



IAPD Report

ROBERT HENRY CATHCART JR

CRD# 1693037

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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

ROBERT HENRY CATHCART JR (CRD# 1693037)

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 **04/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	03/31/2025
IA	LPL FINANCIAL LLC	CRD# 6413	04/25/2025

QUALIFICATIONS

This representative is currently registered in **1** 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	LPL FINANCIAL LLC	6413	New Boston, NH	03/31/2025 - 04/04/2025
IA	OSAIC INSTITUTIONS, INC.	35371	Manchester, NH	11/25/2013 - 04/02/2025
B	OSAIC INSTITUTIONS, INC.	35371	Manchester, NH	11/20/2013 - 04/02/2025

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
Judgment/Lien	4



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 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	03/31/2025
B	Massachusetts	Agent	Approved	04/29/2025
B	New Hampshire	Agent	Approved	04/25/2025
IA	New Hampshire	Investment Adviser Representative	Approved	04/25/2025

Branch Office Locations

LPL FINANCIAL LLC
NEW BOSTON, NH



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/08/1987

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	07/31/2002
B Uniform Securities Agent State Law Examination (S63)	Series 63	06/07/1991



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	03/31/2025 - 04/04/2025	LPL FINANCIAL LLC	CRD# 6413	New Boston, NH
IA	11/25/2013 - 04/02/2025	OSAIC INSTITUTIONS, INC.	CRD# 35371	Manchester, NH
B	11/20/2013 - 04/02/2025	OSAIC INSTITUTIONS, INC.	CRD# 35371	Manchester, NH
IA	07/07/2011 - 11/20/2013	HARVEST CAPITAL ADVISORS, LLC	CRD# 125920	AVON, CT
B	06/06/2011 - 11/20/2013	HARVEST CAPITAL LLC	CRD# 35723	MANCHESTER, NH
IA	05/08/2008 - 11/09/2009	ING FINANCIAL PARTNERS, INC	CRD# 2882	NEW BOSTON, NH
B	12/19/2007 - 11/09/2009	ING FINANCIAL PARTNERS, INC.	CRD# 2882	NEW BOSTON, NH
B	05/17/2005 - 12/31/2007	MML INVESTORS SERVICES, INC.	CRD# 10409	BEDFORD, NH
IA	05/17/2005 - 12/31/2007	MML INVESTORS SERVICES, INC.	CRD# 10409	BEDFORD, NH
B	08/12/2002 - 05/18/2005	WADDELL & REED, INC.	CRD# 866	OVERLAND PARK, KS
IA	08/12/2002 - 05/18/2005	WADDELL & REED, INC.	CRD# 866	MANACHESTER, NH
B	06/29/1992 - 08/12/2002	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	10/09/1987 - 07/01/1992	PHOENIX EQUITY PLANNING CORPORATION	CRD# 3036	HARTFORD, CT

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
03/2025 - Present	LPL Financial	Registered Representative	Y	New Boston, NH, United States
04/2016 - Present	Trinity High School	Football Coach	N	Manchester, NH, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2009 - Present	ROBERT H CATHCART	LANDLORD	N	NEW BOSTON, NH, United States
11/2013 - 03/2025	INFINEX INVESTMENTS, INC	INVESTMENT EXECUTIVE	Y	MERIDEN, CT, 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. 03/27/2025- Real Estate Rental- NH 03070- Inv Rel- 5 Hrs Per Mnth- Start Date 01/01/2020
2. 03/27/2025- Trinity High School- Coach/Sports/Fitness- NH 03104- 60 Hrs Per Mnth- 2 Hrs During Trading- Start Date 04/01/2016



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
Judgment/Lien	4

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: Firm

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.

Allegations: CUSTOMER ALLEGED THAT REPRESENTATIVE WAS NOT HONEST IN HIS REPRESENTATION AND EMPLOYED DECEPTIVE MEASURES IN CONVINCING HER TO PURCHASE TWO UNREGISTERED EQUITY INDEXED ANNUITIES WITH PROCEEDS FROM SEVERAL MUTUAL FUNDS.

Product Type: Other: UNREGISTERED EQUITY INDEXED ANNUITY

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): THIS MATTER IS BEING REPORTED SINCE THE FIRM DETERMINED PROCEEDS FROM SEVERAL MUTUAL FUNDS WERE LIQUIDATED TO PURCHASE TWO UNREGISTERED EQUITY INDEXED ANNUITIES. THE FIRM CANNOT MAKE A GOOD FAITH DETERMINATION THAT DAMAGES FROM THE ALLEGED CONDUCT WOULD BE LESS THAN \$5,000.

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: 10/13/2009

Complaint Pending? No



Status: Settled

Status Date: 05/13/2010

Settlement Amount: \$8,644.90

Individual Contribution Amount: \$0.00

Firm Statement WITHOUT ADMITTING OR DENYING ANY LIABILITY OR WRONGDOING ON ITS PART, THE ISSUING INSURANCE COMPANY INVESTIGATED THE ALLEGATIONS AND ENTERED INTO A SETTLEMENT AGREEMENT WITH THE CUSTOMER IN EXCHANGE FOR A RELEASE OF ALL CLAIMS. THE SETTLEMENT WAS MADE SOLELY FOR BUSINESS REASONS AND TO AVOID A LENGTHY AND COSTLY LEGAL PROCEEDING.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.

