User Guidance

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IAPD Report

GREGORY JOHN BAYER

CRD# 1526183

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

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Report Summary

GREGORY JOHN BAYER (CRD# 1526183)

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 **04/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ARAX ADVISORY PARTNERS	CRD# 133535	03/30/2026

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	CETERA INVESTMENT ADVISERS LLC	105644	POUGHKEEPSIE, NY	02/23/2024 - 04/02/2026
B	CETERA ADVISORS LLC	10299	Poughkeepsie, NY	01/06/2005 - 04/02/2026
IA	CETERA ADVISORS LLC	10299	Poughkeepsie, NY	01/11/2021 - 03/21/2024

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	3

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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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ARAX ADVISORY PARTNERS**

Main Address: 10 EAST 53RD STREET
14TH FLOOR
NEW YORK, NY 10022

Firm ID#: 133535

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	06/11/2026
IA	New York	Investment Adviser Representative	Approved	03/30/2026

Branch Office Locations

ARAX ADVISORY PARTNERS
Poughkeepsie, NY

ARAX ADVISORY PARTNERS
FT Lauderdale, FL

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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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	07/19/1986

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/21/1986

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.

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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	02/23/2024 - 04/02/2026	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	POUGHKEEPSIE, NY
B	01/06/2005 - 04/02/2026	CETERA ADVISORS LLC	CRD# 10299	Poughkeepsie, NY
IA	01/11/2021 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	Poughkeepsie, NY
IA	09/29/2008 - 12/31/2010	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	Poughkeepsie, NY
B	07/23/1986 - 01/10/2005	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	07/23/1986 - 02/19/1998	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
03/2026 - Present	Arax Advisory Partners, LLC	Financial Advisor	Y	Denver, CO, United States
01/2024 - 03/2026	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
01/2013 - 03/2026	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	DENVER, 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) NAME OF OTHER BUSINESS: TAKE FIVE MANAGEMENT, LLC DBA OMNI FINANCIAL ADVISORY GROUP;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: PASS THRU ENTITY
START DATE: 10/2023;
POSITION/TITLE/RELATIONSHIP: OWNER/PRESIDENT;
APX NUMBER OF HOURS PER WEEK: 3-5;

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Registration & Employment History

OTHER BUSINESS ACTIVITIES

APX NUMBER OF HOURS DURING TRADING HOURS: 3-5;
BRIEF DESCRIPTION OF DUTIES: HOLDING COMPANY, PASS THRU ENTITY;

(2) NAME OF OTHER BUSINESS: 315 TITUSVILLE PROPERTIES
INVESTMENT RELATED: NO
ADDRESS: 315 TITUSVILLE RD POUGHKEEPSIE, NY 12603
NATURE OF BUSINESS: HOLDING LLC FOR A BUILDING
START DATE: 2/2017
APX NUMBER OF HOURS PER WEEK: 0
APX NUMBER OF HOURS DURING TRADING HOURS: 0
POSITION/TITLE/RELATIONSHIP: CO-OWNER
BRIEF DESCRIPTION OF DUTIES: GENERAL DUTIES

(3) NAME OF OTHER BUSINESS: N/A
INVESTMENT RELATED: NO ;
ADDRESS: 1509 NE 5TH ST FT LAUDERDALE FL 33301 ;
NATURE OF BUSINESS: BOOK SALES ;
START DATE: 09/2020 ;
POSITION/TITLE/RELATIONSHIP: AUTHOR ;
APX NUMBER OF HOURS PER WEEK: 1-2 ;
APX NUMBER OF HOURS DURING TRADING HOURS: 1-2 ;
BRIEF DESCRIPTION OF DUTIES: PUBLISHED A BOOK "MILE & HONEY" ;

(4) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES ;
INVESTMENT RELATED: YES ;
ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: FIXED INSURANCE ;
START DATE: 06/2023 ;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1 ;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1 ;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
BRIEF DESCRIPTION OF DUTIES: FIXED ANNUITIES;

(5) NAME OF OTHER BUSINESS: OG 8 HOLDINGS, LLC ;
INVESTMENT RELATED: NO;
ADDRESS: 3 CRAVIN RD DAUFUSKIE, SC 29915;
NATURE OF BUSINESS: REAL ESTATE;
START DATE: 06/2023;
POSITION/TITLE/RELATIONSHIP: CO-OWNER/MANAGER;
APX NUMBER OF HOURS PER WEEK: LESS THAN 3;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 3;
BRIEF DESCRIPTION OF DUTIES: OWNER AND MANAGER OF A COMMERCIAL BUILDING;

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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.

