



## IAPD Report

# DANIEL CHARLES CUDDY JR

CRD# 2343182

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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

#### DANIEL CHARLES CUDDY JR (CRD# 2343182)

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 **12/17/2025**.

#### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	10/24/2022
<b>IA</b>	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	10/24/2022

#### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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>IA</b>	SECURITIES AMERICA ADVISORS, INC.	110518	LAS VEGAS, NV	06/11/2002 - 10/25/2022
<b>B</b>	SECURITIES AMERICA, INC.	10205	LAS VEGAS, NV	12/08/2000 - 10/25/2022
<b>B</b>	LOCUST STREET SECURITIES, INC.	1703	DES MOINES, IA	03/13/1999 - 12/14/2000

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
Customer Dispute	2



## 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 **21** 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
<b>B</b>	FINRA	General Securities Representative	Approved	10/24/2022
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	10/24/2022
<b>B</b>	FINRA	General Securities Principal	Approved	10/25/2022
<b>B</b>	Alaska	Agent	Approved	12/22/2025
<b>B</b>	Arizona	Agent	Approved	10/24/2022
<b>B</b>	California	Agent	Approved	10/24/2022
<b>B</b>	Colorado	Agent	Approved	10/24/2022
<b>B</b>	Florida	Agent	Approved	10/24/2022
<b>B</b>	Idaho	Agent	Approved	10/25/2022
<b>B</b>	Illinois	Agent	Approved	11/06/2025
<b>B</b>	Mississippi	Agent	Approved	09/24/2024
<b>B</b>	Missouri	Agent	Approved	10/24/2022
<b>B</b>	Montana	Agent	Approved	10/24/2022



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Nevada	Agent	Approved	10/24/2022
<b>B</b> New Mexico	Agent	Approved	10/24/2022
<b>B</b> New York	Agent	Approved	10/24/2022
<b>B</b> Oregon	Agent	Approved	10/24/2022
<b>B</b> Pennsylvania	Agent	Approved	10/24/2022
<b>B</b> South Carolina	Agent	Approved	10/24/2022
<b>B</b> Texas	Agent	Approved	10/24/2022
<b>B</b> Utah	Agent	Approved	10/24/2022
<b>B</b> Virginia	Agent	Approved	10/24/2022
<b>B</b> Washington	Agent	Approved	10/24/2022
<b>B</b> Wyoming	Agent	Approved	10/24/2022

### Branch Office Locations

#### CAMBRIDGE INVESTMENT RESERARCH, INC.

10161 W Park Run Dr #150  
Las Vegas, NV 89145

### Employment 2 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
<b>IA</b> Nevada	Investment Adviser Representative	Approved	11/01/2022
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	10/24/2022



## Qualifications

Regulator	Registration	Status	Date
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### Branch Office Locations

**CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**  
10161 W Park Run Dr #150  
Las Vegas, NV 89145




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




#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	02/01/2001

#### General Industry/Product Exams

	Exam	Category	Date
	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/27/2000
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/18/1999

#### State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	06/06/2002
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/19/1999

### 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	06/11/2002 - 10/25/2022	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	LAS VEGAS, NV
B	12/08/2000 - 10/25/2022	SECURITIES AMERICA, INC.	CRD# 10205	LAS VEGAS, NV
B	03/13/1999 - 12/14/2000	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA

### 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
10/2022 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
10/2022 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
05/2015 - Present	GO 4TH	CONSULTANT	N	LAS VEGAS, NV, United States
03/1999 - Present	PERSONNEL BENEFITS GROUP, INC	INSURANCE AGENT / PRESIDENT & CEO	Y	LAS VEGAS, NV, United States
03/1999 - Present	RETIREMENT BENEFITS GROUP	INSURANCE AGENT / PRESIDENT/ OWNER - LIFE SETTLEMENTS	Y	LAS VEGAS, NV, United States
06/2002 - 10/2022	SECURITIES AMERICA ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	LAS VEGAS, NV, United States
11/2000 - 10/2022	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	LAS VEGAS, NV, 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) 4D ADVISORS, 8010 Dark Hollow Pl, Las Vegas NV 89117, 06/2015, AGENT, NETWORKING, NIR, 10 HR/MO 0 HR/MO TRADING
- 2) ADAMAS FINANCIAL LLC, 10161 West Park Run Dr., Las Vegas NV 89145, 10/2013, INDEPENDENT AGENT FOR VARIOUS INDEPENDENT INSURANCE AGENCIES, INV REL, 70 HR/MO 20 HR/MO TRADING
- 3) GO 4TH, 8010 Dark Hollow Pl, Las Vegas NV 89117, 05/2015, FOUNDER, LIFE COACHING, NIR, 2 HR/MO 0 HR/MO



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

#### TRADING

4) CUDDY WEALTH MANAGEMENT, 10161 West Park Dr., #150, Las Vegas NV 89145, 06/2016, OWNER, DBA, INV REL, 200 HR/MO 160 HR/MO TRADING

