User Guidance

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IAPD Report

ROBERT MATTHEW KRIEGER

CRD# 2441634

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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 MATTHEW KRIEGER (CRD# 2441634)

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 **08/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	06/12/2024
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	06/12/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	IC ADVISORY SERVICES, INC.	140190	NEW YORK, NY	09/30/2016 - 06/12/2024
B	THE INVESTMENT CENTER, INC.	17839	NEW YORK, NY	09/30/2016 - 06/12/2024
IA	GLOBAL RETIREMENT PARTNERS LLC	172011	ROSEVILLE, CA	01/28/2015 - 09/19/2016

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	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 **19** 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	FINRA	General Securities Representative	Approved	06/12/2024
B	California	Agent	Approved	06/18/2024
B	Connecticut	Agent	Approved	11/15/2024
B	Delaware	Agent	Approved	01/16/2025
B	Florida	Agent	Approved	10/28/2024
B	Georgia	Agent	Approved	11/15/2024
B	Kentucky	Agent	Approved	10/28/2024
B	Michigan	Agent	Approved	10/29/2024
B	Nevada	Agent	Approved	10/28/2024
B	New Jersey	Agent	Approved	12/05/2024
B	New York	Agent	Approved	06/12/2024
B	North Carolina	Agent	Approved	10/25/2024
B	North Dakota	Agent	Approved	10/28/2024

Qualifications

	Regulator	Registration	Status	Date
B	Ohio	Agent	Approved	10/25/2024
B	Oregon	Agent	Approved	08/11/2025
B	Pennsylvania	Agent	Approved	10/28/2024
B	Rhode Island	Agent	Approved	11/15/2024
B	South Carolina	Agent	Approved	10/29/2024
B	Texas	Agent	Approved	10/18/2024
B	Washington	Agent	Approved	11/05/2024

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
780 3rd Ave 19th Floor
New York, NY 10017

CAMBRIDGE INVESTMENT RESERARCH, INC.
102 Edgewood Dr.
Oceanside, CA 92054

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
IA	California	Investment Adviser Representative	Approved	06/12/2024
IA	New York	Investment Adviser Representative	Approved	06/21/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	10/18/2024

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
102 Edgewood Dr.
Oceanside,, CA 92054

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
780 3rd Ave 19th Floor
New York, NY 10017

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	02/03/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/22/1994

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/08/2021
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/26/1997

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	09/30/2016 - 06/12/2024	IC ADVISORY SERVICES, INC.	CRD# 140190	NEW YORK, NY
B	09/30/2016 - 06/12/2024	THE INVESTMENT CENTER, INC.	CRD# 17839	NEW YORK, NY
IA	01/28/2015 - 09/19/2016	GLOBAL RETIREMENT PARTNERS LLC	CRD# 172011	ROSEVILLE, CA
B	08/14/2009 - 09/14/2016	LPL FINANCIAL LLC	CRD# 6413	NEW YORK, NY
IA	08/14/2009 - 09/14/2016	LPL FINANCIAL LLC	CRD# 6413	NEW YORK, NY
IA	07/08/1997 - 08/15/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ROSEVILLE, CA
B	02/04/1997 - 08/15/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ROSEVILLE, CA
B	04/25/1994 - 08/22/1996	FRANKLIN/TEMPLETON DISTRIBUTORS, INC.	CRD# 332	SAN MATEO, 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 Advisors Representative	Y	Fairfield, IA, United States
06/2024 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
09/2016 - 06/2024	IC ADVISORY SERVICES INC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
09/2016 - 06/2024	The Investment Center, Inc.	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
08/2009 - 08/2016	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	ROSEVILLE, CA, 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) CATAPULT HQ INC, 9130 MAN OF WAR DR WAXHAW NC, 05/2021, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 2 HR/MO 0 HR/MO TRADING

2) ENOS CONSULTING GROUP INC, 21 W 46TH ST STE 801 NEW YORK NY, 04/2024, 1099 Contractor, NIR, 200 HR/MO 150 HR/MO TRADING

3) CATAPULT HQ INC, 9130 MAN OF WAR DR WAXHAW NC, 05/2021, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 2 HR/MO 0 HR/MO TRADING

4) BNE STRATEGIES INC, 6039 COLLINS AVE #631 MIAMI BEACH FL, 05/2019, PRESIDENT, CONSULTING/COACHING, NIR, 10 HR/MO 4 HR/MO TRADING

