



## IAPD Report

# Robert Leroy Gardner Jr

CRD# 2131726

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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

### Robert Leroy Gardner Jr (CRD# 2131726)

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 **01/20/2026**.

### CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IP FINANCIAL ADVISORY SERVICES LLC	CRD# 305772	01/20/2026

### QUALIFICATIONS

This representative is currently registered in **0** 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
GRADIENT ADVISORS, LLC	152665	Greenville, SC	04/23/2025 - 01/20/2026
IP FINANCIAL ADVISORY SERVICES LLC	305772	Greenville, SC	03/02/2023 - 06/10/2025
WSG ADVISORS, LLC	148319	BLUFFTON, SC	10/03/2008 - 02/01/2023

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	1
Criminal	1
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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **IP FINANCIAL ADVISORY SERVICES LLC**  
Main Address: 5950 FAIRVIEW ROAD, SUITE 140  
CHARLOTTE, NC 28210  
Firm ID#: 305772

	Regulator	Registration	Status	Date
<b>IA</b>	South Carolina	Investment Adviser Representative	Approved	01/27/2026
<b>IA</b>	Texas	Investment Adviser Representative	Restricted Approval	01/20/2026

### Branch Office Locations

**IP FINANCIAL ADVISORY SERVICES LLC**  
33 Market Point Dr  
Greenville, SC 29607



## 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
General Securities Principal Examination (S24)	Series 24	03/06/2001
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/04/1993

#### General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination (S7)	Series 7	01/23/2001
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/05/1991

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	08/19/1996
Uniform Securities Agent State Law Examination (S63)	Series 63	03/28/1991

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



### 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	04/23/2025 - 01/20/2026	GRADIENT ADVISORS, LLC	CRD# 152665	Greenville, SC
IA	03/02/2023 - 06/10/2025	IP FINANCIAL ADVISORY SERVICES LLC	CRD# 305772	Greenville, SC
IA	10/03/2008 - 02/01/2023	WSG ADVISORS, LLC	CRD# 148319	BLUFFTON, SC
IA	06/02/2008 - 10/03/2008	ENVISION INVESTMENT ADVISORS, LLC	CRD# 143667	HILTON HEAD ISLAND,
IA	02/27/2007 - 06/27/2008	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	HILTON HEAD ISLAND,
B	02/27/2007 - 06/27/2008	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	HILTON HEAD ISLAND,
B	09/30/2004 - 02/27/2007	SECURITIES SERVICE NETWORK, INC.	CRD# 13318	HILTON HEAD ISLAND,
IA	09/30/2004 - 02/27/2007	SSN ADVISORY, INC.	CRD# 126090	HILTON HEAD ISLAND,
IA	10/03/2002 - 09/30/2004	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	FREDERICK, MD
B	09/05/2002 - 09/30/2004	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	SCOTTSDALE, AZ
B	06/21/2000 - 09/05/2002	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	09/17/1997 - 06/21/2000	SUNSET FINANCIAL SERVICES, INC.	CRD# 3538	KANSAS CITY, MO
B	05/31/1994 - 09/05/1997	1717 CAPITAL MANAGEMENT COMPANY	CRD# 4082	NEWARK, DE
B	02/16/1993 - 05/10/1994	BANNER FINANCIAL SERVICES GROUP	CRD# 22886	ROCKVILLE, MD
B	04/08/1991 - 10/20/1992	CHUBB SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN



## Registration & Employment History

### 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
01/2026 - Present	IP Financial Advisory Services LLC	Investment Advisory Representative	Y	Charlotte, NC, United States
09/2008 - Present	WSG PARTNERS, LLC	PRESIDENT	Y	BLUFFTON, SC, United States
04/2025 - 01/2026	Gradient Advisors, LLC	Investment Advisor Representative	Y	Arden Hills, MN, United States
03/2023 - 04/2025	Innovation Partners LLC	Investment Advisor Representative	Y	Charlotte, NC, United States
10/2008 - 01/2023	WSG ADVISORS	MANAGING MEMBER AND CHIEF COMPLIANCE OFFICER	Y	BLUFFTON, SC, 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. WSG Partners, LLC | Investment Related | 33 Market Point Dr Greenville SC 29607 & 110 Traders Suite 232 Cross Bluffton SC 29909 | Financial Planning | Owner | Investment Advisor Representative | 4/2025 | 160hrs/mo | 160 hrs/mo during trading | Advisory and Insurance Services



