



IAPD Report

JOHN HARRISON GRAVES

CRD# 1427158

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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

JOHN HARRISON GRAVES (CRD# 1427158)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	01/21/2022
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	01/21/2022
IA	THE RENAISSANCE GROUP	CRD# 322356	08/17/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	CETERA ADVISORS LLC	10299	VENTURA, CA	05/28/2015 - 01/21/2022
IA	CETERA ADVISORS LLC	10299	VENTURA, CA	05/26/2015 - 01/21/2022
IA	THE RENAISSANCE GROUP, LLC	136948	VENTURA, CA	11/08/2006 - 12/31/2017

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	2



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

Employment 1 of 3

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	01/21/2022
B	FINRA	General Securities Representative	Approved	01/21/2022
B	Arizona	Agent	Approved	01/21/2022
B	Arkansas	Agent	Approved	01/21/2022
B	California	Agent	Approved	01/21/2022
B	Colorado	Agent	Approved	01/02/2026
B	Florida	Agent	Approved	08/12/2024
B	Georgia	Agent	Approved	06/05/2024
B	Idaho	Agent	Approved	01/21/2022
B	Nevada	Agent	Approved	08/12/2024
B	New Mexico	Agent	Approved	01/21/2022
B	North Carolina	Agent	Approved	01/24/2022
B	South Dakota	Agent	Approved	01/02/2026



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	08/12/2024
B Texas	Agent	Approved	01/21/2022
B Washington	Agent	Approved	03/15/2023

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
Southport, NC

CAMBRIDGE INVESTMENT RESERARCH, INC.
199 Figueroa Street
VENTURA, CA 93001

Employment 2 of 3

Firm Name: **THE RENAISSANCE GROUP**
Main Address: 199 FIGUEROA ST.
SUITE 101-A
VENTURA, CA 93001
Firm ID#: 322356

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	08/17/2022

Branch Office Locations

THE RENAISSANCE GROUP
199 FIGUEROA ST.
SUITE 101-A
VENTURA, CA 93001

Employment 3 of 3

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 California	Investment Adviser Representative	Approved	01/21/2022
IA North Carolina	Investment Adviser Representative	Approved	01/21/2022



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	01/21/2022

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
Southport, NC

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
199 Figueroa St.
101A
Ventura, CA 93001



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	04/13/1998

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	09/01/1998
General Securities Representative Examination (S7)	Series 7	11/16/1985

