



IAPD Report

WILLIAM HOWARD BLACK JR

CRD# 2271143

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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

WILLIAM HOWARD BLACK JR (CRD# 2271143)

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 **04/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	06/06/2024
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	06/06/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **42** 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	EQUITABLE ADVISORS, LLC	6627	WINTER PARK, FL	03/16/2018 - 06/07/2024
B	EQUITABLE ADVISORS, LLC	6627	WINTER PARK, FL	03/18/2014 - 06/07/2024
B	FIRST ALLIED SECURITIES, INC.	32444	WINTER PARK, FL	10/24/2012 - 12/11/2012

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



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 **42** 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
	FINRA	General Securities Representative	Approved	06/06/2024
	FINRA	Invest. Co and Variable Contracts	Approved	06/06/2024
	Alabama	Agent	Approved	06/06/2024
	Alaska	Agent	Approved	06/12/2024
	Arizona	Agent	Approved	06/12/2024
	Arkansas	Agent	Approved	06/06/2024
	California	Agent	Approved	06/06/2024
	Colorado	Agent	Approved	06/06/2024
	Delaware	Agent	Approved	01/09/2025
	Florida	Agent	Approved	06/06/2024
	Georgia	Agent	Approved	06/06/2024
	Hawaii	Agent	Approved	03/25/2025
	Idaho	Agent	Approved	06/06/2024



Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	06/06/2024
B	Indiana	Agent	Approved	06/06/2024
B	Iowa	Agent	Approved	06/06/2024
B	Kansas	Agent	Approved	06/07/2024
B	Kentucky	Agent	Approved	06/06/2024
B	Louisiana	Agent	Approved	06/14/2024
B	Maine	Agent	Approved	06/06/2024
B	Maryland	Agent	Approved	06/13/2024
B	Massachusetts	Agent	Approved	06/06/2024
B	Michigan	Agent	Approved	06/06/2024
B	Missouri	Agent	Approved	06/06/2024
B	Montana	Agent	Approved	06/12/2024
B	Nevada	Agent	Approved	06/06/2024
B	New Jersey	Agent	Approved	06/06/2024
B	New Mexico	Agent	Approved	06/06/2024
B	New York	Agent	Approved	06/06/2024
B	North Carolina	Agent	Approved	06/06/2024
B	Ohio	Agent	Approved	06/06/2024
B	Oklahoma	Agent	Approved	06/06/2024



Qualifications

	Regulator	Registration	Status	Date
B	Oregon	Agent	Approved	06/06/2024
B	Pennsylvania	Agent	Approved	06/06/2024
B	South Carolina	Agent	Approved	06/06/2024
B	South Dakota	Agent	Approved	06/06/2024
B	Tennessee	Agent	Approved	06/06/2024
B	Texas	Agent	Approved	06/06/2024
B	Utah	Agent	Approved	06/06/2024
B	Virginia	Agent	Approved	06/06/2024
B	Washington	Agent	Approved	06/06/2024
B	West Virginia	Agent	Approved	06/06/2024
B	Wisconsin	Agent	Approved	06/06/2024
B	Wyoming	Agent	Approved	02/04/2026

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH, INC.

1954 Howell Branch Rd.

Ste. 100

Winter Park, FL 32792

Employment 2 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**

Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757

Firm ID#: 134139



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/10/2024
IA Texas	Investment Adviser Representative	Approved	06/06/2024

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
1954 Howell Branch Rd.
Ste. 100
Winter Park, FL 32792



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination (S7TO)	Series 7TO	05/29/2024
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/06/1992

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	02/15/2018
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/24/1993



PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	03/16/2018 - 06/07/2024	EQUITABLE ADVISORS, LLC	CRD# 6627	WINTER PARK, FL
B	03/18/2014 - 06/07/2024	EQUITABLE ADVISORS, LLC	CRD# 6627	WINTER PARK, FL
B	10/24/2012 - 12/11/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	WINTER PARK, FL
IA	05/30/1996 - 10/24/2012	OGILVIE SECURITY ADVISORS CORP	CRD# 10105	WINTER PARK, FL
B	05/12/1994 - 10/24/2012	OGILVIE SECURITY ADVISORS CORPORATION	CRD# 10105	WINTER PARK, FL
B	04/20/1994 - 05/12/1994	OGILVIE & TAYLOR SECURITIES CORPORATION	CRD# 10105	
B	11/12/1992 - 04/19/1994	JACKSON NATIONAL FINANCIAL SERVICES, INC.	CRD# 29604	LOS ANGELES, CA

