IAPD Report

LAURENCE EDWARD LOF

CRD# 311668

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

LAURENCE EDWARD LOF (CRD# 311668)

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 **02/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	01/12/2026
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	01/13/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	KESTRA ADVISORY SERVICES, LLC	283330	Tucson, AZ	09/22/2025 - 12/19/2025
B	KESTRA INVESTMENT SERVICES, LLC	42046	Tucson, AZ	09/22/2025 - 12/19/2025
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	TUCSON, AZ	02/03/2014 - 10/01/2025

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

Employment 1 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	Arizona	Investment Adviser Representative	Approved	01/22/2026
IA	Texas	Investment Adviser Representative	Restricted Approval	01/12/2026

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
4757 E Camp Lowell Dr
Tucson, AZ 85712

Employment 2 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 Principal	Approved	01/13/2026
B	FINRA	General Securities Representative	Approved	01/13/2026
B	Arizona	Agent	Approved	01/13/2026
B	California	Agent	Approved	01/13/2026
B	Colorado	Agent	Approved	01/13/2026

Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	01/13/2026
B	Idaho	Agent	Approved	01/14/2026
B	Illinois	Agent	Approved	01/13/2026
B	Michigan	Agent	Approved	01/15/2026
B	Montana	Agent	Approved	01/15/2026
B	New Mexico	Agent	Approved	01/13/2026
B	Ohio	Agent	Approved	01/13/2026
B	Oregon	Agent	Approved	01/13/2026
B	Pennsylvania	Agent	Approved	01/13/2026
B	Texas	Agent	Approved	01/13/2026
B	Wisconsin	Agent	Approved	01/13/2026
B	Wyoming	Agent	Approved	01/13/2026

Branch Office Locations

CAMBRIDGE INVESTMENT RESERACH, INC.
4757 E Camp Lowell Dr.
Tucson, AZ 85712

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
B	General Securities Principal Examination (S24)	Series 24	03/23/1993

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	11/15/2000
B	Registered Representative Examination (S1)	Series 1	05/08/1971

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/30/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/09/1988

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	09/22/2025 - 12/19/2025	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	Tucson, AZ
B	09/22/2025 - 12/19/2025	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	Tucson, AZ
IA	02/03/2014 - 10/01/2025	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	TUCSON, AZ
B	08/01/2007 - 10/01/2025	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	TUCSON, AZ
IA	07/17/2007 - 05/09/2014	LOF LOPEZ & ASSOCIATES, LLC	CRD# 144370	TUCSON, AZ
IA	06/01/1998 - 08/01/2007	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	TUCSON, AZ
B	10/07/1997 - 08/01/2007	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	TUCSON, AZ
B	05/06/1985 - 10/21/1997	TRANSAMERICA FINANCIAL RESOURCES, INC.	CRD# 3600	LOS ANGELES, CA
B	03/04/1987 - 07/31/1995	TRANSAMERICA SECURITIES SALES CORPORATION	CRD# 17970	LOS ANGELES, CA
B	05/01/1979 - 04/11/1985	USLIFE EQUITY SALES CORP.	CRD# 7962	
B	05/13/1971 - 05/01/1979	USLIFE EQUITY SALES CORP	CRD# 6815	

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
01/2026 - Present	Cambridge Investment Research Advisor, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
01/2026 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
09/2025 - 12/2025	Kestra Advisory Services, LLC	Investment Advisor	Y	Tucson, AZ, United States
09/2025 - 12/2025	Kestra Investment Services, LLC	Registered Representative	Y	Tucson, AZ, United States

 Report about LAURENCE EDWARD LOF.

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2014 - 09/2025	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, United States
08/2007 - 09/2025	CAMBRIDGE INVESTMENT RESEARCH, INC	ASSOCIATED PERSON (NFA)	Y	FAIRFIELD, IA, United States
08/2007 - 09/2025	CAMBRIDGE INVESTMENT RESEARCH, INC	REG REP	Y	FAIRFIELD, IA, 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. LARRY LOF, 4757 E. Camp Lowell Drive, Tucson AZ 85712, United States, 01/01/1970, Agent, Life, LTC, health, DI, sales, NIR, 6 HR/MO - 0 HR/MO TRADING

