IAPD Report

JOHN PHILIP EDGAR

CRD# 4241503

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

JOHN PHILIP EDGAR (CRD# 4241503)

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 **12/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	02/25/2025
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	02/25/2025
IA	FINANCIAL BENEFITS, INC	CRD# 114407	03/05/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Wichita, KS	04/04/2014 - 01/29/2025
IA	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Wichita, KS	04/04/2014 - 01/29/2025
IA	GUIDANCE FINANCIAL CONSULTANTS, INC.	115979	WICHITA, KS	12/07/2011 - 05/09/2014

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? **No**

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

Employment 1 of 3

Firm Name: **FINANCIAL BENEFITS, INC**
Main Address: 3500 N. ROCK ROAD
BLDG 300
WICHITA, KS 67226
Firm ID#: 114407

	Regulator	Registration	Status	Date
IA	Kansas	Investment Adviser Representative	Approved	03/05/2025

Branch Office Locations

FINANCIAL BENEFITS, INC
3500 N. ROCK ROAD
BLDG 300
WICHITA, KS 67226

Employment 2 of 3

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	02/25/2025
B	FINRA	General Securities Representative	Approved	02/25/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	02/25/2025
B	Alabama	Agent	Approved	02/25/2025
B	Florida	Agent	Approved	02/25/2025
B	Georgia	Agent	Approved	02/25/2025

Qualifications

	Regulator	Registration	Status	Date
B	Kansas	Agent	Approved	02/25/2025
B	Virginia	Agent	Approved	02/25/2025

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
3500 N ROCK RD
BLDG 300-A
WICHITA, KS 67226

Employment 3 of 3

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	Kansas	Investment Adviser Representative	Approved	02/25/2025

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
3500 N Rock Rd Bldg 300-a
Wichita, KS 67226

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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	08/09/2012

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	05/19/2004
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/10/2000

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/27/2004
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/15/2000

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	04/04/2014 - 01/29/2025	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Wichita, KS
IA	04/04/2014 - 01/29/2025	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Wichita, KS
IA	12/07/2011 - 05/09/2014	GUIDANCE FINANCIAL CONSULTANTS, INC.	CRD# 115979	WICHITA, KS
B	11/24/2010 - 04/07/2014	GIRARD SECURITIES, INC.	CRD# 18697	WICHITA, KS
IA	11/24/2010 - 04/07/2014	GIRARD SECURITIES, INC.	CRD# 18697	WICHITA, KS
IA	12/17/2008 - 11/26/2010	SAGEPOINT FINANCIAL, INC.	CRD# 133763	WICHITA, KS
B	11/28/2008 - 11/26/2010	SAGEPOINT FINANCIAL, INC.	CRD# 133763	WICHITA, KS
IA	03/28/2005 - 12/16/2008	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	MARIETTA, GA
B	08/13/2003 - 12/16/2008	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	MARIETTA, GA
IA	09/29/2004 - 03/28/2005	CAMBRIDGE INVESTMENT RESERARCH, INC.	CRD# 39543	MARIETTA, GA
B	08/11/2000 - 08/12/2003	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, 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
03/2025 - Present	Finanical Benefits, Inc.	IAR	Y	Wichita, KS, United States
02/2025 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
02/2025 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2020 - 01/2025	Ameriprise Financial Services, LLC	Registered Rep	Y	Wichita, KS, United States
04/2014 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Wichita, KS, 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. YMCA CHILD CARE AND CAMP, 402 N Market St, Wichita KS 67202, United States, 02/28/2025, Board Member, Volunteer, NIR, 2 HR/MO - 1 HR/MO TRADING

2. INSURANCE, 3500 N Rock Road, Wichita KS 67226, United States, 02/28/2025, Agent, Insurance/Benefits/Human Resources, NIR, 2 HR/MO - 1 HR/MO TRADING

3. FINNACIAL BENEFITS, INC, 3500 N Rock Road, Wichita KS 67226, United States, 02/28/2025, RIA, DBA Name, NIR, 5 HR/MO - 4 HR/MO TRADING

4. CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF AN RIA, INV REL, 160 HR/MO, 120 HR/MO TRADING, 02/2025

5. THE LAMPO GROUP, LLC D/B/A RAMSEY SOLUTIONS ("RS"), 1011 Reams Fleming Blvd, Franklin TN 37064, 05/2025, Agent, Marketing, NIR, 4 HR/MO, 3 HR/MO TRADING.

End of Report

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