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
06/2024 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
06/2024 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
12/1983 - Present	ANTONETTE MARKETIN DBA W.H. BLACK & COMPA	OTHER - CHAIRMAN	N	ORLANDO, FL, United States
03/2014 - 06/2024	EQUITABLE ADVISORS, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
03/2014 - 06/2020	AXA ADVISORS, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, 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) ANTONETTE PROPERTIES, PO BOX 1132 WINTER PARK FL, 06/1982, OWNER, REAL ESTATE, NIR, 10 HR/MO 0 HR/MO TRADING
- 2) ANTONETTE MARKETING INC 401(K) PLAN, 1957 HOWELL BRANCH ROAD SUITE 100 WINTER PARK FL, 01/1984, TRUSTEE, MARKETING, NIR, 10 HR/MO 10 HR/MO TRADING
- 3) WILLIAM H BLACK JR AND KATHLEEN A BLACK, PO BOX 1132 WINTER PARK FL, 07/1982, OWNER, REAL ESTATE, NIR 10 HR/MO 0 HR/MO TRADING
- 3) REEAL ESTATE LLC'S, PO BOX 1132 WINTER PARK FL, 12/2015, OWNER, REAL ESTATE, NIR, 10 HR/MO 0 HR/MO TRADING
- 4) CIRA, 1776 PLEASANT PLAIN RD FAIRFIELD IA, 04/2024, AS ADVISORY REP OF A RIA, INV REL, 80 HR/MO 40 HR/MO TRADING
- 5) LIFE SETTLEMENT, 1954 HOWELL BRANCH ROAD SUITE 100 WINTER PARK FL, 03/2018, INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE AGENCIES, INV REL, 5 HR/MO 5 HR/MO TRADING
- 6) SPEAKING, 1954 HOWELL BRANCH ROAD SUITE 100 WINTER PARK FL, 01/2004, SPEAKER, EDUCATION, NIT, 10 HR/MO 10 HR/MO TRADING
- 7) GUEST ON RADIO TALK SHOWS OR PODCASTS, 1954 HOWELL BRANCH ROAD SUITE 100 WINTER PARK FL, 01/2004, SPEAKER, EDUCATION, NIR, 0 HR/MO 0 HR/MO TRADING
- 8) CONSULTANT, 1954 HOWELL BRANCH ROAD SUITE 100 WINTER PARK FL, 10/2004, INSURANCE CONSULTING, INV REL, 50 HR/MO 50 HR/MO TRADING
- 9) GP AGENCY DBA CAPSTONE HEALTH AND WELLNESS, 1954 Howell Branch Road, Suite 100, Winter Park FL 32792, United States, 10/22/2024, Agent, Insurance/Benefits/Human Resources, NIR, 1 HR/MO 1 HR/MO TRADING
- 10) WILLIAM H. BLACK, JR., 1954 Howell Branch Road, Suite 100, Winter Park FL 32792, United States, 01/1987, Agent, Insurance/Benefits/Human Resources, NIR, 10 HR/MO, 10 HR/MO TRADING
- 11) ANTONETTE MARKETING, INC. DBA PENSIONSPECIALIST.NET, 1954 Howell Branch Rd., Ste. 100, Winter Park FL 32792, United States, 04/20/2026, President, DBA Name, INV REL, 160 HR/MO - 130 HR/MO TRADING
- 12) ANTONETTE MARKETING, INC. DBA W.H. BLACK & COMPANY, 1954 Howell Branch Rd., Ste. 100, Winter Park FL 32792, United States, 04/20/2026, President, DBA Name, NIR, 160 HR/MO - 130 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
Regulatory Event	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

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF MAINE DEPT. OF PROFESSIONAL & FINANCIAL REGULATION BUREAU OF INSURANCE
Sanction(s) Sought:	Revocation
Date Initiated:	08/16/1999
Docket/Case Number:	ORDER OF REVOCATION MCINS 99-1894
Employing firm when activity occurred which led to the regulatory action:	OGILVY SECURITY ADVISORS CORPORATION
Product Type:	Insurance
Allegations:	MAINE INSURANCE LICENSE REVOKED FOR NON-PAYMENT OF RENEWAL FEE. LICENSE IS NOW ACTIVE.
Current Status:	Final
Resolution:	RENEWAL FEE PAID AND LICENSE ISSUED
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/23/2007
Sanctions Ordered:	Revocation



End of Report

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