# IAPD Report

## CARMINE J LACOGNATA

CRD# 1889505

# 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

## CARMINE J LACOGNATA (CRD# 1889505)

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 **02/03/2026**.

## CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|---|---|---|---|
| IA | CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC. | CRD# 134139 | 04/01/2025 |
| B | CAMBRIDGE INVESTMENT RESEARCH, INC. | CRD# 39543 | 04/04/2025 |

## QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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 | CLEARWATER, FL | 03/22/2021 - 03/28/2025 |
| B | CETERA FINANCIAL SPECIALISTS LLC | 10358 | TAMPA, FL | 03/16/2021 - 03/28/2025 |
| IA | NATIONAL ASSET MANAGEMENT, INC. | 115927 | TAMPA, FL | 07/25/2019 - 02/05/2021 |

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 |
| 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 **7** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 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 | Florida | Investment Adviser Representative | Approved | 04/01/2025 |
| IA | Texas | Investment Adviser Representative | Restricted Approval | 04/07/2025 |

#### Branch Office Locations

**CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**
905 S Ft Harrison Ave.
Clearwater, FL 33756

### Employment 2 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 Principal | Approved | 04/04/2025 |
| B | FINRA | General Securities Representative | Approved | 04/04/2025 |
| B | FINRA | Invest. Co and Variable Contracts | Approved | 04/04/2025 |
| B | FINRA | Investment Co./Variable Contracts Prin | Approved | 04/04/2025 |
| B | FINRA | Municipal Securities Principal | Approved | 04/04/2025 |

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | FINRA | Municipal Securities Representative | Approved | 04/04/2025 |
| B | Alabama | Agent | Approved | 04/04/2025 |
| B | California | Agent | Approved | 04/04/2025 |
| B | Florida | Agent | Approved | 04/04/2025 |
| B | New Jersey | Agent | Approved | 04/04/2025 |
| B | New York | Agent | Approved | 04/04/2025 |
| B | South Carolina | Agent | Approved | 04/04/2025 |
| B | Texas | Agent | Approved | 04/04/2025 |

### Branch Office Locations

**CAMBRIDGE INVESTMENT RESERARCH, INC.**
905 S Ft Harrison Ave.
Clearwater, FL  33756

 

# 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 3 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

| | Exam | Category | Date |
|---|---|---|---|
| B | Municipal Securities Principal Examination (S53) | Series 53 | 04/27/2006 |
| B | General Securities Principal Examination (S24) | Series 24 | 01/31/2000 |
| B | Investment Company Products/Variable Contracts Principal Examination (S26) | Series 26 | 12/12/1995 |

### General Industry/Product Exams

| | Exam | Category | Date |
|---|---|---|---|
| B | Municipal Securities Representative Examination (S52TO) | Series 52TO | 01/02/2023 |
| B | Securities Industry Essentials Examination (SIE) | SIE | 05/30/2018 |
| B | General Securities Representative Examination (S7) | Series 7 | 09/13/1999 |
| B | Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 02/13/1989 |

### State Securities Law Exams

| | Exam | Category | Date |
|---|---|---|---|
| IA | Uniform Investment Adviser Law Examination (S65) | Series 65 | 06/28/1999 |
| B | Uniform Securities Agent State Law Examination (S63) | Series 63 | 01/28/1998 |

## 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 | 03/22/2021 - 03/28/2025 | CETERA INVESTMENT ADVISERS LLC | CRD# 105644 | CLEARWATER, FL |
| B | 03/16/2021 - 03/28/2025 | CETERA FINANCIAL SPECIALISTS LLC | CRD# 10358 | TAMPA, FL |
| IA | 07/25/2019 - 02/05/2021 | NATIONAL ASSET MANAGEMENT, INC. | CRD# 115927 | TAMPA, FL |
| B | 02/18/2019 - 02/05/2021 | NATIONAL SECURITIES CORPORATION | CRD# 7569 | TAMPA, FL |
| B | 04/04/2018 - 05/30/2018 | NATIONAL SECURITIES CORPORATION | CRD# 7569 | CLEARWATER, FL |
| IA | 11/01/1989 - 07/25/2017 | AXA ADVISORS, LLC | CRD# 6627 | TAMPA, FL |
| B | 10/25/1989 - 07/25/2017 | AXA ADVISORS, LLC | CRD# 6627 | TAMPA, FL |
| B | 10/25/1989 - 01/05/2000 | THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES | CRD# 4039 | NEW YORK, NY |
| B | 02/15/1989 - 07/20/1989 | PRUCO SECURITIES CORPORATION | CRD# 5685 | |
| B | 02/15/1989 - 07/20/1989 | THE PRUDENTIAL INSURANCE COMPANY OF AMERICA | CRD# 680 | |

