



IAPD Report

GARY WILLIAM BOYT

CRD# 3199337

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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 WILLIAM BOYT (CRD# 3199337)

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 **09/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NFSG CORPORATION	CRD# 130814	05/14/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	NEWBRIDGE SECURITIES CORPORATION	104065	BOCA RATON, FL	04/09/2020 - 10/06/2023
B	INTERNATIONAL ASSETS ADVISORY, LLC	10645	ORLANDO, FL	12/11/2019 - 03/10/2020
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	WRENTHAM, MA	01/03/2013 - 12/24/2019

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
Criminal	1
Customer Dispute	2
Judgment/Lien	5



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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **NFSG CORPORATION**
Main Address: 1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432
Firm ID#: 130814

	Regulator	Registration	Status	Date
	Massachusetts	Investment Adviser Representative	Approved	11/01/2025
	Rhode Island	Investment Adviser Representative	Approved	05/14/2020

Branch Office Locations

NFSG CORPORATION
WOONSOCKET, RI



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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	02/24/2003

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	08/29/2001
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/17/1999

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/28/2006



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
B	04/09/2020 - 10/06/2023	NEWBRIDGE SECURITIES CORPORATION	CRD# 104065	BOCA RATON, FL
B	12/11/2019 - 03/10/2020	INTERNATIONAL ASSETS ADVISORY, LLC	CRD# 10645	ORLANDO, FL
IA	01/03/2013 - 12/24/2019	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	WRENTHAM, MA
B	07/20/2010 - 12/24/2019	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	WRENTHAM, MA
IA	07/21/2010 - 12/31/2012	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	WRENTHAM, MA
IA	08/04/2006 - 07/21/2010	LPL FINANCIAL CORPORATION	CRD# 6413	WRENTHAM, MA
B	11/12/2002 - 07/21/2010	LPL FINANCIAL CORPORATION	CRD# 6413	WRENTHAM, MA
IA	10/19/2001 - 11/06/2002	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	WRENTHAM, MA
B	08/23/2000 - 11/06/2002	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	WALTHAM, MA
B	04/09/1999 - 07/13/2000	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
04/2020 - Present	NEWBRIDGE FINANCIAL SERVICES GROUP, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	WOONSOCKET, RI, United States
04/2020 - Present	NEWBRIDGE SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	WOONSOCKET, RI, United States
12/2019 - 03/2020	INTERNATIONAL ASSETS ADVISORY, LLC	REGISTERED REPRESENTATIVE	Y	WRENTHAM, MA, United States
12/2019 - 03/2020	INTERNATIONAL ASSETS INVESTMENT ADVISORY, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WRENTHAM, MA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2010 - 12/2019	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISER REPRESENTATIVE	Y	FAIRFIELD, IA, United States
07/2010 - 12/2019	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.

GARY BOYT TAX PREPARER: OWNER/PRESIDENT, 2/1/2021, SOLE PROPRIETORSHIP, WOONSOCKET, RI; PREPARE AND PRODUCE INDIVIDUAL TAX RETURNS FOR INDIVIDUALS AND SMALL BUSINESSES, NON INVESTMENT RELATED, TIME SPENT ON THIS ACTIVITY DURING REGULAR BUSINESS HOURS IS 10%.



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
Criminal	1
Customer Dispute	2
Judgment/Lien	5

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

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	DEDHAM DISTRICT COURT
Location of Court:	NEEDHAM, MA
Docket/Case #:	53493, 53494, 53495
Charge Date:	07/07/1977
Charge(s) 1 of 3	
Formal Charge(s)/Description:	OPERATING UNREGISTERED MOTOR VEHICLE
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Charge(s) 2 of 3	
Formal Charge(s)/Description:	ATTACH PLATES
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed



Charge(s) 3 of 3

Formal Charge(s)/Description:	OPERATING UNINSURED VEHICLE
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	02/23/1978
Disposition Date:	02/23/1978
Sentence/Penalty:	53493 - dismissed, \$20 court costs, 53494 - dismissed, \$50 court costs, 53495 - dismissed, \$25 court costs.



