through various insurance carriers
- 3)Fin CW, LLC | 60 Faulkner Street, Suite 6, New Smyrna Beach, FL 32168 | Owner | Description: Retirement IRA software analysis tools | Beginning 11/2023 | 2 hours per month, 0 during trading hours | Paid position | Not investment related
- 4)Kalamath Consulting Group | 3461 Ringsby Court, Denver, CO 80216 | Solicitor | Description: Refer business owners who are ready to retire | Beginning 3/2023 | 6 hours per month, 0 during trading hours | Unpaid | Not investment related
- 5)Madison Insurance Group | Summit building #1738, Amarillo Street, Suite 306, San Juan, PR 00927 | Solicitor | Description: Refer clients for business risk insurance | Beginning 9/2021 | 10 hours per month, 0 during trading hours | Paid position | Not investment related



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	3
Investigation	1

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: Firm

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC.

Allegations: CLIENTS ALLEGE THAT MR. RUMBAUGH SOLD THEM VIATICAL SETTLEMENTS AT VARIOUS TIMES IN 1999

Product Type: Options

Other Product Type(s): VIATICAL SETTLEMENTS

Alleged Damages: \$95,000.00

Customer Complaint Information

Date Complaint Received: 04/11/2001

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC.



Allegations: CLIENTS ALLEGED RUMBAUGH SOLD THEM AN UNREGISTERED SECURITY AND THE SALE INVOLVED MATERIAL MISREPRESENTATION AND/OR OMISSIONS OF FACTS.

Product Type: Other

Other Product Type(s): VIATICAL SETTLEMENTS

Alleged Damages: \$95,000.00

Customer Complaint Information

Date Complaint Received: 04/11/2001

Complaint Pending? No

Status: Litigation

Status Date: 04/23/2001

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: COURT OF COMMON PLEAS, ALLEN COUNTY, STATE OF OHIO, CASE NUMBER CV2001 0232

Date Notice/Process Served: 05/09/2001

Litigation Pending? No

Disposition: Settled

Disposition Date: 03/07/2003

Monetary Compensation Amount: \$25,000.00

Individual Contribution Amount: \$25,000.00

Broker Statement

CUSTOMER AND THE CUSTOMERS WERE REFERRED BY CLIENTS TO RUMBAUGH'S ESTATE AND INSURANCE OPERATION. THEY REQUESTED INFORMATION ABOUT THE LIFE INSURANCE VIATICAL SETTLEMENTS THAT THEY HEARD ABOUT. CAME BACK AT A LATER TIME AND PURCHASED A LIFE INSURANCE VIATICAL SETTLEMENT(S). RUMBAUGH RECEIVED NO COMPENSATION AND ONLY ASSISTED CUSTOMER AND THE CUSTOMERS IN THE PROCESSING OF THE PAPERWORK. RUMBAUGH SETTLED COMPLAINT FOR THE AMOUNT OF \$25,000. COUNSEL FOR CUSTOMER AND THE CUSTOMERS ADVISED THEM TO ACCEPT THE SETTLEMENT AND THE CASE WAS DISMISSED WITHOUT PREJUDICE TO FUTURE ACTION.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC.

Allegations: CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HIM VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$50,000.00. THESE SALES ALLEGEDLY TOOK PLACE IN 1998 AND APRIL 1999



Product Type: Other

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/07/2001

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:
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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC.

Allegations: CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HIM VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$50,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998 AND APRIL 1999.

Product Type: Options

Alleged Damages: \$50,000.00

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: 03/07/2001

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/11/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement: CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HIM VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$50,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998 AND APRIL 1999.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC.

Allegations: CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HER VIATICAL



SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$150,000.00. THESE SALES ALLEGEDLY TOOK PLACE IN 1998.

Product Type: Other

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/07/2001

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC.

Allegations: CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HER VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$150,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998.

Product Type: Options

Alleged Damages: \$150,000.00

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: 03/07/2001

Complaint Pending? No

Status: Closed/No Action

Status Date: 04/11/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HER VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$150,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998.



Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

Disclosure 1 of 1

Reporting Source: Firm

Initiated By: OHIO DEPT. COM. DIV. SEC.

Notice Date: 05/06/2002

Details: CEASE AND DESIST ORDER REGARDING VIATICAL SETTLEMENTS SOLD IN 1998 AND 1999 FOR ABS, INC. AND FINANCIAL FEDERATED TRUST

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Reporting Source: Individual

Initiated By: OHIO DEPT OF COMMERCE, SECURITIES DIVISION, CASE #02CVF-05-5531

Notice Date: 05/06/2002

Details: THE STATE IS INVESTIGATING THE CEASE AND DESIST ORDER FOR AMERICAN BENEFITS SERVICES INC, AND FINANCIAL FEDERATED TRUST COMPANY, REGARDING VIATICAL SETTLEMENTS THAT RUMBAUGH ASSISTED IN THE PROCESSING OF PAPERWORK. ON 05/06/2002, THE FINAL DECISION OF THE OHIO DIVISION OF SECURITIES ORDERED THAT RUMBAUGH CEASE AND DESIST VIOLATING THE SECURITIES ACT. RUMBAUGH APPEALED AND THE COURT DETERMINED THAT THE DECISION WAS NOT IN ACCORDANCE WITH THE LAW AND THE STATE'S ORDER WAS REVERSED BY THE COURT. THE OHIO DIVISION OF SECURITIES IS APPEALING THE REVERSAL AS OF 11/29/2002 (CASE NO. 02CVF-05-5521) AND ON 02/24/2003 THE STATE ASKED FOR MOTION TO STAY OF PROCEEDING, WHICH WAS GRANTED.

Is Investigation pending? No

Resolution Date: 02/24/2003

How was Investigation Resolved? Closed Without Further Action



End of Report

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