



IAPD Report

TERRY LYNN NIBARGER

CRD# 2090875

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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

TERRY LYNN NIBARGER (CRD# 2090875)

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 **01/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	01/19/2010
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	02/18/2010

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **34** 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	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	CHILLICOTHE, MO	11/20/2009 - 02/18/2010
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	CHILLICOTHE, MO	11/20/2009 - 02/18/2010
IA	PRIMEVEST FINANCIAL SERVICES, INC.	15340	CHILLICOTHE, MO	02/07/2000 - 11/19/2009

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
Customer Dispute	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 **34** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	01/19/2010
	FINRA	General Securities Representative	Approved	01/19/2010
	FINRA	Municipal Fund	Approved	10/19/2012
	Alabama	Agent	Approved	12/05/2022
	Arizona	Agent	Approved	01/27/2010
	Arkansas	Agent	Approved	02/11/2011
	California	Agent	Approved	09/13/2021
	Colorado	Agent	Approved	01/19/2010
	Florida	Agent	Approved	02/11/2011
	Georgia	Agent	Approved	03/14/2022
	Idaho	Agent	Approved	06/12/2018
	Illinois	Agent	Approved	10/05/2022
	Indiana	Agent	Approved	03/11/2025



Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	01/19/2010
B	Kansas	Agent	Approved	01/02/2013
B	Kentucky	Agent	Approved	11/03/2020
B	Louisiana	Agent	Approved	03/19/2024
B	Massachusetts	Agent	Approved	12/05/2022
B	Minnesota	Agent	Approved	03/06/2017
B	Missouri	Agent	Approved	01/19/2010
B	Nebraska	Agent	Approved	09/10/2015
B	Nevada	Agent	Approved	01/04/2019
B	New Jersey	Agent	Approved	10/22/2025
B	New York	Agent	Approved	08/25/2022
B	North Carolina	Agent	Approved	01/02/2013
B	North Dakota	Agent	Approved	01/05/2023
B	Ohio	Agent	Approved	06/18/2014
B	Oklahoma	Agent	Approved	01/02/2013
B	Oregon	Agent	Approved	09/06/2016
B	Pennsylvania	Agent	Approved	10/18/2021
B	South Carolina	Agent	Approved	12/05/2022
B	Tennessee	Agent	Approved	01/14/2026



Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	05/15/2013
B	Utah	Agent	Approved	09/16/2022
B	Virginia	Agent	Approved	12/05/2022
B	Wisconsin	Agent	Approved	11/16/2021
B	Wyoming	Agent	Approved	07/11/2024

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

891 FAIRWAY DR
CHILLICOTHE, MO 64601

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716
Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	Missouri	Investment Adviser Representative	Approved	02/18/2010
IA	Texas	Investment Adviser Representative	Restricted Approval	08/14/2019

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

891 FAIRWAY DR.
CHILLICOTHE, MO 64601



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 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	10/18/2012
	General Securities Principal Examination (S24)	Series 24	06/28/2001

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	09/05/1990

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	12/20/1999
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/31/1990

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	11/20/2009 - 02/18/2010	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	CHILLICOTHE, MO
B	11/20/2009 - 02/18/2010	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	CHILLICOTHE, MO
IA	02/07/2000 - 11/19/2009	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	CHILLICOTHE, MO
B	07/15/1997 - 11/19/2009	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	CHILLICOTHE, MO
B	05/10/1996 - 07/15/1997	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	NAPA, CA
B	09/06/1990 - 05/10/1996	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	09/06/1990 - 05/10/1996	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
02/2010 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	INVESTMENT ADVISOR	Y	CHILLICOTHE, MO, United States
01/2010 - Present	Nibarger Investment Services, LLC	Independent Contractor, Other	N	Chillicothe, MO, United States
01/2010 - Present	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	CHILLICOTHE, MO, 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 Business: Address: 19501 LIV 439, Chillicothe, MO, 64601, United States Activity Type: Agriculture/Farming Position/Title: Owner/Proprietor Investment Related: No Start Date: 01/19/1995 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Producing Hay.

(2)Name of Business: Nibarger Investment Services, LLC Address: 891 Fairway Dr, Chillicothe, MO, 64601, United States Activity Type: Support Company - Owner Position/Title: Independent Contractor, Other Investment Related: No Start Date: 01/19/2010



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: I own the LLC that runs the branch. Also Branch Manager.

(3)Name of Business: Viking Valley Association Address: Viking Valley Community Center, Gallatin, MO, 64640, United States Activity Type: Board Member, Board Subcommittee Member, Officer, or Director Position/Title: Officer - Vice President, Director, Finance/Investment Committee Member, Committee Member Investment Related: Yes Start Date: 03/05/2023 Hours per month devoted to this business: 21-40 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Monthly meetings, and subcommittee meetings handling the operation of the home owners association.

(4)Name of Business: Viking Valley Association Address: Club House, Gallatin, MO, 64640, United States Activity Type: Non profit Position/Title: Committee Member Investment Related: Yes Start Date: 10/01/2023 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Finance Committee member. Review finances, bills and revenues for the lake association. \nI keep track of the Association's investment account. \nI am NOT the rep (it is with Morgan Stanley). \nI am NOT a signer on the account. \nI do NOT sign checks.



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	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 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIMEVEST FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES AFTER THE PURCHASE OF AN PUTNAM ALLSTATE VARIABLE ANNUITY IN 2000 SHE IS CONCERNED IT WAS NOT A SUITABLE PRODUCT FOR A 71-YEAR OLD WOMAN. CLIENT BELIEVES HAD THE INVESTMENT EXECUTIVE PRESENTED THE VARIABLE ANNUITY WITH FULL DISCLOSURE SHE CERTAINLY WOULD HAVE CHOSEN AN ALTERNATIVE INVESTMENT THAT WOULD HAVE PRESERVED HER PRINCIPLE. THE CLIENT IS SEEKING ADVICE OR OPINION HOW SHE CAN RECOUP HER ORIGINAL INVESTMENT OF \$30,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$10,867.21

Customer Complaint Information

Date Complaint Received: 04/22/2002

Complaint Pending? No

Status: Denied

Status Date: 07/19/2002

Settlement Amount:

Individual Contribution Amount:



End of Report

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