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

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Cambridge Investment Research, Inc
Allegations:	Statement of Claim alleges the advisor financially exploited the client by converting funds, unlawfully transferring common stock, entering into personal loans, engaging in unauthorized activities and forging documentation.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$300,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	18-03251
Filing date of arbitration/CFTC reparation or civil litigation:	09/18/2018

Customer Complaint Information

Date Complaint Received:	09/18/2018
Complaint Pending?	No
Status:	Settled
Status Date:	09/05/2019
Settlement Amount:	\$87,500.00
Individual Contribution Amount:	\$0.00
Firm Statement	RR denies all allegations set forth by the client.

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Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Cambridge Investment Research, Inc.
Allegations:	Statement of Claim alleges the advisor financially exploited the client by converting funds, unlawfully transferring common stock, entering into personal loans,



engaging in unauthorized activities and forging documentation.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$300,000.00

Is this an oral complaint? No

Is this a written complaint? No

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

**Arbitration/Reparation forum
or court name and location:** FINRA

Docket/Case #: 18-03251

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 09/18/2018

Customer Complaint Information

Date Complaint Received: 09/18/2018

Complaint Pending? No

Status: Settled

Status Date: 09/05/2019

Settlement Amount: \$87,500.00

**Individual Contribution
Amount:** \$0.00

Broker Statement RR denies all allegations set forth by the client.

Disclosure 2 of 2

Reporting Source: Firm

**Employing firm when
activities occurred which led
to the complaint:** COMMONWEALTH FINANCIAL NETWORK

Allegations: ON 11/3/2002 CUSTOMER WRITES REGISTERED REPRESENTATIVE (RR) STATING THAT SHE WANTED TO BE INVESTED IN PRODUCTS THAT PRESERVE PRINCIPLE AND RR HAD INSTEAD INVESTED HER IN MUTUAL FUNDS THAT LOST VALUE IN THE SHORT TERM. CLIENT ALLEGES MARKET LOSS OF \$7000 BUT STATES THAT SHE IS RESPONSIBLE FOR \$2000 OF IT AND DEMANDS \$5000 COMPENSATION FROM RR. ACTIVITY SEEMS TO HAVE BEEN IN MAY 2002, BUT CUSTOMER'S LETTER IS NOT CLEAR. BY LETTER OF 11/12/2002 RR STATES TO CLIENT THAT THEY INDEED MET AND DISCUSSED LONG TERM INVESTING AND THAT CUSTOMER HAD BEEN INFORMED OF THE RISK OF MUTUAL FUNDS.

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 11/03/2002

Complaint Pending? No



Status: Denied

Status Date: 11/12/2002

Settlement Amount:

**Individual Contribution
Amount:**

Reporting Source:

Individual

**Employing firm when
activities occurred which led
to the complaint:**

COMMONWEALTH FINANCIAL NETWORK

Allegations:

ON 11/3/2002 CUSTOMER WRITES REGISTERED REPRESENTATIVE (RR) STATING THAT SHE WANTED TO BE INVESTED IN PRODUCTS THAT PRESERVE PRINCIPLE AND RR HAD INSTEAD INVESTED HER IN MUTUAL FUNDS THAT LOST VALUE IN THE SHORT TERM. CLIENT ALLEGES MARKET LOSS OF \$7000, BUT STATES THAT SHE IS RESPONSIBLE FOR \$2000 OF IT AND DEMANDS \$5000 COMPENSATION FROM RR. ACTIVITY SEEMS TO HAVE BEEN IN MAY 2002, BUT CUSTOMER'S LETTER IS NOT CLEAR. BY LETTER OF 11/12/2002 RR STATES TO CLIENT THAT THEY INDEED MET AND DISCUSSED LONG TERM INVESTING AND THAT CUSTOMER HAD BEEN INFORMED OF THE RISK OF MUTUAL FUNDS.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$5,000.00

Customer Complaint Information

Date Complaint Received: 11/03/2002

Complaint Pending? No

Status: Denied

Status Date: 11/12/2002

Settlement Amount:

**Individual Contribution
Amount:**



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 5

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$4,505.00
Judgment/Lien Type: Tax
Date Filed: 08/30/2011
Type of Court: Federal Court
Name of Court: WORCESTER REGISTRY DEED
Location of Court: WORCESTER, MASSACHUSETTS
Docket/Case #: BK47768PG149
Judgment/Lien Outstanding? Yes
Broker Statement THIS IS PART OF AN ONGOING REPAYMENT PLAN THAT THE RR HAS WITH THE IRS.

