



## IAPD Report

# GREGORY GASTON GIBSON

CRD# 1694647

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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 GASTON GIBSON (CRD# 1694647)

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 **01/05/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	11/21/2025
<b>IA</b>	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	03/05/2026
<b>IA</b>	DEMPSEY LORD SMITH, LLC	CRD# 141238	03/05/2026

### 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
<b>IA</b>	DEMPSEY LORD SMITH, LLC	141238	ROME, GA	09/05/2012 - 12/31/2025
<b>B</b>	DEMPSEY LORD SMITH, LLC	141238	ROME, GA	06/19/2012 - 11/21/2025
<b>IA</b>	PARK AVENUE SECURITIES LLC	46173	GREENVILLE, SC	04/07/2004 - 06/20/2012

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
Regulatory Event	2
Customer Dispute	4



## Report Summary



## 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 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 South Carolina	Investment Adviser Representative	Approved	03/05/2026

#### Branch Office Locations

**CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**  
Simpsonville, SC

#### Employment 2 of 3

Firm Name: **DEMPSEY LORD SMITH, LLC**  
Main Address: 901 N BROAD STREET  
SUITE 400  
ROME, GA 30161  
Firm ID#: 141238

Regulator	Registration	Status	Date
IA South Carolina	Investment Adviser Representative	Approved	03/05/2026

#### Branch Office Locations

**DEMPSEY LORD SMITH, LLC**  
901 N BROAD STREET  
SUITE 400  
ROME, GA 30161

#### Employment 3 of 3

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**  
Main Address: 1776 PLEASANT PLAIN RD.  
FAIRFIELD, IA 52556-8757  
Firm ID#: 39543



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> FINRA	Corporate Securities Represent	Approved	11/21/2025
<b>B</b> FINRA	Direct Participation Programs	Approved	11/21/2025
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	11/21/2025
<b>B</b> Alabama	Agent	Approved	11/21/2025
<b>B</b> Georgia	Agent	Approved	11/21/2025
<b>B</b> Michigan	Agent	Approved	11/21/2025
<b>B</b> North Carolina	Agent	Approved	11/21/2025
<b>B</b> South Carolina	Agent	Approved	11/21/2025

### Branch Office Locations

**CAMBRIDGE INVESTMENT RESERARCH, INC.**  
Simpsonville, SC



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

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Direct Participation Programs Representative Examination (S22)	Series 22	07/24/2014
Corporate Securities Limited Representative Examination (S62)	Series 62	04/16/2013
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/29/1987

#### State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	06/21/1989
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### 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	09/05/2012 - 12/31/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	ROME, GA
B	06/19/2012 - 11/21/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	ROME, GA
IA	04/07/2004 - 06/20/2012	PARK AVENUE SECURITIES LLC	CRD# 46173	GREENVILLE, SC
B	05/03/1999 - 06/20/2012	PARK AVENUE SECURITIES LLC	CRD# 46173	GREENVILLE, SC
B	06/06/1992 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	06/30/1987 - 12/13/1991	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	06/30/1987 - 12/13/1991	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

### 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
11/2025 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
11/2025 - Present	Cambridge Investment Research, Inc.	Mass Transfer/Registered Representative	Y	Fairfield, IA, United States
11/2025 - Present	Dempsey Lord Smith, LLC	Investment Advisor Representative	Y	Rome, GA, United States
02/2014 - Present	GIBSON RETIREMENT PLANNING, LLC	OWNER/MGR	Y	GREENVILLE, SC, United States
06/2012 - 11/2025	DEMPSEY LORD SMITH, LLC	REGISTERED REPRESENTATIVE	Y	ROME, GA, 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. GIBSON RETIREMENT PLANNING, LLC - INVESTMENT RELATED - GREENVILLE, SC - FINANCIAL SERVICES - 100% OWNERSHIP -START FEB 2014 - 25 HRS/MONTH DURING SECURITIES TRADING HOURS
2. GUARDIAN - INVESTMENT RELATED - GREENVILLE, SC - INSURANCE AGENT - START DEC 1991 - 0 HRS/MONTH DURING SECURITIES TRADING HOURS - INSURANCE SALES
3. INNOVATIVE UNDERWRITERS, 439 Congaree Rd., Greenville SC 29607, United States, 11/2025, Agent, Insurance/Benefits/Human Resources, NIR, 1 HR/MO - 1 HR/MO TRADING
4. CIRA, 1776 Pleasant Plain Road, Fairfield IA 52556, United States, 11/2025, Investment Advisor Representative, CIRA Affiliation, INV REL, 160 HR/MO - 120 HR/MO TRADING
5. GREG GIBSON FIXED ANNUITIES, 200 Pawleys Drive, Simpsonville SC 29681, United States, 12/03/2025, Agent, Insurance - Fixed Annuities, NIR, 1 HR/MO - 0 HR/MO TRADING
6. GIBSON RETIREMENT PLANNING, LLC, 200 Pawleys Drive, Simpsonville SC 29681, United States, 12/03/2025, Agent, Set up the Gibson Retirement Planning LLC many years ago as a LOGO for advertising purposes. Do not currently use., NIR, 0 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
Regulatory Event	2
Customer Dispute	4