Allegations: CUSTOMER ALLEGED THAT REPRESENTATIVE WAS NOT HONEST IN HIS REPRESENTATION AND EMPLOYED DECEPTIVE MEASURES IN CONVINCING HER TO PURCHASE TWO UNREGISTERED EQUITY INDEX ANNUITIES WITH PROCEEDS FROM SEVERAL MUTUAL FUNDS.

Product Type: Other: UNREGISTERED EQUITY INDEX ANNUITY

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): THE FIRM COULD NOT MAKE A GOOD FAITH DETERMINATION THAT DAMAGES FROM THE ALLEGED CONDUCT WERE LESS THAN \$5,000.00.

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: 10/13/2009

Complaint Pending? No

Status: Settled

Status Date: 05/13/2010

Settlement Amount: \$8,644.90

Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES, INC.



Allegations: CLIENT HAS ALLEGED BREACH OF CONTRACT NEGLIGENCE, FRAUD, NEGLIGENT MISREPRESENTATION AND VIOLATIONS OF APPLICABLE FEDERAL SECURITY LAWS

Product Type: Annuity-Variable

Alleged Damages: \$953,862.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 01/22/2009

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 8-04820

Date Notice/Process Served: 12/23/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/30/2010

Monetary Compensation Amount: \$85,000.00

Individual Contribution Amount: \$50,000.00

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES, INC.

Allegations: CLIENT HAS ALLEGED BREACH OF CONTRACT, NEGLIGENCE, FRAUD, NEGLIGENT MISREPRESENTATION AND VIOLATIONS OF APPLICABLE FEDERAL SECURITY LAWS.

Product Type: Annuity-Variable

Alleged Damages: \$953,862.00

Customer Complaint Information

Date Complaint Received: 12/23/2008

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 01/22/2009

**Settlement Amount:****Individual Contribution
Amount:****Arbitration Information****Arbitration/CFTC reparation
claim filed with (FINRA, AAA,
CFTC, etc.):** FINRA**Docket/Case #:** 08-04820**Date Notice/Process Served:** 12/23/2008**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 09/27/2010**Monetary Compensation
Amount:** \$85,000.00**Individual Contribution
Amount:** \$50,000.00**Reporting Source:** Individual**Employing firm when
activities occurred which led
to the complaint:** ING FINANCIAL PARTNERS, INC.**Allegations:** THE ALLEGATIONS IN THE STATEMENT OF CLAIM COVER THE TIME PERIOD WHERE THE RR WAS REGISTERED WITH OTHER BROKER/DEALERS AND IFP. THE ALLEGATIONS ARE VARIOUS AND COVERS SEVERAL DIFFERENT PRODUCTS AND TRANSACTIONS OVER THIS TIME PERIOD. ALLEGATIONS INCLUDE BREACH OF CONTRAC, FRAUD AND NEGLIGENT MISREPRESENTATION**Product Type:** Annuity-Variable**Alleged Damages:** \$953,862.00**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:** 12/29/2008**Complaint Pending?** No**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)**Status Date:** 09/30/2010**Settlement Amount:****Individual Contribution
Amount:****Arbitration Information**



Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	8-04820
Date Notice/Process Served:	12/29/2008
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	09/30/2010
Monetary Compensation Amount:	\$85,000.00
Individual Contribution Amount:	\$50,000.00



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 4

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$30,429.68
Judgment/Lien Type:	Tax
Date Filed with Court:	04/28/2015
Date Individual Learned:	04/30/2015
Type of Court:	County
Name of Court:	Hillsborough County Register of Deeds
Location of Court:	Hillsborough County, NH
Docket/Case #:	8746-1152
Judgment/Lien Outstanding?	Yes
Broker Statement	Tax period 2007, 2008, 2009, 2010, and 2011

Disclosure 2 of 4

Reporting Source:	Individual
Judgment/Lien Holder:	Federal Tax Lien
Judgment/Lien Amount:	\$6,522.00
Judgment/Lien Type:	Tax
Date Filed with Court:	02/08/2017
Date Individual Learned:	06/02/2017
Type of Court:	Hillsboro County
Name of Court:	Hillsboro County
Location of Court:	Concord, NH
Docket/Case #:	N/A
Judgment/Lien Outstanding?	Yes
Broker Statement	I am currently in negotiation with the IRS to resolve back taxes. My current obligations are currently in "Non Collectible" status while we are negotiating

Disclosure 3 of 4

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$73,870.35
Judgment/Lien Type:	Tax
Date Filed with Court:	04/22/2015
Date Individual Learned:	03/16/2016



Type of Court: Federal Court
Name of Court: Hillsborough County, NH
Location of Court: Hillsborough County, NH
Docket/Case #: 5015030
Judgment/Lien Outstanding? Yes

Disclosure 4 of 4

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$2,137.40
Judgment/Lien Type: Tax
Date Filed with Court: 03/16/2016
Date Individual Learned: 03/23/2016
Type of Court: Federal Court
Name of Court: Hillsborough County, NH
Location of Court: Hillsborough County, NH
Docket/Case #: 6011034
Judgment/Lien Outstanding? Yes



End of Report

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