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	05/16/1994

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
B	05/28/2015 - 01/21/2022	CETERA ADVISORS LLC	CRD# 10299	VENTURA, CA
IA	05/26/2015 - 01/21/2022	CETERA ADVISORS LLC	CRD# 10299	VENTURA, CA
IA	11/08/2006 - 12/31/2017	THE RENAISSANCE GROUP, LLC	CRD# 136948	VENTURA, CA
IA	11/18/1997 - 06/05/2015	LPL FINANCIAL LLC	CRD# 6413	VENTURA, CA
B	10/09/1997 - 06/05/2015	LPL FINANCIAL LLC	CRD# 6413	VENTURA, CA
B	11/19/1985 - 10/15/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	11/19/1985 - 10/15/1997	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
06/2022 - Present	P&G ENTERPRISE, LLC DBA THE RENAISSANCE GROUP, LLC	CHIEF COMPLIANCE OFFICER AND INVESTMENT ADVISER REPRESENTATIVE	Y	VENTURA, CA, United States
01/2022 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
01/2022 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
01/1996 - Present	THE RENAISSANCE GROUP, LLC	MANAGING MEMBER	N	VENTURY, CA, United States
05/2015 - 01/2022	CETERA ADVISORS LLC	REG REP/IAR	Y	DENVER, CO, United States
11/2006 - 12/2017	THE RENAISSANCE GROUP, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	VENTURA, CA, 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. FIXED INSURANCE WITH VARIOUS COMPANIES; INVESTMENT RELATED; ADDRESS IS THE REGISTERED LOCATION; FIXED INSURANCE; START 5/2015; 2 HOURS/WEEK; VARIES DURING TRADING AND NON-TRADING HOURS; INSURANCE AGENT; SELLS LIFE, HEALTH, DISABILITY, ANNUITIES, AND LONG TERM CARE.
2. SAFE HARBOR PUBLISHING, 3724 Players Club Drive Southeast, Southport NC 28461, 01/2010, Owner, Author/Educator/Podcast/Speaker, NIR, 0 HR/MO, 0 HR/MO TRADING.
3. THE RENAISSANCE GROUP, LLC; INVESTMENT RELATED; ADDRESS IS THE REGISTERED LOCATION; DBA FOR SECURITIES PRACTICE; START 10/1997; OVER 40 HOURS/WEEK DURING SECURITIES TRADING HOURS; OWNER.
4. REGISTERED INVESTMENT ADVISOR: THE RENAISSANCE GROUP, LLC; INVESTMENT RELATED; ADDRESS IS THE REGISTERED LOCATION; OUTSIDE RIA; ADVISORY REPRESENTATIVE; START 8/1996; OVER 40 HOURS/WEEK DURING SECURITIES TRADING HOURS; OWNER.
5. CIRA / 1776 PLEASANT PLAIN RD, FAIRFIELD, IA 52556 / AS ADVISORY REP OF A RIA / INV REL / 160 HR/MO - 120 HR/MO TRADING. SEE EMPLOYMENT FOR START DATE.
6. SAFE HARBOR INTERNATIONAL PRODUCTIONS, 3724 Players Club Drive Southeast, SOUTHPORT NC 28461, 03/2025, Owner, Author/Educator/Podcast/Speaker, NIR, 20 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
Customer Dispute	2

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:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	CUSTOMER ALLEGES THAT REIT INVESTMENT WAS UNSUITABLE. ACTIVITY PERIOD APRIL 2007 (TO APRIL 2007 SINGAL TRANSACTION).
Product Type:	Real Estate Security
Alleged Damages:	\$86,795.18
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	11-02659
Filing date of arbitration/CFTC reparation or civil litigation:	07/18/2011

Customer Complaint Information

Date Complaint Received:	07/18/2011
Complaint Pending?	No



Status: Settled
Status Date: 08/29/2012
Settlement Amount: \$11,991.00
Individual Contribution Amount: \$10,000.00
Broker Statement THE REGISTERED REPRESENTATIVE DENIES ANY AND ALL WRONGDOING WITH RESPECT TO THIS MATTER.

Disclosure 2 of 2

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint:
Allegations: CLIENT STATED THAT HE DID NOT KNOW HE PURCHASED AN ANNUITY AND WAS NOT MADE AWARE OF THE \$21,532.83 SURRENDER CHARGE.

Product Type:
Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/13/1997
Complaint Pending? No
Status: Closed/No Action
Status Date: 12/24/1997
Settlement Amount:

Individual Contribution Amount:
Firm Statement WAITING FOR CLIENT TO RESPOND TO OUR OFFER OUR REVIEW SHOWED THAT THE ADVISOR MAY NOT HAVE FULLY DISCLOSED THE FEATURES OF THE ANNUITY, INCLUDING SURRENDER CHARGES. WE ALS FOUND THAT THE ADVISOR PROVIDED INCORRECT INFORMATION REGARDING THE ANNUITY SUB-ACCOUNTS.

.....
Reporting Source: Individual
Employing firm when activities occurred which led to the complaint:
Allegations: THE CUSTOMER WAS UNAWARE OF COSTS ASSOCIATED WITH VARIABLE ANNUITY. HE DID NOT RECEIVE PROSPECTS MAILED TO HIM.

Product Type:
Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/13/1997



Complaint Pending?	No
Status:	Closed/No Action
Status Date:	12/24/1997
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CASE CLOSED WITH NO ACTION AGAINST ME. WARRANTED. NOT PROVIDED



End of Report

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