## 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	1
Criminal	1
Customer Dispute	1

### 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 1

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	State of South Carolina
<b>Sanction(s) Sought:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	08/08/2022
<b>Docket/Case Number:</b>	20183236
<b>Employing firm when activity occurred which led to the regulatory action:</b>	WSG Advisors, LLC
<b>Product Type:</b>	Debt-Asset Backed Other: structured cash flows
<b>Allegations:</b>	Gardner, through WSG, operated as a FIP Agent in South Carolina. Several Investors to whom Respondents sold FIP Products filed suit against Respondents when the FIP Scheme collapsed. At the time of the collapse, the Investors to whom Respondents' had sold FIP Products were exposed to losses related to their purchase of FIP Products. The Respondents offered and sold securities, which were neither registered with the Division, nor exempt from such registration, in violation of S.C. Code Ann. § 35-1-301. Neither of the Respondents was registered as an agent with the Division, nor exempt from such registration in violation of S.C. Code Ann. § 35-1-402(a).
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent



<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	09/01/2022
<b>Sanctions Ordered:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$200,000.00
<b>Portion Levied against individual:</b>	\$200,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	08/29/2022
<b>Was any portion of penalty waived?</b>	Yes
<b>Amount Waived:</b>	\$150,000.00
<b>Broker Statement</b>	In 2016, AMZ Financial, an annuity marketing organization, referred us to Joe Hipp and Structured Cash Flows. The recommendation was to sell our clients this structured cash flow product, which worked like a single-premium immediate annuity, paying our clients an income stream over 5 -10 years. The credited rate was higher than a similar insurance product at that time. The actual company, Future Income Payments, stopped making payments in April, 2018 and it was subsequently discovered that this was indeed a scheme and FIP had used new investors to pay the older investors cash flow.



## Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Court Details:</b>	STATE OF SC, KERSHAW COUNTY
<b>Charge Date:</b>	02/09/1976
<b>Charge Details:</b>	FELONY CONVICTION ON 09/13/1976, 5 YEARS PROBATION BREAKING AND ENTERING GRAND LARCENY FULL PARDON ON 03/17/1992
<b>Felony?</b>	Yes
<b>Current Status:</b>	Final
<b>Status Date:</b>	03/17/1992
<b>Disposition Details:</b>	FELONY; 10 YR SUSPENDED SENTENCE, 5 YEARS PROBATION, \$150 FINE AND SETTLEMENT OF \$1,412.14 WHICH WAS PAID 9-13-76.
<b>Broker Statement</b>	I WAS ARRESTED AND CONVICTED OF BREAKING AND ENTERING THOMAS' DRUG STORE IN KERSHAW, S.C. ON 11-15-75. WE WERE CONVICTED AND SERVED 5 YEARS PROBATION AND PAID FINES AND RESTITUTION. I HAVE NEVER BEEN IN TROUBLE BEFORE OR SINCE THIS ONE TIME INCIDENT.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	WSG Advisors, LLC
<b>Allegations:</b>	Breach of fiduciary duty by failing to conduct adequate due diligence on the risks of structured cash flow product and still recommending product to plaintiff.
<b>Product Type:</b>	Other: Structured cash flow
<b>Alleged Damages:</b>	\$1,134,470.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Total for all clients is approximately \$1,134,470

## Civil Litigation Information

<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Court of Common Pleas for the 14th Judicial Circuit
<b>Location of Court:</b>	State of South Carolina, County of Beaufort
<b>Docket/Case #:</b>	2018-CP-07
<b>Date Notice/Process Served:</b>	10/15/2018
<b>Litigation Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	03/09/2020
<b>Monetary Compensation Amount:</b>	\$150,000.00
<b>Individual Contribution Amount:</b>	\$150,000.00



## End of Report

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