5) CIRA, 1776 PLEASANT PLAIN RD FAIRFIELD IA, AS ADVISORY REP OF A RIA, 06/2024, INV REL, 80 HR/MO 40 HR/MO TRADING

6) ENOS MANAGEMENT GROUP LLC, 6365 COLLINGS AVE #4301 MIAMI BEACH FL, 08/2024, OWNER, REAL ESTATE, NIR, 2 HR/MO 0 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	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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	CALIFORNIA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Suspension
Date Initiated:	09/29/2019
Docket/Case Number:	PBLS 13202-A
Employing firm when activity occurred which led to the regulatory action:	THE INVESTMENT CENTER INC
Product Type:	Insurance
Allegations:	RESPONDENT FAILED TO NOTIFY THE CA DEPARTMENT OF INSURANCE OF THE CHANGES TO HIS BACKGROUND INFORMATION WITHIN THE STATUARY TIME LIMITS.
Current Status:	Final
Resolution:	SUSPENSION
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	10/14/2019
Sanctions Ordered:	Suspension

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	INSURANCE LICENING RIGHTS
Duration:	10 DAYS
Start Date:	10/14/2019
End Date:	10/23/2019

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	09/11/2018
Docket/Case Number:	2016051351001
Employing firm when activity occurred which led to the regulatory action:	LPL FINANCIAL LLC
Product Type:	No Product
Allegations:	Without admitting or denying the findings, the individual consented to the sanctions and to the entry of findings that he engaged in an outside business activity without providing prior written notice to his firm. The findings stated that the individual requested his firm's approval to enter into a partnership with four individuals through which he would provide financial guidance to various entities on licensing contracts, mergers & acquisitions, and pension plan and employee benefits under another firm's name. The Firm did not approve the individual's request, however, the individual continued his outside activities, including, researching and soliciting potential customers, drafting an operating agreement, and consulting with attorneys and an accountant. The findings also stated that the individual failed to disclose two reportable events via the timely filing of an amended Uniform Application for Securities Industry Registration or Transfer ("Form U4"). The individual entered into agreements pursuant to which he settled via short sale the amounts due and owing on two loans secured by his prior personal residence.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	09/11/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	
(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or	
(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?	

Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	4 months
Start Date:	10/01/2018
End Date:	01/31/2019
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$10,000.00
Portion Levied against individual:	$10,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	09/25/2018
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	Fines paid in full on September 25, 2018.

Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	09/11/2018
Docket/Case Number:	2016051351001
Employing firm when activity occurred which led to the regulatory action:	LPL FINANCIAL LLC
Product Type:	No Product
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, THE INDIVIDUAL CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT HE ENGAGED IN AN OUTSIDE BUSINESS ACTIVITY WITHOUT PROVIDING PRIOR WRITTEN NOTICE TO HIS FIRM. THE FINDINGS STATED THE INDIVIDUAL REQUESTED HIS FIRM'S APPROVAL TO ENTER INTO A PARTNERSHIP WITH FOUR INDIVIDAULS THROUGH WHICH HE WOULD PROVIDE FINANCIAL GUIDANCE TO VARIOUS ENTITIES ON LICENSING CONTRACTS, MERGERS & AQUISITIONS, AND PENSION PLAN AND EMPLOYEE BENEFITS UNDER ANOTHER FIRM'S NAME. THE FIRM DID NOT APPROVE THE INDIVIDUAL'S REQUEST, HOWEVER, THE INDIVUDUAL CONTINUED HIS OUTSIDE ACTIVITIES, INCLUDING, RESEARCHING AND SOLICITING POTENTIAL CUSTOMERS, DRAFTING AND OPERATING AGREEMENT, AND CONSULTING WITH ATTORNEYS AND AN ACCOUNTANT. THE FINDINGS ALSO STATED THAT THE INDIVIDUAL FAILED TO DISCLOSE

	TWO REPORTABLE EVENTS VIA THE TIMELY FILING OF AN AMENDED UNIFORM APPLICATION FOR SECURITIES INDUSTRY REGISTRATION OR TRANSFER (" FORM U4"). THE INDIVIDUAL ENTERED INTO AGREEMENTS PURSUANT TO WHICH HE SETTLED VIA SHORT SALE THE AMOUNTS DUE AND OWING ON TWO LOANS SECURED BY HIS PRIOR PERSONAL RESIDENCE.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	09/11/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	4 MONTHS
Start Date:	10/01/2018
End Date:	01/31/2019
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$10,000.00
Portion Levied against individual:	$10,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

End of Report

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