IAPD Report

GARY THOMAS WARGO

CRD# 1398450

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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

User Guidance

www.adviserinfo.sec.gov

Report Summary

GARY THOMAS WARGO (CRD# 1398450)

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 **12/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	02/21/1997
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	03/28/2005

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **46** 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	CHOICE FINANCIAL ADVISORS, INC.	142030	CLEARWATER, FL	04/16/2015 - 12/31/2015
IA	INTEGRA FINANCIAL MANAGEMENT INC	107371	CLEARWATER, FL	10/24/1994 - 04/09/2014
IA	INTEGRA FINANCIAL ADVISORY INC	109544	CLEARWATER, FL	09/16/1998 - 10/14/2005

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

DISCLOSURE INFORMATION

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

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

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	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 **46** 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 Principal	Approved	02/21/1997
B	FINRA	General Securities Representative	Approved	02/21/1997
B	FINRA	Municipal Securities Principal	Approved	04/07/2003
B	FINRA	Municipal Securities Representative	Approved	04/07/2003
B	FINRA	Operations Professional	Approved	12/09/2011
B	Alabama	Agent	Approved	11/03/2005
B	Arizona	Agent	Approved	02/11/2011
B	Arkansas	Agent	Approved	08/19/2019
B	California	Agent	Approved	02/25/1997
B	Colorado	Agent	Approved	10/25/1999
B	Connecticut	Agent	Approved	09/13/2024
B	Delaware	Agent	Approved	01/02/2025
B	District of Columbia	Agent	Approved	03/09/2007

Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	02/21/1997
B	Georgia	Agent	Approved	09/03/1997
B	Hawaii	Agent	Approved	01/03/2007
B	Idaho	Agent	Approved	03/11/2009
B	Illinois	Agent	Approved	01/18/2000
B	Indiana	Agent	Approved	02/11/2014
B	Iowa	Agent	Approved	01/03/2007
B	Kansas	Agent	Approved	05/29/2013
B	Kentucky	Agent	Approved	01/21/2010
B	Louisiana	Agent	Approved	10/21/2008
B	Maine	Agent	Approved	01/26/2007
B	Maryland	Agent	Approved	01/23/2003
B	Massachusetts	Agent	Approved	03/23/2004
B	Michigan	Agent	Approved	02/02/2007
B	Minnesota	Agent	Approved	01/23/2003
B	Mississippi	Agent	Approved	09/20/2016
B	Missouri	Agent	Approved	01/03/2007
B	Montana	Agent	Approved	09/16/2025
B	Nebraska	Agent	Approved	09/24/2025

Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	07/12/2005
B	New Jersey	Agent	Approved	01/23/2003
B	New Mexico	Agent	Approved	01/02/2020
B	New York	Agent	Approved	01/23/2003
B	North Carolina	Agent	Approved	02/25/1997
B	Ohio	Agent	Approved	01/03/2007
B	Oregon	Agent	Approved	08/23/2007
B	Pennsylvania	Agent	Approved	03/16/2004
B	Puerto Rico	Agent	Approved	10/12/2021
B	Rhode Island	Agent	Approved	01/02/2018
B	South Carolina	Agent	Approved	10/14/2005
B	Tennessee	Agent	Approved	01/05/2006
B	Texas	Agent	Approved	02/11/2009
B	Vermont	Agent	Approved	01/10/2018
B	Virginia	Agent	Approved	04/01/2005
B	Washington	Agent	Approved	01/05/2006
B	West Virginia	Agent	Approved	01/02/2020
B	Wisconsin	Agent	Approved	01/23/2003
B	Wyoming	Agent	Approved	01/03/2017

Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
2627 MCCORMICK DRIVE
SUITE 101
CLEARWATER, FL 33759-1036

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	Florida	Investment Adviser Representative	Approved	03/28/2005
IA	Texas	Investment Adviser Representative	Approved	01/04/2016

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
2627 MCCORMICK DRIVE
SUITE 101
CLEARWATER, FL 33759-1036

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	04/04/2003
B	General Securities Principal Examination (S24)	Series 24	02/14/1992

General Industry/Product Exams

	Exam	Category	Date
B	Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
B	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/17/1985

