User Guidance

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IAPD Report

Philip Harris McGregor Jr

CRD# 5132262

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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

Philip Harris McGregor Jr (CRD# 5132262)

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 **12/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/30/2023
IA	CONVERGENCE FINANCIAL	CRD# 304146	04/18/2024

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	FOUR RIVERS FINANCIAL, LLC	327091	BRANSON, MO	11/20/2023 - 03/28/2024
IA	EDWARD JONES	250	BRANSON, MO	02/14/2019 - 11/22/2022
B	EDWARD JONES	250	BRANSON, MO	06/20/2006 - 11/22/2022

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	2

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: **LPL FINANCIAL LLC**

Main Address: 1055 LPL WAY
FORT MILL, SC 29715

Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/30/2023
B	Arizona	Agent	Approved	03/01/2024
B	Arkansas	Agent	Approved	11/30/2023
B	California	Agent	Approved	03/01/2024
B	Georgia	Agent	Approved	04/19/2024
B	Illinois	Agent	Approved	08/13/2024
B	Kansas	Agent	Approved	11/30/2023
B	Minnesota	Agent	Approved	11/30/2023
B	Missouri	Agent	Approved	12/05/2023
B	Nebraska	Agent	Approved	11/30/2023
B	Oklahoma	Agent	Approved	11/30/2023
B	South Carolina	Agent	Approved	11/30/2023
B	Texas	Agent	Approved	12/04/2025

Qualifications

Branch Office Locations

LPL FINANCIAL LLC
195 S PAYNE STEWART DR
BRANSON, MO 65616

Employment 2 of 2

Firm Name: **CONVERGENCE FINANCIAL**

Main Address: 3919 S. PROVIDENCE ROAD
COLUMBIA, MO 65203

Firm ID#: 304146

	Regulator	Registration	Status	Date
IA	Missouri	Investment Adviser Representative	Approved	04/18/2024

Branch Office Locations

CONVERGENCE FINANCIAL
195 Payne Stewart Dr
Branson, MO 65616

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

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

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	06/19/2006

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/23/2006

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
IA	11/20/2023 - 03/28/2024	FOUR RIVERS FINANCIAL, LLC	CRD# 327091	BRANSON, MO
IA	02/14/2019 - 11/22/2022	EDWARD JONES	CRD# 250	BRANSON, MO
B	06/20/2006 - 11/22/2022	EDWARD JONES	CRD# 250	BRANSON, MO

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
11/2023 - Present	LPL Financial LLC	Registered Representative	Y	Branson, MO, United States
04/2023 - Present	FOUR RIVERS FINANCIAL	CHIEF COMPLIANCE OFFICER	Y	BRANSON, MO, United States
06/2023 - 03/2024	FOUR RIVERS FINANCIAL	INVESTMENT ADVISER REPRESENTATIVE	Y	BRANSON, MO, United States
11/2022 - 04/2023	Unemployed	Unemployed	N	Branson, MO, United States
06/2006 - 11/2022	EDWARD JONES	FINANCIAL ADVISOR	Y	BRANSON, MO, 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) 05/10/2023 - Genesis 41:49, LLC - Real Estate Rental - Owner - MO. 65616 - Investment related - 1 Hour per month - Start date: 08/18/2016.
2) 05/10/2023 - 3 Peaks Custard - Other-Business Owner - Co-owner of 3 Peaks Custard, LLC - TN 37923 - Non investment related - 2% Time spent - Start date: 11/25/2020.
3) 04/24/2024 - Convergence Financial - Registered Investment Advisor - Investment Related - At Reported Business Location(s) - Start Date 03/18/2024 - 120 Hours Per Month/ 100 Hours During Trading - I provide investment advisory services through Convergence Fianacial, an independent investment advisor firm. I started this business activity in 4/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.
4) 07/30/2024 - Convergence Financial - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start Date 03/16/2024 - 120 Hours Per Month/ 100 Hours During Trading

Registration & Employment History

OTHER BUSINESS ACTIVITIES

5) 09/05/2024 - Convergence Financial - Registered Investment Advisor Hybrid - IAR - Investment Related - At Reported Business Location(s) - Start Date 11/01/2023 - 120 Hours Per Month/ 6 Hours During Trading - I provide investment advisory services through Convergence Financial, an independent investment advisor firm. I started this business activity in 9/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.

