



IAPD Report

GARY DEAN RYBERG

CRD# 2530818

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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

GARY DEAN RYBERG (CRD# 2530818)

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 **01/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	11/12/2021
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	11/15/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	LPL FINANCIAL LLC	6413	WILLISTON, ND	01/27/2016 - 11/24/2021
IA	PERSONAL WEALTH PARTNERS LLC	172055	Williston, ND	03/22/2016 - 11/15/2021
IA	TIAA-CREF ADVICE AND PLANNING SERVICES	20472	FARGO, ND	03/11/2014 - 09/02/2015

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?

No



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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 42046

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/12/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	11/12/2021
B	Arizona	Agent	Approved	11/12/2021
B	Florida	Agent	Approved	01/02/2025
B	Illinois	Agent	Approved	08/25/2023
B	Minnesota	Agent	Approved	11/17/2021
B	Montana	Agent	Approved	11/12/2021
B	Nevada	Agent	Approved	11/17/2021
B	North Dakota	Agent	Approved	11/12/2021

Branch Office Locations

NFP ADVISOR SERVICES, LLC
125 Main St
Ste 207
Williston, ND 58801

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**



Qualifications

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 283330

	Regulator	Registration	Status	Date
IA	North Dakota	Investment Adviser Representative	Approved	11/15/2021

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
125 Main Street
Ste 207
Williston, ND 58801



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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/05/2000
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/05/1998

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	08/28/2006
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/16/1998



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
B	01/27/2016 - 11/24/2021	LPL FINANCIAL LLC	CRD# 6413	WILLISTON, ND
IA	03/22/2016 - 11/15/2021	PERSONAL WEALTH PARTNERS LLC	CRD# 172055	Williston, ND
IA	03/11/2014 - 09/02/2015	TIAA-CREF ADVICE AND PLANNING SERVICES	CRD# 20472	FARGO, ND
B	03/05/2014 - 09/02/2015	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	FARGO, ND
IA	01/07/2013 - 12/20/2013	CAPITAL FINANCIAL SERVICES, INC.	CRD# 8408	KENMARE, ND
B	01/02/2013 - 12/20/2013	CAPITAL FINANCIAL SERVICES, INC.	CRD# 8408	KENMARE, ND
B	01/03/2007 - 11/29/2012	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	EDINA, MN
B	05/25/2006 - 10/20/2006	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	BEDFORD, TX
IA	05/25/2006 - 10/20/2006	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	BEDFORD, TX
B	04/16/2001 - 05/30/2006	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	SMITHFIELD, RI
B	04/07/2000 - 01/19/2001	J. P. MORGAN ADVISORS, INC.	CRD# 102920	NEW YORK, NY
B	08/06/1998 - 04/04/2000	AMERICAN CENTURY INVESTMENT SERVICES INC.	CRD# 17437	KANSAS CITY, MO
B	08/23/1994 - 12/05/1994	PRUCO SECURITIES CORPORATION	CRD# 5685	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
11/2021 - Present	Kestra Advisory Services LLC	Investment Advisor	Y	Williston, ND, United States
11/2021 - Present	Kestra Investment Services, LLC	Registered Rep	Y	Williston, ND, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2016 - 11/2021	LPL FINANCIAL, LLC	Registered Representative	Y	Williston, ND, United States
01/2016 - 11/2021	Personal Wealth Partners LLC	Investment Adviser Representative	Y	Williston, ND, United States
09/2015 - 01/2016	Elkhorn Financial	President	N	Kenmare, ND, 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. 03/23/2016; Personal Wealth Partners, LLC; Registered Investment Advisor Hybrid; (Hybrid) Personal Wealth Partners, LLC; INV REL; AT REPORTED BUSINESS LOCATION(S); START DATE 1/19/2016; TIME SPENT 20%

2. 6/18/2018 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 06/01/2018 - 1 Hour Per Month During Securities Trading.

3. 6/21/2018 - No Business Name - Not Investment Related - Kenmare, ND 58746 - Real Estate Rental - Started 02/01/2016 - 1 Hours Per Month/0 Hours During Securities Trading - Own a building that is part condo and part office.

4. 10/26/2018 - Personal Wealth Partners, LLC - Not Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date:10/01/2018 - 200 Hours Per Month/6 Hours During Trading.

Business Name: KESTRA ADVISORY SERVICES POSITION: Financial Advisor NATURE: Investment advisory services through Kestra Advisory Services, LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 100 START DATE: 11/12/2021 ADDRESS: 5707 Southwest Parkway Building 2 Ste. 400, Austin TX 78735 DESCRIPTION: Provide clients advisory business

Business Name: ELKHORN FINANCIAL INC. POSITION: President NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 01/03/2023 ADDRESS: 125 Main St., Suite 207, Williston ND 58801 DESCRIPTION: I am going to offer long term care, life insurance and fixed annuities to my clients.

Business Name: ELKHORN FINANCIAL POSITION: President NATURE: Registered rep activities through Kestra Investment Services INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 132 START DATE: 11/12/2021 ADDRESS: 1905 2nd Ave E, Williston ND 58801 DESCRIPTION: I will be the sole advisor to manage assets and assist clients in their overall financial planning process.

Business Name: GARY RYBERG POSITION: Sole Owner NATURE: Real Estate INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 7 START DATE: 11/01/2012 ADDRESS: 26 2nd St NW, Kenmare ND 58746, United States DESCRIPTION: I rent out a office/condo building that I own.



End of Report

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