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 2

**Reporting Source:** Individual

**Regulatory Action Initiated By:** PRUDENTIAL INSURANCE COMPANY

**Sanction(s) Sought:**

**Other Sanction(s) Sought:**

**Date Initiated:** 06/01/1993

**Docket/Case Number:**

**Employing firm when activity occurred which led to the regulatory action:** PRUDENTIAL INSURANCE CO.

**Product Type:**

**Other Product Type(s):**

**Allegations:** I HAD WORKED FOR PRUDENTIAL INSURANCE COMPANY FOR 4 1/2 YEARS AND LEFT FOR EMPLOYMENT WITH CONSOLIDATED PLANNING, INC. I REPLACED THREE PRUDENTIAL POLICIES WITHOUT FILING OUT THE PROPER REPLACEMENT FORMS. THE INSURANCE DEPT. OF SOUTH CAROLINA WAS NOTIFIED AND SUBSEQUENTLY FINED ME \$500.00 (ATTACHED IS THE LETTER FROM THE S.C. DEPT. OF INSURANCE)

**Current Status:** Final

**Resolution:** Decision

**Resolution Date:** 09/30/1993



**Sanctions Ordered:** Monetary/Fine \$500.00

**Other Sanctions Ordered:**

**Sanction Details:** FINE OF \$500.00

**Broker Statement** Not Provided

**Disclosure 2 of 2**

**Reporting Source:** Individual

**Regulatory Action Initiated By:** PRUDENTIAL INSURANCE COMPANY

**Sanction(s) Sought:**

**Other Sanction(s) Sought:**

**Date Initiated:** 10/04/1988

**Docket/Case Number:**

**Employing firm when activity occurred which led to the regulatory action:**

**Product Type:**

**Other Product Type(s):**

**Allegations:** FAILURE TO PROPERLY DETAIL A PUBLIC DISORDERLY CONDUCT EVENT OF 1985 ON MY APPLICATION FOR INSURANCE TO THE STATE OF SOUTH CAROLINA INSURANCE DEPARTMENT AND THE FINE RESULTING THEREOF

**Current Status:** Final

**Resolution:** Decision

**Resolution Date:** 10/17/1988

**Sanctions Ordered:** Monetary/Fine \$250.00

**Other Sanctions Ordered:**

**Sanction Details:** FINE OF \$250.00

**Broker Statement** Not Provided



## 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 4

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	DEMPSEY LORD SMITH, LLC
<b>Allegations:</b>	Unsuitable recommendations, negligence, misrepresentation and omissions of material facts, and breach of fiduciary duty
<b>Product Type:</b>	Direct Investment-DPP & LP Interests
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	compensatory damages in the amount of at least \$50,000, punitive damages in the amount of \$60,000, benefit of the bargain damages, lost opportunity costs, model portfolio damages, prejudgment interest costs, reasonable attorney's fees and such other relief as is deemed necessary and proper.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	25-00308
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	02/13/2025

### Customer Complaint Information

<b>Date Complaint Received:</b>	02/19/2025
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	05/02/2025
<b>Settlement Amount:</b>	\$32,000.00
<b>Individual Contribution Amount:</b>	\$6,400.00
<b>Broker Statement</b>	Dempsey Lord Smith, LLC settled this matter for \$32,000.00

### Disclosure 2 of 4

<b>Reporting Source:</b>	Individual
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<b>Employing firm when activities occurred which led to the complaint:</b>	DEMPSEY LORD SMITH, LLC
<b>Allegations:</b>	Unsuitable recommendations, negligence, misrepresentation and omissions of material facts, and breach of fiduciary duty
<b>Product Type:</b>	Direct Investment-DPP & LP Interests
<b>Alleged Damages:</b>	\$106,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	benefit of the bargain damages, lost opportunity costs, model portfolio damages, prejudgment interest, costs, reasonable attorney's fees, and punitive damages in an amount to be determined by the arbitrators
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	24-00746
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	04/04/2024

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/22/2024
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	08/13/2024
<b>Settlement Amount:</b>	\$25,000.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	Clients have agreed to settle with Dempsey Lord Smith, LLC for \$25,000.

### Disclosure 3 of 4

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	DEMPSEY LORD SMITH, LLC
<b>Allegations:</b>	Unsuitable recommendations, negligence, misrepresentation and omissions of material facts, and breach of fiduciary duty
<b>Product Type:</b>	Direct Investment-DPP & LP Interests
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Relief requested: (1) for all losses of principal suffered by Claimant; (2) for all interest, commissions and fees paid by Claimant; (3) for the loss of income that would have been received had Claimant's



account been managed properly, as well as other losses, foreseeable or not, that Claimant have suffered, including non-pecuniary losses;  
 (4) for attorneys' fees, costs and other expenses;  
 (5) for interest, both pre-judgment and post-judgment;  
 (6) for all other sums Claimant is entitled to at law or equity; and  
 (7) for punitive damages

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 23-00918

**Filing date of arbitration/CFTC reparation or civil litigation:** 04/11/2023

### Customer Complaint Information

**Date Complaint Received:** 04/17/2023

**Complaint Pending?** No

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

**Status Date:** 04/17/2023

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

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

**Docket/Case #:** 23-00918

**Date Notice/Process Served:** 04/17/2023

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/20/2024

**Monetary Compensation Amount:** \$250,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** Dempsey Lord Smith, LLC settled the matter by repurchasing five (5) securities for \$250,000.

### Disclosure 4 of 4

**Reporting Source:** Individual



<b>Employing firm when activities occurred which led to the complaint:</b>	DEMPSEY LORD SMITH, LLC
<b>Allegations:</b>	Unsuitable investment recommendations and misrepresenting investments
<b>Product Type:</b>	Direct Investment-DPP & LP Interests
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	unspecified damages
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	22-02137
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	09/19/2022
<b>Customer Complaint Information</b>	
<b>Date Complaint Received:</b>	09/27/2022
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	08/24/2023
<b>Settlement Amount:</b>	\$102,663.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	Dempsey Lord Smith, LLC settled the dispute by repurchasing the securities for \$102,663.00



## End of Report

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