Disclosure 2 of 5

Reporting Source: Individual
Judgment/Lien Holder: ADVANTAGE ASSETS II, INC.
Judgment/Lien Amount: \$3,098.00
Judgment/Lien Type: Civil
Date Filed: 03/05/2010
Type of Court: State Court
Name of Court: MILFORD DIVISION DISTRICT COURT
Location of Court: MILFORD, MA
Docket/Case #: 201066CV000013
Judgment/Lien Outstanding? Yes
Broker Statement THE LIENS ASSOCIATED TO MY U-4 ARE DIRECTLY RELATED TO A DIVORCE, WHICH ONLY RECENTLY HAS BEEN SETTLED. AT THIS TIME, TAX RETURNS ARE BEING PROCESSED TO REFLECT THE CORRECT NUMBERS AND PAYMENTS/PAYMENT PLANS ARE BEING MADE. AT THIS POINT, SOME OF THESE HAVE ALREADY BEEN RESOLVED AND ARE BEING REMOVED FROM THE CREDIT REPORT, AND UPDATES TO THE U-4 WILL BE MADE ACCORDINGLY.

Disclosure 3 of 5

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$29,222.00
Judgment/Lien Type: Tax



Date Filed: 07/28/2008

Type of Court: COUNTY

Name of Court: NORFOLK COUNTY COURT

Location of Court: DEDHAM, MA

Docket/Case #: BK25936PG60

Judgment/Lien Outstanding? Yes

Broker Statement THE LIENS ASSOCIATED TO MY U-4 ARE DIRECTLY RELATED TO A DIVORCE, WHICH ONLY RECENTLY HAS BEEN SETTLED. AT THIS TIME, TAX RETURNS ARE BEING PROCESSED TO REFLECT THE CORRECT NUMBERS AND PAYMENTS/PAYMENT PLANS ARE BEING MADE. AT THIS POINT, SOME OF THESE HAVE ALREADY BEEN RESOLVED AND ARE BEING REMOVED FROM THE CREDIT REPORT, AND UPDATES TO THE U-4 WILL BE MADE ACCORDINGLY.

Disclosure 4 of 5

Reporting Source: Individual

Judgment/Lien Holder: IRS

Judgment/Lien Amount: \$4,021.00

Judgment/Lien Type: Tax

Date Filed: 07/28/2008

Type of Court: COUNTY

Name of Court: NORFOLK COUNTY COURT

Location of Court: DEDHAM, MA

Docket/Case #: BK25936PG61

Judgment/Lien Outstanding? Yes

Broker Statement THE LIENS ASSOCIATED TO MY U-4 ARE DIRECTLY RELATED TO A DIVORCE, WHICH ONLY RECENTLY HAS BEEN SETTLED. AT THIS TIME, TAX RETURNS ARE BEING PROCESSED TO REFLECT THE CORRECT NUMBERS AND PAYMENTS/PAYMENT PLANS ARE BEING MADE. AT THIS POINT, SOME OF THESE HAVE ALREADY BEEN RESOLVED AND ARE BEING REMOVED FROM THE CREDIT REPORT, AND UPDATES TO THE U-4 WILL BE MADE ACCORDINGLY.

Disclosure 5 of 5

Reporting Source: Individual

Judgment/Lien Holder: IRS

Judgment/Lien Amount: \$6,670.02

Judgment/Lien Type: Tax

Date Filed: 05/21/2009

Type of Court: Federal Court

Name of Court: US DISTRICT COURT USDC ELECTRONIC

Location of Court: BOSTON, MA



Docket/Case #: 01872BOY2454973

Judgment/Lien Outstanding? Yes

Broker Statement LIEN FOR TAX YEAR ENDING 12/31/2006. PAYMENT PLAN TO BE NEGOTIATED AND SATISFIED WITHIN 1 YEAR



End of Report

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