



## IAPD Report

# EARL ERIK GAUGER

CRD# 2881767

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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

### EARL ERIK GAUGER (CRD# 2881767)

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 **03/19/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	HARBOUR INVESTMENTS, INC.	CRD# 19258	11/15/2010
<b>IA</b>	HARBOUR INVESTMENTS, INC.	CRD# 19258	11/18/2010

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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>	NRP ADVISORS, INC.	141430	MILWAUKEE, WI	04/22/2009 - 11/16/2010
<b>B</b>	NRP FINANCIAL, INC.	103717	MILWAUKEE, WI	04/22/2009 - 11/16/2010
<b>B</b>	UBS FINANCIAL SERVICES INC.	8174	BROOKFIELD, WI	11/10/2000 - 05/11/2009

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
Criminal	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 **13** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **HARBOUR INVESTMENTS, INC.**

Main Address: 575 D'ONOFRIO DRIVE  
SUITE 300  
MADISON, WI 53719

Firm ID#: 19258

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	11/15/2010
<b>B</b>	FINRA	General Securities Representative	Approved	11/15/2010
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	11/15/2010
<b>B</b>	Alabama	Agent	Approved	09/03/2025
<b>B</b>	Alaska	Agent	Approved	02/25/2025
<b>B</b>	Arizona	Agent	Approved	03/07/2024
<b>B</b>	California	Agent	Approved	08/15/2025
<b>B</b>	Florida	Agent	Approved	06/20/2011
<b>B</b>	Georgia	Agent	Approved	11/03/2023
<b>B</b>	Illinois	Agent	Approved	11/15/2010
<b>B</b>	Indiana	Agent	Approved	11/28/2023
<b>B</b>	Iowa	Agent	Approved	08/26/2025
<b>B</b>	Minnesota	Agent	Approved	11/15/2010



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> North Carolina	Agent	Approved	09/27/2018
<b>B</b> Texas	Agent	Approved	02/19/2014
<b>B</b> Wisconsin	Agent	Approved	11/15/2010
<b>IA</b> Wisconsin	Investment Adviser Representative	Approved	11/18/2010

### Branch Office Locations

**HARBOUR INVESTMENTS, INC.**  
N88 W16624 APPLETON AVE  
SUITE 5  
MENOMONEE FALLS, WI 53051




## 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	03/27/2000

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	03/02/2004
 General Securities Representative Examination (S7)	Series 7	02/08/2000
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/05/1997

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/12/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/05/1997

### 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	04/22/2009 - 11/16/2010	NRP ADVISORS, INC.	CRD# 141430	MILWAUKEE, WI
B	04/22/2009 - 11/16/2010	NRP FINANCIAL, INC.	CRD# 103717	MILWAUKEE, WI
B	11/10/2000 - 05/11/2009	UBS FINANCIAL SERVICES INC.	CRD# 8174	BROOKFIELD, WI
B	05/15/1997 - 08/25/2000	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	07/24/2000 - 08/24/2000	STRONG INVESTMENTS, INC.	CRD# 15658	MENOMONEE FALLS, WI
B	05/15/1997 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

#### 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
11/2010 - Present	E RETIREMENT CONSULTING	AGENT	Y	MENOMONEE FALLS, WI, United States
11/2010 - Present	HARBOUR INVESTMENTS INC	REGISTERED REPRESENTATIVE	Y	MADISON, WI, 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)Independent Insurance Agent, which may include selling Fixed Index Annuities, as well as other lines of insurance through various insurance carriers
- 2)e2 Retirement Consulting, LLC - DBA
- 3)UW - Whitewater Finance Dept. | 800 W Main St Rm 130, Whitewater, WI 53190 | Advisory Board Member | Description: Advise the Finance Department on various topics relative to current curriculum based on industry needs. | Beginning 2/2009 | 5 hours per month, 0 during trading hours | Unpaid | Not investment related
- 4)Wisconsin Financial Literacy Foundation |13400 Bishops Ln Suite 120, Brookfield, WI 53005 | President | Run a charity golf outing to benefit organizations advancing financial literacy. | Beginning 2/2021 | 8 hours per month, 0 during trading hours | Unpaid | Not Investment related



## 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
Criminal	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

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	WI DFI DIV OF SECURITIES
<b>Sanction(s) Sought:</b>	Revocation
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	12/14/2001
<b>Docket/Case Number:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	UBS PAINWEBBER INC
<b>Product Type:</b>	No Product
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	WI TAX DELINQUENT
<b>Current Status:</b>	Final
<b>Resolution:</b>	Other
<b>Resolution Date:</b>	12/14/2001
<b>Sanctions Ordered:</b>	Revocation/Expulsion/Denial
<b>Other Sanctions Ordered:</b>	
<b>Sanction Details:</b>	LICENSE REVOKED
<b>Regulator Statement</b>	WI TAX DELINQUENT



<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	WISCONSIN DIVISION OF SECURITIES
<b>Sanction(s) Sought:</b>	Revocation
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	12/14/2001
<b>Docket/Case Number:</b>	NOT APPLICABLE
<b>Employing firm when activity occurred which led to the regulatory action:</b>	UBS PAINWEBBER INC.
<b>Product Type:</b>	No Product
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	DELIQUENT WISCONSIN STATE TAX.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Other
<b>Resolution Date:</b>	12/14/2001
<b>Sanctions Ordered:</b>	Revocation/Expulsion/Denial
<b>Other Sanctions Ordered:</b>	
<b>Sanction Details:</b>	LICENSE REVOKED.
<b>Broker Statement</b>	DELIQUENT WISCONSIN STATE TAX. THE STATE TAX DETERMINED TO BE IN ERROR. I PAID A RE-FILING FEE OF \$35.00 WHICH SATISFIED WI-DEPARTMENT OF REVENUE.



## Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Organization Name (if charge(s) were brought against an organization over which individual exercised control):</b>	NOT APPLICABLE
<b>Court Details:</b>	STATE OF WISCONSIN, CIRUIT COURT, KENOSHA COUNTY FILE #99-01707
<b>Charge Date:</b>	10/30/1999
<b>Charge Details:</b>	ON OCTOBER 30, 1999 I WAS PULLED OVER IN KENOSHA COUNTY WHEN AN OFFICER NOTICED THAT THE LICENSE PLATE ON MY VEHICLE WAS REPORTED STOLEN BY CITY OF MILWAUKEE POLICE DEPT. I WAS CHARGED WITH A CLASS "A" MISDEMEANOR OF THEFT WI. STATUTE 943.20 (1)(A) WHICH WAS SUBSEQUENTLY DISMISSED WHEN I PLEAD GUILTY TO A MUNICIPAL CITATION OF DISPLAYING FALSE PLATES/REGISTRATION.
<b>Felony?</b>	No
<b>Current Status:</b>	Final
<b>Status Date:</b>	06/16/2000
<b>Disposition Details:</b>	THE CLASS "A" MISDEMEANOR OF THEFT WAS DISMISSED AND I PLEAD "NO CONTEST" TO A MUNICIPAL CITATION OF DISPLAYING FALSE REG/PLATES WI. STATUTE #341.62



## End of Report

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