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	2

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:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	12/2008-04/2009; CLIENT PURCHASED AN ANNUITY IN JANUARY 2005 FROM ANOTHER FA. POA ALLEGES THE FA INFORMED THE CLIENT THAT THE INVESTMENT WAS INSURED AND THERE WAS NO RISK TO THE PRINCIPAL AMOUNT INVESTED. CLIENT SUBSEQUENTLY TRANSFERRED HER ACCOUNT TO THE CURRENT FA. THE POA CLAIMS THAT HER ATTORNEY CONTACTED THE CURRENT FA AND HE WAS ASSURED THAT THEY HAD NOTHING TO WORRY ABOUT - THE INVESTMENT IS FULLY INSURED. POA CLAIMS THE ATTORNEY WAS ALSO ADVISED THEY WOULD EARN INTEREST ON THE INVESTMENT. POA REQUESTS A REIMBURSEMENT OF THE PRINCIPAL AMOUNT INVESTED PLUS INTEREST. ALLEGED LOSSES ARE $34,000+ - FILING REQUIRED.
Product Type:	Annuity-Variable
Alleged Damages:	$5,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	04/06/2009
Complaint Pending?	No

Status: Denied

Status Date: 05/20/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement ACCORDING TO THE FA, WHEN HE SPOKE WITH THE MOTHER'S ATTORNEY, HE EXPLAINED THE DEATH BENEFIT WOULD BE THE TOTAL AMOUNT INVESTED LESS ANY WITHDRAWALS. HE HAS INDICATED, WHEN HE VISITED WITH THE POA REGARDING THE WITHDRAWALS BEING MADE FROM THE ACCOUNT, HE EXPLAINED THE WITHDRAWALS WOULD AFFECT THE VALUE OF THE ANNUITY AS WELL AS THE DEATH BENEFIT. IN ADDITION, THE FA HAS STATED HE MADE NO REFERENCE TO "INTEREST" THAT WOULD BE EARNED ON THE PRINCIPAL AMOUNT INVESTED AND ALWAYS ATTEMPTED TO EXPLAIN THE RISKS AND/OR CONSEQUENCES ASSOCIATED WITH MAKING WITHDRAWALS FROM THE ANNUITY. BASED ON OUR REVIEW, IT IS OUR OPINION THE ANNUITY WAS PURCHASED WITH THE MOTHER'S KNOWLEDGE AND AUTHORIZATION. THE PURCHASE WAS EVIDENCED THROUGH THE DELIVERY RECEIPT AND ACCOUNT STATEMENTS. IN ADDITION, ALL DETAILS OF THE ANNUITY WERE PROVIDED IN THE PROSPECTUS AS WELL AS THE ANNUITY CONTRACT. AT THIS TIME, IT APPEARS THE ANNUITY HAS BEEN LIQUIDATED AS A RESULT OF THE DEATH CLAIM PROCESS.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 1/09; CLIENT STATES HE IS WRITING TO EXPRESS HIS DISSATISFACTION WITH THE ADVICE HE HAS RECEIVED FROM THE FA. CLIENT STATES THE ONLY ADVICE HE RECEIVED FROM THE FA WAS TO STAY THE COURSE AND STAY PUT. CLIENT STATES HE HAS LOST APPROXIMATELY $100,000.00 AND BELIEVES THE FA SHOULD HAVE ADVISED HIM OF HOW MARKET CONDITIONS WOULD AFFECT HIS GOALS AND SHOULD HAVE SUGGESTED THAT HE BE MORE CONSERVATIVE.

Product Type: Other

Alleged Damages: $5,000.00

Customer Complaint Information

Date Complaint Received: 01/13/2009

Complaint Pending? No

Status: Denied

Status Date: 02/06/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement ACCORDING TO OUR RECORDS, THE MAJORITY OF THE INVESTMENTS PREVIOUSLY HELD IN THE ACCOUNTS WERE PURCHASED PRIOR TO THE FA ASSUMING RESPONSIBILITY FOR SERVICING THE ACCOUNT. IN

REVIEWING THE ACCOUNTS, IT DOES NOT APPEAR THE INVESTMENTS PURCHASED AND/OR HELD IN THE ACCOUNTS ARE OUTSIDE THE ACCOUNT OBJECTIVES. THE FA HAS INDICATED HE MET WITH THE CLIENT ON A REGULAR BASIS TO REVIEW HIS PORTFOLIO AS WELL AS HIS OBJECTIVES. IT IS UNDERSTOOD SOME MINOR CHANGES WERE MADE TO THE PORTFOLIO FOR BALANCING AND DIVERSIFICATION PURPOSES. EXPLAINED WE CERTAINLY UNDERSTAND THE CLIENT'S DISAPPOINTMENT RELATED TO THE DECLINE IN THE VALUE OF THE ACCOUNT; HOWEVER, MARKET FLUCTUATION IS ONE OF THE RISKS OF OWNING INVESTMENTS. IN ADDITION, WE HAVE BEEN EXPERIENCING UNPRECEDENTED, TUMULTUOUS MARKET CONDITIONS WHICH HAVE HAD A SIGNIFICANT IMPACT ON VALUATIONS. BASED ON OUR REVIEW, WE WILL BE MAKING NO ADJUSTMENTS TO THE ACCOUNTS IN REGARD TO THIS MATTER.

End of Report

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