



IAPD Report

MICHAEL SEAN PRIMO

CRD# 3264684

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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

MICHAEL SEAN PRIMO (CRD# 3264684)

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 **04/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	11/21/2025
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	11/25/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	DEMPSEY LORD SMITH, LLC	141238	ROME, GA	08/26/2024 - 04/03/2026
IA	DEMPSEY LORD SMITH, LLC	141238	WESTON, FL	08/26/2024 - 12/31/2025
B	DEMPSEY LORD SMITH, LLC	141238	ROME, GA	08/23/2024 - 11/21/2025

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
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 3 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 Florida	Investment Adviser Representative	Approved	12/11/2025
IA Georgia	Investment Adviser Representative	Approved	11/25/2025

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
Weston, FL

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
901 N Broad Street, Suite 400
Rome, GA 30161

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	Invest. Co and Variable Contracts	Approved	11/21/2025
B Florida	Agent	Approved	11/24/2025
B Georgia	Agent	Approved	11/24/2025
B New Jersey	Agent	Approved	11/21/2025

Branch Office Locations



Qualifications

CAMBRIDGE INVESTMENT RESERARCH, INC.

Weston, FL

CAMBRIDGE INVESTMENT RESERARCH, INC.

901 N BROAD STREET

SUITE 400

ROME, GA 30161



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
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/17/2007
General Securities Representative Examination (S7)	Series 7	10/23/1999

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	06/12/2019
Uniform Investment Adviser Law Examination (S65)	Series 65	01/26/2019

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
IA	08/26/2024 - 04/03/2026	DEMPSEY LORD SMITH, LLC	CRD# 141238	ROME, GA
IA	08/26/2024 - 12/31/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	WESTON, FL
B	08/23/2024 - 11/21/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	ROME, GA
IA	11/26/2019 - 08/23/2024	BLACKRIDGE ASSET MANAGEMENT, LLC	CRD# 277085	Weston, FL
B	08/01/2019 - 08/23/2024	PEAK BROKERAGE SERVICES, LLC	CRD# 157045	Weston, FL
IA	01/28/2019 - 08/02/2019	GWN SECURITIES INC.	CRD# 128929	WESTON, FL
B	01/02/2008 - 08/02/2019	GWN SECURITIES INC.	CRD# 128929	WESTON, FL
B	09/18/2007 - 01/03/2008	MERRIMAC CORPORATE SECURITIES, INC.	CRD# 35463	ALTAMONTE SPRINGS,

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
11/2025 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC.	Mass Transfer/Registered Representative	Y	Fairfield, IA, United States
11/2025 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
08/2001 - Present	SELF EMPLOYED INSURANCE AGENT	INSURANCE AGENT	Y	FT LAUDERDALE, FL, United States
08/2024 - 03/2026	Dempsey Lord Smith, LLC	Investment Advisor Representative	Y	Rome, GA, United States
08/2024 - 11/2025	DEMPSEY LORD SMITH, LLC	RR / IAR	Y	ROME, GA, United States
07/2019 - 08/2024	BLACKRIDGE ASSET MANAGEMENT, LLC	IAR	Y	WILLIAMSVILLE, NY, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2019 - 08/2024	PEAK BROKERAGE SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, FL, United States
01/2008 - 07/2019	GWN SECURITIES INC.	REG. REP	Y	PALM BEACH GARDENS, FL, 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. NATIONAL RETIREMENT SOLUTIONS LLC, 1092 Longview, Weston FL 33326, United States, 11/21/2025, Agent, Insurance/Benefits/Human Resources, NIR, 160 HR/MO - 80 HR/MO TRADING
2. REALESTATE, 1092 Longview, Weston FL 33326, United States, 11/21/2025, Personal Investor, Real Estate, NIR, 10 HR/MO - 5 HR/MO TRADING
3. VITA FOR LIFE LLC, 1092 Longview, Weston FL 33326, United States, 11/21/2025, Owner, Healthcare, NIR, 20 HR/MO - 5 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
Criminal	1

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

If charge(s) were brought against an organization over which individual exercised control:

Organization Name: N/A

Investment Related Business:

Position:

Formal Charges were brought in: State Court

Name of Court: SUPERIOR COURT OF NEW JERSEY

Location of Court: BERGEN COUNTY, NEW JERSEY

Docket/Case #: 96-001198

Charge Date: 01/28/1997

Charge(s) 1 of 3

Formal Charge(s)/Description: CT 2 ARSON 3RD DEGREE 2C:17-B

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: GUILTY

Disposition of charge: Convicted

Charge(s) 2 of 3



Formal Charge(s)/Description: CT 3 CRIMINAL MISCHIEF 4TH DEG 2C:17-2A(1)

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: GUILTY

Disposition of charge: CHARGES WERE DROPPED

Charge(s) 3 of 3

Formal Charge(s)/Description: CT 1 AG ARSON 2ND DEG 2C:17-1A

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: GUILTY

Disposition of charge: CHARGES WERE DROPPED

Current Status: Final

Status Date: 05/30/1997

Disposition Date: 05/30/1997

Sentence/Penalty: CT 1 & 3 WERE DROPPED WHILE CT 2 STAYED. I TOOK A PLEA BARGAIN. SERVED PROBATION FOR 3 YEAR PERIOD (SERVED 1 1/2 YEARS AND WAS RELEASED ON GOOD BEHAVIOR), ATTENDED COUNCELLING, PAID A \$75.00 SSCP FEE W/A \$5.00 A MONTH FEE AND \$1.00 PER MONTH TRANSACTION FEE.

Broker Statement WHILE IN COLLEGE, ON MAY 28TH, 1996 I PARTOOK IN AN ACTION WHICH WAS A DRASTIC MISTAKE. ON THIS DAY A FIRE GOT OUT OF CONTROL AND THE AUTHORITIES WERE CALLED. IN THE PROCESS I WAS BADLY BURNED AND HOSPITALIZED. DUE TO THE FACT THAT I WAS VICE PRESIDENT AND SOCIAL CHAIR OF MY FRATERNITY I WAS CHARGED WITH THESE CRIMES, AS THERE WAS A NEED TO DETER OTHERS FROM SUCH ACTS. MY ATTORNEY SOUGHT TO HAVE THE CHARGES DROPPED OR LOWERED, AND SUCCESSFULLY DROPPED ALL WITH THE EXCEPTION OF COUNT 2 ARSON, 2ND DEGREE.



End of Report

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