IAPD Report

DREAMA ANN LONG

CRD# 1828420

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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

DREAMA ANN LONG (CRD# 1828420)

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 **04/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	09/29/2011
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	09/29/2011

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	ING FINANCIAL PARTNERS, INC	2882	HARRISONBURG, VA	04/14/2009 - 09/14/2011
B	ING FINANCIAL PARTNERS, INC.	2882	HARRISONBURG, VA	03/31/2009 - 09/14/2011
IA	AXA ADVISORS, LLC	6627	HARRISONBURG, VA	03/01/2006 - 04/02/2009

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
Termination	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 **4** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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 Representative	Approved	09/29/2011
B	Florida	Agent	Approved	11/09/2016
B	Maryland	Agent	Approved	11/03/2016
B	Virginia	Agent	Approved	09/29/2011
B	West Virginia	Agent	Approved	01/23/2015

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
1891 VIRGINIA AVE
HARRISONBURG, VA 22802

Employment 2 of 2

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	Virginia	Investment Adviser Representative	Approved	09/29/2011

Branch Office Locations

Qualifications

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
1891 VIRGINIA AVE
HARRISONBURG, VA 22802

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
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	08/20/1988

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/16/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/25/1988

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	04/14/2009 - 09/14/2011	ING FINANCIAL PARTNERS, INC	CRD# 2882	HARRISONBURG, VA
B	03/31/2009 - 09/14/2011	ING FINANCIAL PARTNERS, INC.	CRD# 2882	HARRISONBURG, VA
IA	03/01/2006 - 04/02/2009	AXA ADVISORS, LLC	CRD# 6627	HARRISONBURG, VA
B	01/30/2006 - 04/02/2009	AXA ADVISORS, LLC	CRD# 6627	HARRISONBURG, VA
B	04/10/2000 - 01/22/2004	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	01/24/1997 - 07/29/1999	FORTIS INVESTORS, INC.	CRD# 421	OAKDALE, MN
B	01/04/1996 - 12/31/1996	FORTIS INVESTORS, INC.	CRD# 421	OAKDALE, MN
B	04/25/1989 - 12/31/1995	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	09/02/1988 - 10/17/1988	INVESTACORP, INC.	CRD# 7684	

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
09/2011 - Present	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, United States
09/2011 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, IA, United States
06/2011 - Present	JOHN O AUSTIN CONSTRUCTION LLC	DIRECTOR	N	HARRISONBURG, VA, United States
10/1988 - Present	DREAMA A. LONG SELF EMPLOYED	SELF EMPLOYED	N	HARRISONBURG, VA, 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)LONG INSURANCE & FINANCIAL SERVICES, 1891 VIRGINIA AVE, HARRISONBURG, VA, 10/1988 AS OWNER/INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES. INV REL - 8 HR/WK - 4/TRADING.

2)DREAMA LONG;1891 VIRGINIA AVE, HARRISONBURG, VA 22802; RENTAL PROPERTIES; OWNER; 03/11/2009; 0; 0; UPKEEP OR MAINTENANCE OF RENTAL UNIT/IF I PURCHASE AND THEN RESELL;

3)CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA. INV REL - 20 HR/WK - 20/TRADING. 09/29/11.

4)JOHN AUSTIN CONSTRUCTION LLC,1891 VIRGINIA AVE, HARRISONBURG VA, REAL ESTATE CONSTRUCTION, DIRECTOR, 06/30/2011, ACTIVITIES INVOLVE ASSISTING WITH PREPARATION OF TAX RECORDS FOR SUBMISSION TO ACCOUNTANT, 2 HR MO- 1/TRADING HR.

5)LONG SERVICES AGENCY, INC, 1891 VIRGINIA AVE, HARRISONBURG, VA, CPA/ENROLLED AGENT/TAX PREP, OWNER 04/01/19, NIR, 10 HR/YR- 0/TRADING HR.

6)DAL ENTERPRISES OF VIRGINIA, LLC, 1891 VIRGINIA AVENUE, HARRISONBURG, VA 12/15/2005 AS OWNER OF PROPERTY. NOT INVESTMENT RELATED. DEVOTES 1 HOUR/MONTH, NONE DURING TRADING.

7.LONG INSURANCE AND FINANCIAL SERVICES, LEGAL SHIELD REPRESENTATIVE, 1891 VIRGINIA AVE, HARRISONBURG, VA, 9/2014 AS SALES REP. NIR - 3 HR/MO - 3/TRADING.

8.LONG SERVICE AGENCY, 1891 VIRGINIA AVE, HARRISONBURG, VA, 10/1988 PROVIDING PRACTICE MANAGEMENT SOLUTIONS FOR PHYSICIANS AND DENTISTS. NIR - 6 HR/WK - 4/TRADING.

9.LONG SERVICE AGENCY, 1891 VIRGINIA AVE, HARRISONBURG, VA, 04/2019. OWNER, TAX PREPARER. NIR-10/YR-0/TRADING.

10.DREAMA LONG, 2426 IRISH PATH, ROCKINGHAM, VA, EBAY SELLER, 01/01/20, NIR, 10 HR/YR- 0/TRADING HR.