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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

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:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE CLIENT ALLEGED SHE WAS PLACED IN INVESTMENTS IN MARCH 2000 THAT WERE NOT SUITABLE BASED ON HER RISK TOLERANCE AND IS REQUESTING REIMBURSEMENT FOR HER LOSSES.
Product Type:	Mutual Fund(s)
Other Product Type(s):	BROKERAGE
Alleged Damages:	$30,000.00

Customer Complaint Information

Date Complaint Received:	02/07/2007
Complaint Pending?	No
Status:	Denied
Status Date:	06/01/2007
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THE REVIEW FOUND THE RECOMMENDATIONS WERE SUITABLE FOR THE CLIENTS OBJECTIVE OF LONG TERM GROWTH AND HER RISK TOLERANCE AS STATED. INVESTMENT RECOMMENDATIONS WERE REGULARLY REVIEWED WITH THE CLIENT AND SHE RECEIVED DISCLOSURE AND

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AGREED TO THE RECOMMENDATIONS.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE CLIENT ALLEGED SHE WAS PLACED IN INVESTMENTS IN MARCH 2000 THAT WERE NOT SUITABLE BASED ON HER RISK TOLERANCE AND IS REQUESTING REIMBURSEMENT FOR HER LOSSES.
Product Type:	Mutual Fund(s)
Other Product Type(s):	BROKERAGE
Alleged Damages:	$30,000.00

Customer Complaint Information

Date Complaint Received:	02/13/2007
Complaint Pending?	No
Status:	Denied
Status Date:	06/06/2007
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I BELIEVE THE STATUTE OF LIMITATIONS HAS RUN ON THIS CUSTOMER COMPLAINT.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	CLIENT ALLEGES BEGINNING IN 2002, THEIR ADVISOR DELIVERED POOR AND NEGLIGENT FINANCIAL ADVISE COSTING THEM $10,000 IN LOST INCOME. IN ADDITIIONAL THE CLIENT ALLAEGES THE ADVISOR SOLD B SHARES WITHOUT FULL AND COMPLETE DISCLOSURE OF COMMISSIONS AND FEES CONNECTED WITH B SHARES.
Product Type:	Mutual Fund(s)
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	07/25/2006
Complaint Pending?	No
Status:	Denied
Status Date:	09/29/2006
Settlement Amount:	

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Individual Contribution Amount:

Firm Statement WE FOUND THE ADVISOR MADE APPROPRIATE INVESTMENT RECOMMENDATIONS SUITABLE FOR THE CLIENTS GOALS, OBJECTIVES, INVESTMENT TIMEFRAME AND RISK TOLERANCE. WE FOUND THE CLIENTS WERE DISCLOSED OF ALL CHARACTERISTICS OF B VS. A CLASS SHARES INCLUDING 12B-1 FEES AS EVIDENCED WITHIN THEIR DELIVERED FINANCIAL PLAN. IN ADDITION WE FOUND THE CLIENT'S ACCOUNTS HAVE GAINED IN VALUE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC

Allegations: CLIENT ALLEGES BEGINNING IN 02002, THE REP DELIVERED POOR AND NEGLIGENT FINANCIAL ADVICE COSTING THEM $10,000 IN LOST INCOME. ADDITIONALLY THE CLIENT ALLEGES THE ADVISOR SOLD B SHARES WITHOUT FULL AND COMPLETE DISCLOSURE OF COMMISSIONS AND FEES CONNTECTED WITH B SHARES.

Product Type: Mutual Fund(s)

Alleged Damages: $10,000.00

Customer Complaint Information

Date Complaint Received: 08/11/2006

Complaint Pending? No

Status: Denied

Status Date: 09/29/2006

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: CLAIMANTS ALLEGE THAT IN ABOUT DECEMBER 1999 AND JANUARY 2000, AEFA AND ITS ADVISOR MADE UNSUITABLE INVESTMENT RECOMMENDATIONS AND ARE LIABLE FOR THEIR OUT-OF-POCKET LOSSES OF $65,587.00

Product Type: Mutual Fund(s)

Alleged Damages: $65,587.00

Customer Complaint Information

Date Complaint Received: 05/16/2005

Complaint Pending? No

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Status: Arbitration/Reparation

Status Date: 05/16/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 05-02484

Date Notice/Process Served: 05/16/2005

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/29/2005

Monetary Compensation Amount: $30,000.00

Individual Contribution Amount: $0.00

Firm Statement AEFA SETTLED THIS MATTER FOR $30,000 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGES A LOSS OF MORE THAN $75000.00 DUE TO INAPPROPRIATE INVESTMENT ADVICE FROM JANUARY OF 2000 TO JUNE OF 2002.

Product Type: Mutual Fund(s)

Alleged Damages: $75,469.00

Customer Complaint Information

Date Complaint Received: 12/27/2002

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/18/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 05-02484

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Date Notice/Process Served:	05/18/2005
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/29/2005
Monetary Compensation Amount:	$30,000.00
Individual Contribution Amount:	$0.00
Broker Statement	BAYER DENIES ALL ALLEGATIONS, CLAIMS AND WRONGDOINGS CONTAINED IN THE PETITION.

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End of Report

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