5) RETIREMENTS BENEFITS GROUP, 8010 Dark Hollow Pl, Las Vegas NV 89117, 05/1999, PRESIDENT, INSURANCE AGENCY, INV REL, 160 HR/MO 160 HR/MO TRADING

6) WESTWOOD ESTATES, 3286 BRENTWOOD ST LAS VEGAS NV 89121, 10/2020, BOARD MEMBER, HOA, NIR, 1 HR/MO 0 HR/MO TRADING

7) CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, 11/2022, AS ADVISORY REP OF A RIA, INV REL, 160 HR/MO - 120 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
Customer Dispute	2

### 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 NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF INSURANCE
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	12/19/2007
<b>Docket/Case Number:</b>	06.022
<b>Employing firm when activity occurred which led to the regulatory action:</b>	SECURITIES AMERICA, INC.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	THE STATE OF NEVADA STATED THAT THE REPRESENTATIVE FAILED TO FULLY DISCLOSE THAT HE WAS ARRESTED ON DECEMBER 7, 1986 IN CLAYTON, MISSOURI ON CHARGES OF POSSESSION OF A CONTROLLED SUBSTANCE. HE PLEADED GUILTY AND WAS CONVICTED.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<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>	12/19/2007



**Sanctions Ordered:** Monetary Penalty other than Fines

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$250.00

**Portion Levied against individual:** \$250.00

**Payment Plan:** PAID IN FULL

**Is Payment Plan Current:** Yes

**Date Paid by individual:** 12/19/2007

**Was any portion of penalty waived?** No

**Amount Waived:**

**Broker Statement**

DURING A TRAFFIC STOP, A SMALL AMOUNT OF MARIJUANA WAS FOUND IN MY CAR, AND I WAS CHARGED WITH A MISDEMEANOR OF "POSSESSION OF A CONTROLLED SUBSTANCE". I SATISFIED MY COMMUNITY SERVICE AND 2 YEARS' PROBATION AND HAVE PUT THIS INCIDENT BEHIND ME. MY APPLICATION WITH THE STATE OF NEVADA HAD AN OMISSION OF INFORMATION THAT I DID NOT KNOW EXISTED AT THE TIME OF MY APPLICATION. I CORRECTED AS SOON AS I LEARNED OF THE OMISSION.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	CAMBRIDGE INVESTMENT RESEARCH, INC.
<b>Allegations:</b>	Claimant alleges the fees related to the purchase of a variable annuity were not appropriately represented or disclosed by the RR.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The Firm was unable to determine that the alleged damages would be less than \$5,000.00.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	10/14/2024
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	11/13/2024

### Settlement Amount:

### Individual Contribution Amount:

<b>Broker Statement</b>	RR asserts his policy and procedures require that the client and RR review and sign written disclosures of material information regarding contractual fees, riders, and benefits, which the past client confirmed acknowledgement. RR denies the claims of this past client.
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### Disclosure 2 of 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	SECURITIES AMERICA, INC.
<b>Allegations:</b>	CLAIMANT ALLEGES CLIENT WAS SOLD UNSUITABLE LIFE INSURANCE CONTRACTS AND FIXED DEFERRED ANNUITY PRODUCTS SHE DID NOT UNDERSTAND.



**Product Type:** Annuity-Fixed Insurance

**Alleged Damages:** \$75,000.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** US DISTRICT COURT - NEVADA

**Docket/Case #:** 2:08-CV-00078-BES-RJJ

**Filing date of arbitration/CFTC reparation or civil litigation:** 01/18/2008

### Customer Complaint Information

**Date Complaint Received:** 03/31/2008

**Complaint Pending?** No

**Status:** Evolved into Civil litigation (the individual is a named party)

**Status Date:** 10/30/2013

**Settlement Amount:**

**Individual Contribution Amount:**

### Civil Litigation Information

**Type of Court:** Federal Court

**Name of Court:** US DISTRICT COURT - NEVADA

**Location of Court:** LAS VEGAS, NEVADA

**Docket/Case #:** 2:08-CV-00078-BES-RJJ

**Date Notice/Process Served:** 03/31/2008

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 01/13/2012

**Monetary Compensation Amount:** \$165,000.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

01/13/2012: THE FIRM HAS AGREED TO SETTLE WITH THE CLAIMANT FOR \$5,000 FOR CLAIMS RELATING TO FOUR OF THE CONTRACTS IN QUESTION. 10/30/2013: ALL REMAINING CLAIMS HAVE BEEN SETTLED AS FOLLOWS: \$40,000 TO BE PAID BY NATIONAL WESTERN LIFE INSURANCE COMPANY AND \$120,000 TO BE PAID BY SECURITIES AMERICA. MR. DANIEL CUDDY WAS NOT ASKED TO, NOR DID HE, CONTRIBUTE TO EITHER SETTLEMENT. THERE WAS NO ADMISSION OF LIABILITY OR WRONG-DOING BY THE REPRESENTATIVE, THE FIRM OR NWL AND MR. CUDDY, THE FIRM AND NWL DENY ANY AND ALL LIABILITY OR WRONGDOING. THIS MATTER IS



NOW CONCLUDED IN ITS ENTIRETY.



## End of Report

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