IAPD Report

CHAD DOMINIC COOPER

CRD# 4654264

Section Title

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

[User Guidance](#)

[www.adviserinfo.sec.gov](#)

Report Summary

CHAD DOMINIC COOPER (CRD# 4654264)

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 **05/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	09/06/2017
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	09/06/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	ALBUQUERQUE, NM	05/24/2004 - 08/10/2017
B	PRUCO SECURITIES, LLC.	5685	ALBUQUERQUE, NM	05/19/2003 - 08/10/2017

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
Judgment/Lien	4

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

Employment 1 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 Representative	Approved	09/06/2017
B	FINRA	Investment Co./Variable Contracts Prin	Approved	09/06/2017
B	Arizona	Agent	Approved	05/03/2023
B	California	Agent	Approved	05/18/2026
B	District of Columbia	Agent	Approved	09/06/2017
B	Florida	Agent	Approved	02/12/2024
B	Georgia	Agent	Approved	01/18/2024
B	Illinois	Agent	Approved	04/07/2026
B	Kentucky	Agent	Approved	02/26/2026
B	Louisiana	Agent	Approved	09/06/2017
B	Nevada	Agent	Approved	11/09/2020
B	New Mexico	Agent	Approved	09/06/2017
B	Texas	Agent	Approved	09/06/2017

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	02/27/2023

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
Land O'Lakes, FL

CAMBRIDGE INVESTMENT RESERARCH, INC.
28210 Paseo Drive, Ste. 190
Wesley Chapel, FL 33543

Employment 2 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	08/07/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	09/06/2017

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
Land O'Lakes, FL

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
28210 Paseo Drive, Ste. 190
Wesley Chapel, FL 33543

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	11/26/2012

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	05/16/2003

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/30/2003

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	05/24/2004 - 08/10/2017	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	ALBUQUERQUE, NM
B	05/19/2003 - 08/10/2017	PRUCO SECURITIES, LLC.	CRD# 5685	ALBUQUERQUE, NM

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
09/2017 - Present	Cambridge Investment Research Advisors, Inc.	Investment Adviser Representative	Y	Fairfield, IA, United States
09/2017 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
04/2003 - 09/2017	PRUDENTIAL INSURANCE COMPANY OF AMERICA	FINANCIAL PLANNER	Y	ALBUQUERQUE, NM, United States
04/2003 - 08/2017	PRUCO SECURITIES CORPORATION	FINANCIAL PLANNER	Y	ALBUQUERQUE, NM, 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) CHAD COOPER, 8016 OSO RICO RD NE, ALBUQUERQUE, NM, 09/2020, PUBLIC SPEAKING, NIR, 1 HR/MO, 1 HR/MO TRADING.

2) GATEWAY INSURANCE GROUP, 6000 UPTOWN BLVD NE, SUITE 100, ALBUQUERQUE, NM, 09/2017, DBA OWNER, INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES, NIR, 80 HR/MO, 80 HR/MO TRADING.

3) CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, 09/2017, AS ADVISORY REP OF AN RIA, INV REL, 120 HR/MO, 16 HR/MO TRADING.

4) GATEWAY FINANCIAL ADVISORS, LLC, Land O' Lakes FL 34638, 03/2025, Investment Advisor Representative, 1099, INV REL, 150 HR/MO, 120 HR/MO TRADING.

5) CENTRAL FLORIDA URBAN LEAGUE BOARD OF DIRECTORS, 2804 Belco Drive, Orlando FL 32808, United States, 06/09/2025, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 2 HR/MO, 2 HR/MO TRADING.