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/19/1991

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	04/16/2015 - 12/31/2015	CHOICE FINANCIAL ADVISORS, INC.	CRD# 142030	CLEARWATER, FL
IA	10/24/1994 - 04/09/2014	INTEGRA FINANCIAL MANAGEMENT INC	CRD# 107371	CLEARWATER, FL
IA	09/16/1998 - 10/14/2005	INTEGRA FINANCIAL ADVISORY INC	CRD# 109544	CLEARWATER, FL
IA	04/24/2003 - 03/28/2005	CAMBRIDGE INVESTMENT RESERARCH, INC.	CRD# 39543	Washington, IA
IA	10/01/1998 - 12/31/2003	FINANCIAL MANAGEMENT GROUP, INC.	CRD# 109959	CLEARWATER, FL
B	08/09/1994 - 02/21/1997	KEOGLER, MORGAN & COMPANY, INC.	CRD# 16546	ATLANTA, GA
B	04/01/1991 - 08/10/1994	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	08/21/1985 - 04/01/1991	PW SECURITIES, INC.	CRD# 6775	

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
03/2005 - Present	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	IA REP	Y	FAIRFIELD, IA, United States
02/1997 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC. (BD)	OSJ BRANCH MGR / REG PRINCIPAL / REG REP	Y	FAIRFIELD, IA, United States
07/1993 - Present	CERTIFIED FINANCIAL PLANNER / SELF-EMPLOYED	CERTIFIED FINANCIAL PLANNER	Y	CLEARWATER, FL, United States
04/1993 - Present	INTEGRA FINANCIAL MANAGEMENT, INC. (RIA)	PRESIDENT / QUALIFYING PRINCIPAL / IA REP	Y	CLEARWATER, FL, United States
01/1986 - Present	INDEPENDENT FINANCIAL CONSULTANT / SELF-EMPLOYED	INDEPENDENT FINANCIAL CONSULTANT	Y	CLEARWATER, FL, United States

Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1)CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, 4/24/2003 AS ADVISORY REP OF A RIA. INV REL - 60 HR/WK - 32.5/TRADING.

2)GARY T WARGO, 2627 MCCORMICK DR, STE 101 CLEARWATER, FL, 10/17/1984 AS AN INDEPENDENT INSURANCE AGENT THAT SELLS AND SERVICES HEALTH AND LIFE INSURANCE. NOT INVESTMENT RELATED. DEVOTES 10 HR/WK. 10 HRS DURING TRADING.

3) IGK HOLDINGS, LLC, 2627 MCCORMICK DR, STE 101, CLEARWATER, FL, LLC TO OWN REAL ESTATE, 02/18/20, NIR, MANAGING DIRECTOR, 1/MO- 0/TRADING

4) FLORIDA RACQUETBALL ASSOCIATION, INC, 110 BUENA VISTA DRIVE, NORTH, DUNEDIN, FL, BOARD MEMBER OF A NON-PUBLIC ENTITY, 03/01/11, NIR, 1 HR/WK- 0/TRADING HR.

5) INTEGRA FINANCIAL MANAGEMENT, INC, 2627 McCormick Drive, Suite 101, Clearwater FL 33759, United States, 04/1993, PRESIDENT, OWNER, NIR, 40 HR/MO - 40 HR/MO TRADING.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

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

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

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

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

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

- A disclosure event may have a status of *pending, on appeal,* or *final*.
    - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
    - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
    - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

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

DISCLOSURE EVENT DETAILS

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

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

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	CLIENT ALLEGED THAT THE REGISERED REPRESENTATIVE IMPROPERLY ALLOWED THE CLIENT TO CONDUCT A 1035 EXCHANGE FROM A NON-QUALIFIED FIXED RATE ANNUITY TO A VARIABLE ANNUITY, AND ALLEGED THAT THE REPRESENTATIVE DID NOT DISCLOSE THE COMMISSION ON THE ANNUITY PRODUCT. CLIENT REQUESTED REPAYMENT OF SURRENDER CHARGES INCURRED. CLIENT ALLEGED DAMAGES OF $17,500 WITHOUT ANY EXPLANATION OF HOW THE FIGURE WAS DETERMINED.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$17,500.00

Customer Complaint Information

Date Complaint Received:	10/30/1998
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	03/31/1999
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS QUESTION IS NO LONGER REPORTABLE ON ANY CURRENT FORM U-4

AS THE CUSTOMER COMPLAINT IS NOW OVER 24 MONTHS.

End of Report

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