IAPD Report

ROBERT NELSON STCLAIR JR

CRD# 2166947

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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

ROBERT NELSON STCLAIR JR (CRD# 2166947)

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 **05/01/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	10/16/2018
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	10/17/2018

QUALIFICATIONS

This representative is currently registered in **1** 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
B	NATIONWIDE SECURITIES, LLC	11173	AMHERST, OH	10/05/2010 - 10/17/2018
B	PRUCO SECURITIES, LLC.	5685	HURON, OH	08/05/1991 - 10/01/2010
B	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	680	NEWARK, NJ	08/05/1991 - 12/10/1993

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

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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 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	Ohio	Investment Adviser Representative	Approved	10/17/2018

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
225 Clevland Ave
Amherst, OH 44001

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	Invest. Co and Variable Contracts	Approved	10/16/2018
B	Florida	Agent	Approved	10/16/2018
B	Ohio	Agent	Approved	10/16/2018

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
805 Harding Way West
Galion, OH 44833

CAMBRIDGE INVESTMENT RESERARCH, INC.
617 N Countyline
Fostoria, OH 44830

CAMBRIDGE INVESTMENT RESERARCH, INC.
732 W Market St.

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Qualifications

Tiffin, OH 44883

CAMBRIDGE INVESTMENT RESERARCH, INC.
Norwalk, OH

CAMBRIDGE INVESTMENT RESERARCH, INC.
225 Cleveland Ave.
Amherst, OH 44001

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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 0 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	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/02/1991

State Securities Law Exams

Exam	Category	Date
No information reported.		

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	10/05/2010 - 10/17/2018	NATIONWIDE SECURITIES, LLC	CRD# 11173	AMHERST, OH
B	08/05/1991 - 10/01/2010	PRUCO SECURITIES, LLC.	CRD# 5685	HURON, OH
B	08/05/1991 - 12/10/1993	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
10/2018 - Present	Cambridge Investment Research Advisors, Inc.	Investment Adviser Representative	Y	Fairfield, IA, United States
10/2018 - Present	Cambridge Investment Research, Inc.	REGISTERED REPRESENTATIVE	Y	Fairfield, IA, United States
10/2010 - 10/2018	NATIONWIDE FINANCIAL	AGENT	N	AMHERST, OH, United States
10/2010 - 10/2018	NATIONWIDE SECURITIES, LLC	REGISTERED REP	Y	DUBLIN, OH, 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) Neishloss & Fleming, Inc., 300 Swallow Hill Rd., Pittsburgh, PA 15220, 1/1/18, AS INDEPENDENT INSURANCE AGENT THROUGH VARIOUS INDEPENDENT INSURANCE COMPANIES. INV REL - 8/month - 0/TRADING.

2) Rental, 29299 Detroit Rd., Unit 4, Westlake, OH 44145, owner since 8/1/18, non-investment related, 0/year - 0/trading.

3) ROBERT ST.CLAIR INSURANCE SOLUTIONS / 4667 Crossing Trail, Lorain OH 44053 / 12/01/2021 / MEDICARE INSURANCE AGENT / 48HR/MO - 24HR/MO TRADING

4) CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADMINISTRATIVE REP OF A RIA. INV REL, 80 HR/MO- 80 HR/MO TRADING. SEE EMPLOYMENT FOR START DATE.

5) LEGACY CAPITAL ADVISORS, 225 CLEVELAND AVE, AMHERST OH 44001-1619, 05/2024, AGENT, USING A TRADE NAME/DBA, INV REL, 120 HR/MO - 80 HR/MO TRADING.

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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.

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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

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:	Firm
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES, LLC.
Allegations:	10/2002 "CLIENT ALLEGES THE REPRESENTATIVE CASH SURRENDERED TWO ANNUITIES AND FOUR LIFE INSURANCE POLICIES FIVE MONTHS BEFORE MOTHER'S DEATH USING A FORGED POWER OF ATTORNEY".
Product Type:	Annuity-Variable Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	no damage amount is alleged
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/30/2018
Complaint Pending?	No
Status:	Denied
Status Date:	08/13/2018

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Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES, LLC.
Allegations:	10/2002 "CLIENT ALLEGES THE REPRESENTATIVE CASH SURRENDERED TWO ANNUITIES AND FOUR LIFE INSURANCE POLICIES FIVE MONTHS BEFORE MOTHER'S DEATH USING A FORGED POWER OF ATTORNEY".
Product Type:	Annuity-Variable Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	no damage amount is alleged
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/30/2018
Complaint Pending?	No
Status:	Denied
Status Date:	08/13/2018
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	PER PRUCO SECURITIES, LLC "THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES

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INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY."

This is a repeat complaint (previously reported) from the same individual who accused me approximately 17 years ago along with an attorney downstairs from my office (a former Judge) and Key Bank, of forged signatures regarding her mother's durable power of attorney paperwork after the mother went into the nursing home. The matter was previously reviewed by Prudential, The Ohio Department of Insurance, and FINRA. The complaint was denied by Prudential after which the individual went on to harass me for at least 5 years thereafter, leaving threatening messages a few times a week, at which point I made the local authorities aware of it and sought a protection order. At the end of the hearing she submitted paperwork that supposedly had her mother's signature on it. The judge made her aware that what she was submitting was in no way similar to the signatures that he had on file for her mother, and I was granted a 5 year protection order. She continues to write letters to the local newspaper accusing me of wrongdoing and calling me every name in the book. It looks like something is being said regarding Prudential's remediation that also took place many years ago and of course does not apply in this case or complaint. Prudential is not recognizing it, nor responding to it either. I think it's ridiculous that people can bring up not only things that are untrue, but do so more than once and I have to defend myself over and over again.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES
Allegations:	THE CLIENT,VIA DAUGHTER(POA) ALLEGES MISAPPROPRIATION. IT WAS ALLEGED A POWER OF ATTORNEY WAS DRAFTED WITHOUT HER KNOWLEDGE TO CASH IN POLICIES AND ANNUITIES. THIS MATTER IS BEING REPORTED BECAUSE THE COMPLAINT HAS ALLEGED NO DOLLAR AMOUNT AND THE FIRM HAS NOT MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE LESS THAN $5,000
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	05/04/2004
Complaint Pending?	No
Status:	Denied
Status Date:	06/07/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES

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PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE

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End of Report

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