



IAPD Report

BRIAN EDWARD GARDINER

CRD# 3268932

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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

BRIAN EDWARD GARDINER (CRD# 3268932)

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 **01/14/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	VANDERBILT SECURITIES, LLC	CRD# 5953	02/24/2023
IA	VANDERBILT ADVISORY SERVICES	CRD# 116537	02/24/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	COASTAL EQUITIES, INC.	23769	WESTMINSTER, MD	05/07/2020 - 02/27/2023
IA	COASTAL INVESTMENT ADVISORS	134952	Westminster, MD	05/07/2020 - 02/27/2023
B	CABOT LODGE SECURITIES LLC	159712	WESTMINSTER, MD	06/21/2013 - 05/21/2020

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
Customer Dispute	1
Termination	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 **6** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **VANDERBILT SECURITIES, LLC**
Main Address: 125 FROEHLICH FARM BLVD.
WOODBURY, NY 11797
Firm ID#: 5953

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	02/24/2023
	Maryland	Agent	Approved	02/24/2023
	New York	Agent	Approved	02/24/2023
	Ohio	Agent	Approved	02/24/2023
	Pennsylvania	Agent	Approved	02/24/2023
	South Carolina	Agent	Approved	08/16/2023
	West Virginia	Agent	Approved	02/24/2023

Branch Office Locations

6 East Green Street,
Westminster, MD 21157

Employment 2 of 2

Firm Name: **VANDERBILT ADVISORY SERVICES**
Main Address: 125 FROEHLICH FARM BLVD.
WOODBURY, NY 11797
Firm ID#: 116537



Qualifications

Regulator	Registration	Status	Date
IA Maryland	Investment Adviser Representative	Approved	02/24/2023

Branch Office Locations

VANDERBILT ADVISORY SERVICES

6 East Green Street
Westminster, MD 21157



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	04/24/2002

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Futures Managed Funds Examination (S31)	Series 31	10/08/1999
B General Securities Representative Examination (S7)	Series 7	08/12/1999

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	10/18/2001



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	05/07/2020 - 02/27/2023	COASTAL EQUITIES, INC.	CRD# 23769	WESTMINSTER, MD
IA	05/07/2020 - 02/27/2023	COASTAL INVESTMENT ADVISORS	CRD# 134952	Westminster, MD
B	06/21/2013 - 05/21/2020	CABOT LODGE SECURITIES LLC	CRD# 159712	WESTMINSTER, MD
IA	03/02/2012 - 05/21/2020	CL WEALTH MANAGEMENT LLC	CRD# 134922	Westminster, MD
B	03/05/2012 - 06/27/2013	ALLIED BEACON PARTNERS, INC.	CRD# 46227	WESTMINSTER, MD
B	06/24/2009 - 12/23/2011	AXA ADVISORS, LLC	CRD# 6627	WESTMINSTER, MD
IA	06/24/2009 - 12/23/2011	AXA ADVISORS, LLC	CRD# 6627	WESTMINSTER, MD
IA	07/08/2002 - 06/12/2009	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	HUNT VALLEY, MD
B	06/24/2002 - 06/12/2009	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	HUNT VALLEY, MD
B	06/24/2002 - 06/08/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	04/03/2001 - 05/28/2002	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	09/29/2000 - 03/22/2001	SUNTRUST SECURITIES, INC.	CRD# 17499	ATLANTA, GA
B	08/12/1999 - 03/21/2000	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, 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
02/2023 - Present	VANDERBILT ADVISORY SERVICES	Investment Advisor Representative	Y	Woodbury, NY, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2023 - Present	VANDERBILT SECURITIES, LLC	Registered Representative	Y	Woodbury, NY, United States
05/2020 - 02/2023	COASTAL EQUITIES, INC.	REGISTERED REPRESENTATIVE	Y	Wilmington, DE, United States
05/2020 - 02/2023	COASTAL INVESTMENT ADVISORS	INVESTMENT ADVISOR	Y	Wilmington, DE, United States
06/2017 - 05/2020	Elite Estate Planners LLC	Notary and Facilitator	N	Westminster, MD, United States
06/2013 - 05/2020	CABOT LODGE SECURITIES	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, 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. Gardiner Insurance; direct seller of insurance; commission based compensation; 6-8 hours per week during normal business hours.
2. Gardiner Properties LLC, non-investment related, 2709 Murkle Road, Westminster, MD 21158, real estate rental properties, Owner, 6-1-2016, 2 hours per weeks during non trading hours, own and operate rental properties.
3. Fixed Insurance sales. Not investment related. Start date; 03/23/2023. Address: 66 East Main Street Suite 300C Westminster MD, 21157. Title: Owner. Duties: I will sell life insurance and fixed annuities to clients when appropriate. Time spent during regular hours: 10%.
4. Tax Services. Not investment related. Start date: 12/05/2024. Address: 6 East Green Street, Westminster MD, 21157. Title: Tax Preparer. Duties: Tax Services. Time spent during regular hours: 25%.



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
Customer Dispute	1
Termination	1

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: Firm

Employing firm when activities occurred which led to the complaint: CABOT LODGE SECURITIES LLC

Allegations: Claimants allege violations of Common Law fraud, breach of fiduciary duty, negligent failure to supervise, negligence, regarding investments made in private placement offerings for First Capital, Hospitality Investors Trust and Cole Capital during 2017 to 2018.

Product Type: Other: Private Placements

Alleged Damages: \$210,000.00

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 #: 25-00558

Filing date of arbitration/CFTC reparation or civil litigation: 03/18/2025

Customer Complaint Information



Date Complaint Received: 03/19/2025

Complaint Pending? Yes

Settlement Amount:

**Individual Contribution
Amount:**
.....

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** CABOT LODGE SECURITIES LLC

Allegations: Claimants allege violations of Common Law fraud, breach of fiduciary duty, negligent failure to supervise, negligence, regarding investments made in private placement offerings for First Capital, Hospitality Investors Trust and Cole Capital during 2017 to 2018.

Product Type: Other: Private Placements

Alleged Damages: \$210,000.00

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 #: 25-00558

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 03/18/2025

Customer Complaint Information

Date Complaint Received: 03/19/2025

Complaint Pending? Yes

Settlement Amount:

**Individual Contribution
Amount:**



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: AXA ADVISORS
Termination Type: Permitted to Resign
Termination Date: 12/21/2011

Allegations: FP WAS PERMITTED TO RESIGN WHILE UNDER INVESTIGATION FOR SELLING EQUITY INDEX ANNUITIES THROUGH AN UNDISCLOSED OUTSIDE APPOINTMENT WITH ANOTHER CARRIER. THESE SALES WERE MADE CONTRARY TO FIRM POLICY AND WITHOUT THE KNOWLEDGE OR PERMISSION OF THE FIRM OR ITS SUPERVISORS.

Product Type: Annuity-Variable

.....

Reporting Source: Individual
Firm Name: AXA
Termination Type: Permitted to Resign
Termination Date: 12/23/2011

Allegations: THAT I FAILED TO DISCLOSE AN OUTSIDE APPOINTMENT WITH ANOTHER CARRIER AND SOLD AN INDEX ANNUITY

Product Type: Annuity-Fixed

Broker Statement MATTER WAS INVESTIGATED BY FINRA AND THEY DISMISSED THIS MATTER AND NOTED IT DID NOT NEED TO BE REPORTED ON MR. GARDINER'S REGISTRATION DATABASE RECORDS.



End of Report

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