2. CIRA, 1776 Pleasant Plain Road, Fairfield IA 52556, United States, 01/22/2026, Investment Advisor Representative, CIRA Affiliation, 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	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:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Date Initiated:	12/27/2004
Docket/Case Number:	C3A040047
Employing firm when activity occurred which led to the regulatory action:	LINSCO/PRIVATE LEDGER CORP.
Product Type:	
Allegations:	NASD MEMBERSHIP AND REGISTRATION RULE 1031 AND NASD CONDUCT RULE 2110- DURING THE YEARS 2000 AND 2001, RESPONDENT PERMITTED AN INDIVIDUAL TO FUNCTION IN A CAPACITY REQUIRING REGISTRATION. RESPONDENT ALLOWED THE INDIVIDUAL TO SOLICIT CLIENTS FOR RESPONDENT'S FINANCIAL SERVICES BUSINESSES, INCLUDING RESPONDENT'S SECURITIES BUSINESS. RESPONDENT COMPENSATED THE INDIVIDUAL IN A MANNER THAT WAS, ENTIRELY OR IN PART, A PERCENTAGE OR PORTION OF THE SECURITIES COMMISSIONS RECEIVED BY RESPONDENT FOR TRANSACTIONS IN ACCOUNTS OF CLIENTS BROUGHT IN BY THE INDIVIDUAL. THE INDIVIDUAL DID NOT SOLICIT CLIENTS TO PURCHASE SPECIFIC SECURITIES.
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:	12/27/2004
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Regulator Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, RESPONDENT IS FINED $5,000.00. FINES PAID.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	12/27/2004
Docket/Case Number:	C3A040047
Employing firm when activity occurred which led to the regulatory action:	LINSCO / PRIVATE LEDGER CORP.
Product Type:	Other
Other Product Type(s):	UNSPECIFIED SECURITIES
Allegations:	NASD MEMBERSHIP AND REGISTRATION RULE 1031 AND NASD CONDUCT RULE 2110- DURING THE YEARS 2000 AND 2001, RESPONDENT PERMITTED AN INDIVIDUAL TO PERFORM A REQUIRING REGISTRATION. RESPONDENT ALLOWED THE INDIVIDUAL TO GENERALLY SOLICIT BUSINESS FOR RESPONDENT'S FINANCIAL SERVICES BUSINESSES, WHICH INCLUDED RESPONDENT'S SECURITIES BUSINESS. RESPONDENT COMPENSATED THE INDIVIDUAL IN A MANNER THAT WAS, ENTIRELY OR IN PART, A PERCENTAGE OR PORTION OF THE SECURITIES COMMISSIONS RECEIVED BY RESPONDENT FOR TRANSACTIONS IN ACCOUNTS OF CLIENTS BROUGHT IN BY THE INDIVIDUAL. THE INDIVIDUAL DID NOT SOLICIT CLIENTS TO PURCHASE SPECIFIC SECURITIES.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/27/2004
Sanctions Ordered:	Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDING; THEREFORE, RESPONDENT IS FINED $5,000.00

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	CLIENT QUESTIONED THE SUITABILITY OF THE VARIABLE ANNUITY POLICIES THAT WERE SOLD TO HER.
Product Type:	Annuity-Variable
Alleged Damages:	$56,450.54
Alleged Damages Amount Explanation (if amount not exact):	NO ACTUAL DAMAGES STATED, ALLEGED DAMAGES REPRESENT APPROXIMATE CDSC CHARGES ON THE VARIABLE ANNUITY CONTRACTS.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	04/05/2012
Complaint Pending?	No
Status:	Denied
Status Date:	04/30/2012
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLIENT AGREED TO DIVIDE ROLLOVER IN TWO SECTIONS 1. INVEST CONSERVATIVELY TO ACHIEVE HER INCOME NEEDS 2. OPEN VARIABLE ANNUITY CONTRACTS WITH SURRENDER PERIODS FROM 0 TO 7 YEARS. THE AGREED UPON PLAN WAS TO USE LIQUID FUNDS TO PROVIDE INCOME FOR SIX YEARS, THEN THE VARIABLE ANNUITIES WOULD BE USED TO PROVIDE GUARANTEED LIFETIME INCOME. CLIENT DID NOT FOLLOW THE AGREED UPON PLAN, RR CONTACTED CLIENT TO REMIND THEM OF THE ORIGINAL PLAN AND THAT THEIR SPENDING WAS NOT SUSTAINABLE.

End of Report

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