## 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 | Cambridge Investment Research Advisors, Inc. | Investment Advisor Representative | Y | Fairfield, IA, United States |
| 03/2025 - Present | Cambridge Investment Research, Inc. | Registered Representative | Y | Fairfield, IA, United States |
| 01/2023 - Present | 360 VENTURE VENDING GROUP, LLC | OWNER | N | CLEARWATER, FL, United States |
| 03/2021 - 03/2025 | CETERA FINANCIAL SPECIALISTS LLC | REGISTERED REP | Y | SCHAUMBURG, IL, United States |
| 03/2021 - 03/2025 | CETERA INVESTMENT ADVISERS LLC | INVESTMENT ADVISER REPRESENTATIVE | Y | SCHAUMBURG, IL, United States |

 

# Registration & Employment History

## EMPLOYMENT HISTORY

| Employment Dates | Employer Name | Position | Investment Related | Employer Location |
|---|---|---|---|---|
| 02/2019 - 02/2021 | NATIONAL ASSET MANAGEMENT | INVESTMENT ADVISOR REPRESENTATIVE | Y | TAMPA, FL, United States |
| 09/2017 - 02/2021 | NATIONAL SECURITIES CORPORATION | MANAGING DIRECTOR , HEAD OF BUSINESS DEVELOPMENT | Y | TAMPA, FL, United States |
| 04/2018 - 05/2018 | NATIONAL ASSET MANAGEMENT | INVESTEMENT ADVISOR REPRESENTATIVE | Y | CLEARWATER, FL, United States |
| 09/1999 - 07/2017 | AXA ADVISORS, LLC | REGISTERED REPRESENTATIVE | Y | NEW YORK, NY, 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) CLEARWATER FOR YOUTH, 1501 N Belcher Rd, Clearwater FL 33765, 03/2025, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 2 HR/MO, 2 HR/MO TRADING.

2) ALLIANZ LIFE INSURANCE CO., PO Box 59060, Minneapolis MN 55459, 03/2025, Agent, 1099, NIR, 0 HR/MO, 0 HR/MO TRADING.

3) PETERSON INTERNATIONAL UNDERWRITERS, 23929 Valencia Boulevard, Second Floor, Valencia CA 91355, 03/2025, Agent, 1099, NIR, 0 HR/MO, 0 HR/MO TRADING.

4) UNIVERSAL FINANCIAL CONSULTANTS, 1499 Gulf to Bay Blvd, Suite 100, Clearwater FL 33755, 03/2025, Agent, Admin Services, INV REL, 1 HR/MO, 1 HR/MO TRADING.

5) TAG ADVISORS, 905 S. Fort Harrison, Clearwater FL 33756, United States, 04/17/2025, Wealth Advisor, DBA Name, INV REL, 80 HR/MO, 80 HR/MO TRADING.

6) BULL AND BEAR WEALTH MANAGEMENT PARTNERS, 905 S. Fort Harrison Ave., Clearwater FL 33756, United States, 04/17/2025, Wealth Advisor, DBA Name, INV REL, 80 HR/MO, 80 HR/MO TRADING.

7) CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA, INV REL, 160 HR/MO - 120 HR/MO TRADING

8) AMERICAN CANCER SOCIETY, Tampa FL 33609, 05/2025, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 2 HR/MO, 2 HR/MO TRADING.

