



IAPD Report

GREGORY ALLEN BALDWIN

CRD# 1476397

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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

GREGORY ALLEN BALDWIN (CRD# 1476397)

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 **12/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	01/02/2015
IA	PKS ADVISORY SERVICES, LLC	CRD# 125648	07/18/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	MATRIX WEALTH MANAGEMENT, INC.	172037	CLACKAMAS, OR	12/03/2014 - 12/31/2020
B	FSIC	37813	PORTLAND, OR	01/03/2007 - 12/31/2014
IA	FSIC	37813	PORTLAND, OR	01/03/2007 - 12/31/2014

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

Employment 1 of 2

Firm Name: **PKS ADVISORY SERVICES, LLC**

Main Address: 80 STATE STREET
ALBANY, NY 12207

Firm ID#: 125648

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	01/22/2021

Branch Office Locations

PKS ADVISORY SERVICES, LLC
1091 N PALM CANYON DRIVE
SUITE #4
PALM SPRINGS, CA 92262

Employment 2 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**

Main Address: 80 STATE STREET
ALBANY, NY 12207

Firm ID#: 35747

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	01/02/2015
B FINRA	General Securities Representative	Approved	01/02/2015
B California	Agent	Approved	12/17/2018
B Nevada	Agent	Approved	05/31/2019
B North Carolina	Agent	Approved	11/07/2017
B Oregon	Agent	Approved	01/02/2015



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	01/02/2015

Branch Office Locations

2295 Tamarisk Road
Palm Springs, CA 92262



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	09/22/1998

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/15/1986

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/18/1986

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
IA	12/03/2014 - 12/31/2020	MATRIX WEALTH MANAGEMENT, INC.	CRD# 172037	CLACKAMAS, OR
B	01/03/2007 - 12/31/2014	FSIC	CRD# 37813	PORTLAND, OR
IA	01/03/2007 - 12/31/2014	FSIC	CRD# 37813	PORTLAND, OR
IA	04/05/1995 - 12/31/2006	ESI FINANCIAL ADVISORS	CRD# 265	PORTLAND, OR
B	01/17/1995 - 12/31/2006	EQUITY SERVICES, INC.	CRD# 265	PORTLAND, OR
B	08/05/1993 - 01/26/1995	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	04/17/1993 - 08/12/1993	TRANSAMERICA FINANCIAL RESOURCES, INC.	CRD# 3600	LOS ANGELES, CA
B	03/20/1986 - 08/05/1993	G. R. PHELPS & CO., INC.	CRD# 173	

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
03/2017 - Present	MATRIX INSURANCE & BENEFITS SOLUTIONS, INC.	OWNER / 100% SHAREHOLDER	Y	PORTLAND, OR, United States
07/2016 - Present	PKS ADVISORY SERVICES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ALBANY, NY, United States
01/2015 - Present	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REP	Y	ALBANY, NY, United States
12/2012 - 02/2025	MATRIX WEALTH MANAGEMENT, INC.	OWNER / 100% SHAREHOLDER	Y	PORTLAND, OR, 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) PKSF- Investment related-80 State St, Albany, NY 12207-Insurance Brokerage-Insurance Agent-12/2015-10 hrs/mth-100% during trading hrs-Provides fixed insurance products for clients.
- 2) PKS Advisory Services. Investment Related. 80 State St, Albany, NY 12207. Investment Advisory. IAR. 07/2016. 30-40 Hrs/Mo; 30-40 During Trading Hours. IAR with PKSA.
- 3) Matrix Insurance & Business Solutions, Inc. Not Investment Related. 8800 SE Sunnyside Road, Suite 213N, Clackamas, OR 97015 & 2295 Tamarisk Road, Palm Springs, CA 92262 Personal Insurance; Business Insurance; Employee Benefits. President. 03/2017. 120 Hrs/Mo; All During Trading Hours. Sales of Insurance Products to Individuals and Businesses.



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:	FSIC
Allegations:	<p>THE CUSTOMER HAD AN APARTMENT COMPLEX THAT HE DESIRED TO SELL VIA A 1031 EXCHANGE IN 2008. I WAS BROUGHT IN BY ANOTHER ASSOCIATE TO PROVIDE THE SELECTION OF REAL ESTATE OPTIONS FOR USE WITH THE PROCEEDS FROM THE SALE OF HIS APARTMENT BUILDING. THE CUSTOMER USED A 'QUALIFIED INTERMEDIARY' TO HANDLE THE TRANSACTION IN ORDER TO MEET ALL IRS RULES REGARDING 1031 EXCHANGES, AND ACCORDING TO THE QUALIFIED INTERMEDIARY THE TRANSACTION MET ALL REQUIREMENTS AND WAS A BONA-FIDE 1031 EXCHANGE. THE CUSTOMER MADE AN ELECTION TO WITHHOLD A SUM OF CASH FROM THE 1031 EXCHANGE, AND GIVEN THIS 'PARTIAL EXCHANGE' WAS ADVISED REPEATEDLY TO SEEK TAX AND LEGAL COUNSEL TO DETERMINE HIS TAX LIABILITY IN THIS TRANSACTION. THE CUSTOMER SIGNED DOCUMENTS STATING BOTH THAT HE WAS NOT RELYING ON ME OR MY FIRM FOR TAX OR LEGAL ADVICE (DATED 10/18/2007) AND THAT HE HAD HIS OWN TAX ADVISOR (10/22/2008). THE CUSTOMER ALLEGATIONS STATE THAT HIS TAX LIABILITY WAS DUE TO FRAUD, MISREPRESENTATION AND/OR OTHER FORMS OF PROFESSIONAL NEGLIGENCE ON THE PART OF THE QUALIFIED INTERMEDIARY, THE CPA AND THE REGISTERED REPRESENTATIVES.</p>

I RESPONDED TO HIS LETTER/COMPLAINT VIA AN ATTORNEY INDICATING THAT HIS CLAIM/ALLEGATIONS FOR DAMAGES WERE WITHOUT MERIT, CITING THE SIGNED DOCUMENTS AND DISCLOSURES THAT I NOR MY FIRM PROVIDE TAX OR LEGAL ADVICE, AND THAT THE TAX LIABILITY WAS DUE SOLELY TO THE CUSTOMER'S DECISION TO WITHHOLD CASH AND EFFECT



A PARTIAL 1031 EXCHANGE WITHOUT GETTING PROPER TAX CONSULTATION IN ADVANCE.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$20,000.00

Alleged Damages Amount Explanation (if amount not exact): HALF OF THE STATED TAX LOSS ON THE PROPERTY NOT EXCHANGED.

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: 01/06/2010

Complaint Pending? No

Status: Denied

Status Date: 01/14/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement PER THE ABOVE EXPLANATION THE COMPLAINT/ALLEGATIONS WERE REGARDING A TAX ISSUE THAT DID NOT PERTAIN TO MY SERVICES. ANY REQUEST FOR DAMAGES OR COMPENSATION WAS DENIED IN WRITING TO THE CUSTOMER ON 1/14/2010.



End of Report

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