6) COOPER WHITE AND ASSOCIATES LLC, 3503 Ivy Springs Lane, Land O Lakes FL 34638, United States, 08/25/2025, Member, DBA Name, NIR, 10 HR/MO - 10 HR/MO TRADING

Registration & Employment History

OTHER BUSINESS ACTIVITIES

7) WESLEY CHAPEL BLACK CHAMBER OF COMMERCE, 26837 Agile Court, Wesley Chapel FL 33544, United States, 08/31/2025, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, 5 HR/MO - 0 HR/MO TRADING

8) NAIFA FL, 6004 Pickwick Road, Tallahassee FL 32309, United States, START DATE 01/2026, Treasurer, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, HR/MO 10, HR/MO TRADING 10

9) NAIFA FL, 6004 Pickwick Road, Tallahassee FL 32309, United States, START DATE 01/2026, Board Member, Board Member/Officer/Director/Committee Member/Board Trustee, NIR, HR/MO 10, HR/MO TRADING 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
Customer Dispute	1
Judgment/Lien	4

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:	PRUCO SECURITIES, LLC.
Allegations:	REGARDING THE 2006 & 2007 PURCHASE OF A PRUDENTIAL PREMIER B SERIES ANNUITANT POLICIES, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING FAILURE TO DISCLOSE TAX CONSEQUENCES. ON 10/27/08 THE REGISTERED REPRESENTATIVE WAS SERVED WITH A LITIGATION ALLEGING VIOLATION OF NEW MEXICO SECURITIES ACT, NEGLIGENT MISREPRESENTATION, VIOLATIONS OF THE NEW MEXICO UNFAIR PRACTICES ACT AND BREACH OF FIDUCIARY DUTY.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	2ND JUDICIAL DISTRICT, STATE OF NEW MEXICO
Docket/Case #:	CV-2008-10666

Filing date of arbitration/CFTC reparation or civil litigation:	10/09/2008

Customer Complaint Information

Date Complaint Received:	06/23/2008
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	08/05/2008
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	State Court
Name of Court:	2ND JUDICIAL DISTRICT, STATE OF NEW MEXICO
Location of Court:	ALBUQUERQUE, NM
Docket/Case #:	CV-2008-10666
Date Notice/Process Served:	10/09/2008
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	04/12/2011
Monetary Compensation Amount:	$110,000.00
Individual Contribution Amount:	$0.00
Broker Statement	THIS MATTER IS BEING REPORTED CONSISTENT WITH FINRA RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE. ON 8/5/08 - PRUCO SECURITIES HAS DENIED AND CLOSED THE INITIAL CUSTOMER COMPLAINT. CLIENT HAS SUBSEQUENTLY FILED A LTIGATION THAT DOES NOT INCLUDE THE FIRM AS A DEFENDANT. THE SETTLEMENT WAS PAID THROUGH MY E&O CARRIER. THOUGH THEIR ACTUAL ALLEGED DAMAGES WERE $56,986, THE SETTLEMENT WAS NEGOTIATED AT $110,000. THERE WAS NO ADMISSION OF WRONG-DOING ON MY PART.

Judgment/Lien

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

Disclosure 1 of 4

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$14,729.00
Judgment/Lien Type:	Tax
Date Filed with Court:	01/17/2020
Date Individual Learned:	08/17/2023
Type of Court:	Federal Court
Name of Court:	Bernalillo County Court
Location of Court:	Albuquerque, NM
Docket/Case #:	446775821
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 4

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Services
Judgment/Lien Amount:	$13,842.81
Judgment/Lien Type:	Tax
Date Filed with Court:	10/14/2021
Date Individual Learned:	11/17/2021
Type of Court:	Federal Court
Name of Court:	Department of Revenue
Location of Court:	Bernalillo, New Mexico
Docket/Case #:	2021121414
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 4

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$13,636.05
Judgment/Lien Type:	Tax
Date Filed with Court:	07/27/2021
Date Individual Learned:	09/08/2021
Type of Court:	State Court
Name of Court:	Department of Treasury

Location of Court:	Bernalillo, New Mexicp
Docket/Case #:	2021088263
Judgment/Lien Outstanding?	Yes

Disclosure 4 of 4

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$79,483.33
Judgment/Lien Type:	Tax
Date Filed with Court:	05/09/2019
Date Individual Learned:	07/26/2019
Type of Court:	Federal Court
Name of Court:	County Clerk
Location of Court:	Bernalillo County, NM
Judgment/Lien Outstanding?	Yes

End of Report

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