9) WASHINGTON NATIONAL INSURANCE, 905 S. Fort Harrison Ave., Clearwater FL 33756, United States, 01/15/2026, Agent, Insurance/Benefits/Human Resources, NIR, 5 HR/MO - 5 HR/MO TRADING

10) ATTENTIVE, 905 S. Fort Harrison Ave., Clearwater FL 33756, United States, 01/15/2026, Agent, Insurance/Benefits/Human

 

# Registration & Employment History

## OTHER BUSINESS ACTIVITIES

Resources, NIR, 5 HR/MO - 5 HR/MO TRADING

11) SUNWATCH CONDOMINIUM ASSOCIATION, 670 Island Way, Clearwater FL 33767, 02/2026, Board Member, Real Estate, 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 |
|---|---|
| Customer Dispute | 2 |
| Termination | 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 2

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | AXA ADVISORS |
| **Allegations:** | CLIENT ALLEGES THE SALE OF A 1995 VARIABLE LIFE INSURANCE POLICY WAS AN UNSUITABLE INVESTMENT FOR HER. CLIENT ALLEGES THE AGENT NEVER INFORMED HER THAT THE PREMIUMS WOULD POTENTIALLY BECOME UNAFFORDABLE OR THE POLICY WOULD LAPSE IF SHE COULD NOT FUND THE POLICY WITH A LARGER SUM OF MONEY. CLIENT WOULD LIKE THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES ARE UNSPECIFIED. |
| **Product Type:** | Insurance |
| **Alleged Damages:** | $0.00 |

### Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 04/19/2007 |
| **Complaint Pending?** | No |
| **Status:** | Denied |
| **Status Date:** | 05/25/2007 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |
| **Broker Statement** | THE FIRM FOUND NO BASIS TO THE CUSTOMER'S COMPLAINT. |

### Disclosure 2 of 2

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Employing firm when activities occurred which led to the complaint:** | AXA ADVISORS |
| **Allegations:** | COMPLAINT ALLEGES THAT I MISREPRESENTED THE PROVISIONS OF TWO VARIABLE ANNUITY CONTRACTS WHEN I SOLD THEM TO THE ANNUITANT'S SON, HIS POWER OF ATTORNEY. FURTHER THAT I UNDERSTOOD THE INTENT OF THESE POLICIES WERE TO PROVIDE THE CLIENT WITH MONEY WHILE LIVING AND TO PROVIDE THE FAMILY WITH AN INHERITANCE WHEN THE FATHER PASSED AWAY. CLIENT IS REQUESTING THE REMAINDER OF THE MONEY BE DISTRIBUTED WITHOUT PENALTY. DAMAGES ARE UNSPECIFIED. |
| **Product Type:** | Annuity(ies) - Variable |
| **Alleged Damages:** | $0.00 |

## Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 03/27/2006 |
| **Complaint Pending?** | No |
| **Status:** | Settled |
| **Status Date:** | 07/05/2006 |
| **Settlement Amount:** | $0.00 |
| **Individual Contribution Amount:** | $0.00 |
| **Broker Statement** | THE FIRM, IN THE INTEREST OF GOOD CLIENT RELATIONS AND UPON RECEIPT OF REQUESTED DOCUMENTS FROM THE CLIENT, AGREED TO TERMINATE THE CONTRACTS WITHOUT THE IMPOSITION OF A WITHDRAWAL CHARGE AND MADE PAYMENT TO THE ESTATE OF THE DECEASED. THERE WAS NO LOSS TO THE FIRM. |

 

## 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:** | AXA Advisors, LLC |
| **Termination Type:** | Discharged |
| **Termination Date:** | 07/12/2017 |
| **Allegations:** | RR Discharged for violating firm policy related to use of firm property for personal use. No product was involved and no clients were impacted. |
| **Product Type:** | No Product |

| | |
|---|---|
| **Reporting Source:** | Individual |
| **Firm Name:** | AXA ADVISORS, LLC |
| **Termination Type:** | Discharged |
| **Termination Date:** | 07/12/2017 |
| **Allegations:** | RR discharged for violating firm policy related to use of firm property for personal use. No product was involved and no clients were impacted. |
| **Product Type:** | No Product |
| **Broker Statement** | In my capacity as an EVP I had a corporate discretionary spending account for business development. These expenses were paid on my personal credit card for 18 years and was reimbursed in arrears. It was alleged that I submitted for an expense reimbursement that did not qualify. In my role this is the only time I was ever questioned about an expense.<br>There were no clients involved and there was no settlement required. |

 

## End of Report

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