11.DREAMA LONG, 2426 Irish Path, Rockingham VA 22802, 04/2025, Owner, Owner/Partner of a Business Entity, NIR, 5 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
Termination	1

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	ING FINANCIAL PARTNERS, INC.
Termination Type:	Discharged
Termination Date:	09/14/2011
Allegations:	VIOLATED FIRM POLICY BY SERVING AS A POWER OF ATTORNEY FOR A NON-IMMEDIATE FAMILY MEMBER (CUSTOMER) WITHOUT OBTAINING PRIOR WRITTEN FIRM APPROVAL.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	ING FINANCIAL PARTNERS, INC.
Termination Type:	Discharged
Termination Date:	09/14/2011
Allegations:	VIOLATED FIRM POLICY BY SERVING AS POWER OF ATTORNEY FOR A NON-IMMEDIATE FAMILY MEMBER (CUSTOMER) WITHOUT OBTAINING PRIOR WRITTEN FIRM APPROVAL.
Product Type:	No Product
Broker Statement	THE NON-IMMEDIATE FAMILY MEMBER WAS A DEAR FRIEND OF MINE FOR APPROX. 22 YEARS. HER NAME WAS CELIA AND SHE WAS LIKE A MOTHER TO ME. I BECAME HER POWER OF ATTORNEY IN 1999. IN MARCH OF 2009 WHEN I JOINED ING FINANCIAL PARTNERS, MY OSJ TOLD ME THAT I COULDN'T BE POWER OF ATTORNEY FOR MY FRIEND SO I ADVISED MY FRIEND OF THIS. SHE WAS 97 YEARS OLD AT THE TIME. SHE AGREED TO TAKE ME OFF, HOWEVER SHE ENDED UP HAVING MAJOR SURGERY IN MAY

2009 AND WENT BACK TO A SKILLED CARE UNIT. SHE LOST WEIGHT DOWN TO 73 LBS AND WAS VERY WEAK. SHE WASN'T ABLE TO TAKE ME OFF AS POWER OF ATTORNEY DUE TO HER HEALTH. HER HEALTH GOT BETTER AND SHE RETURNED TO ASSISTED LIVING. MY FRIEND HAD HER MIND, SHE WAS JUST UNSTABLE ON HER FEET. SHE WAS FRAIL BUT WAS ABLE TO DO MOSTLY EVERYTHING FOR HERSELF. SHE FELL AND FRACTURED HER [REDACTED] SOME MONTHS LATER. I TRIED IN THE MEAN TIME TO GET A NIECE TO TAKE OVER THE POWER OF ATTORNEY BUT SHE DECLINED STATING SHE WAS TOO BUSY. MY FRIEND DID NOT HAVE MANY FRIENDS THAT WOULD ACT IN THIS CAPACITY BECAUSE OF HER ADVANCED AGE. MOST OF HER FRIENDS HAD DIED. I FINALLY GOT OFF HER POWER OF ATTORNEY IN 11/10. I WAS NOT COMPENSATED FOR DOING WORK AS CELIA'S POWER OF ATTORNEY. MY FIRM INVESTIGATED MY POWER OF ATTORNEY AFTER THE NIECE (SAME NIECE THAT I ADVISED THAT I COULDN'T BE POWER OF ATTORNEY FOR HER AUNT) SENT IN A EMAIL TO THE SEC. SHE WAS UPSET BECAUSE SHE STATED THAT I HAD A CONFLICT OF INTEREST AND THAT THAT I HAD TRADED IN MY FRIENDS ACCOUNT DAYS PRIOR TO HER DEATH AND THAT MY FRIEND WASN'T AWARE OF ALL OF HER ASSETS. THE ACCUSATIONS WERE NOT TRUE AS MY FRIEND GOT HER STATEMENTS EVERY MONTH ON HER CHECKING AND SAVINGS. HER MUTUAL FUND STATEMENTS CAME QUARTERLY. THESE CAME TO CELIA'S APARTMENT IN THE ASSISTED LIVING HOME. CELIA WAS VERY AWARE OF HER MONEY. THE CONFLICTS NEVER EXISTED. I NEVER TRADED IN MY FRIENDS ACCOUNT. SHE WAS GETTING MONTHLY INCOME AND THERE WAS NO NEED TO CHANGE ANYTHING FOR ALL OF THOSE YEARS (SINCE 1996). THE TRADES THE DAYS BEFORE HER DEATH IS BECAUSE OF A POSSIBLE CHANGE IN NURSING FACILITIES AND THE NEED FOR FULL-TIME NURSING CARE. I HAD DISCUSSED THIS WITH MY FRIEND ON THE APRIL THE 18TH, HER 100TH BIRTHDAY AND THE TRADES WERE AUTHORIZED. MY FIRM INVESTIGATED AND FOUND THAT I HAD VIOLATED THE FIRM POLICY IN NOT GETTING PRIOR WRITTEN APPROVAL. I WAS TERMINATED ON 9-14-2011. MY FIRM DID HAVE ALL THE RECORDS OF ALL THE TRANSACTIONS (CHECKS) AND THE BILLS THAT I COMPLETED WHILE SERVING AS MY FRIENDS POWER OF ATTORNEY. NO OTHER INVESTIGATIONS CAME UP AS A RESULT OF THE AUDIT OF MY POWER OF ATTORNEY. I MAINTAINED THE TRUST THAT CELIA HAD IN ME BY DOING THE RIGHT THINGS FOR HER. I HAVE HAD MY SECURITIES LICENSE SINCE 1989 AND I HAVE NO OTHER VIOLATIONS. I REGRET THAT I DIDN'T ASK FOR APPROVAL FOR THE POWER OF ATTORNEY BUT I KEPT THINKING THAT THE POWER OF ATTORNEY WOULD BE CHANGED SOON. MY DECISON WAS NOT TO DISOBEY THE COMPANY'S POLICY AND THE DECISON WAS NOT INTENTIONAL.

End of Report

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